

Key Information Document **Blokland Smart Multi-Asset Fund**

Purpose

This document provides you with key information about this investment product. It is not marketing material. This information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Product name	Blokland Smart Multi-Asset Fund
PRIP-developer	Prestige Investment Partners B.V.
Website	www.bloklandfund.com
Call for more information	+31 (0)6 14 37 19 35
Competent authority	Autoriteit Financiële Markten (AFM)
Production date KID	01 maart 2025

WARNING: YOU ARE ABOUT TO BUY A PRODUCT THAT IS DIFFICULT TO UNDERSTAND AND MAY NOT BE SUITABLE FOR ALL INVESTORS

What is this type of product?

Type

The Blokland Smart Multi-Asset Fund ("**the Fund**") is a fund for joint account with an open-end character under Dutch law, which is governed by the Terms and Conditions of Management and Custody ("**Terms & Conditions**"). The Fund is an investment institution within the meaning of Article 1:1 of the Financial Supervision Act. The fund manager is Prestige Investment Partners B.V. ("**Fund Manager**"). The legal owner of the Fund is Stichting Juridisch Eigenaar Blokland Smart Multi-Asset Fund ("**Legal Owner**").

Term

The Fund has no maturity date and no lock-up period. Entry and exit is possible on a monthly basis. Fund Manager may only terminate the Fund if all units are redeemed. The Fund can be dissolved on the terms as described in the Terms & Conditions, as incorporated in the Information Memorandum ("**IM**"), including through a joint decision made by the Fund Manager and the Legal Owner.

Objectives

The Blokland Smart Multi-Asset Fund invests in listed instruments, physical gold, and Bitcoin. The trading strategy is based on a long-term vision that anticipates optimal returns in the coming decades, driven by persistently low interest rates, increasing inflation, and the debt-driven growth model. The three main factors generating returns are income from quality stocks, scarcity in asset classes such as gold and Bitcoin, and loss mitigation through the moving average as a signal for asset allocation. The importance of cash in minimizing downward movements is highlighted, supported by strategic combinations and alternative cash strategies. The assets are invested in line with this strategy, as extensively described in the information memorandum. The return on investments in the fund is directly related to the value of the underlying products, reduced by transaction costs (see 'What are the costs?').

The recommended holding period is at least one market cycle, typically spanning 4 to 5 years and including various phases of market growth, consolidation, and correction. The relationship between returns, the impact of the holding period of investments, and the possibility of early withdrawal is described below (see 'How long should I hold it and is early redemption possible?').

Any distributions, such as dividends or interest, are generally not paid out but reinvested. Investment gains or losses are proportionally distributed among the number of units. The base currency of the fund is the euro. Shares are purchased in both euros and US dollars, with currency differences potentially affecting the performance of units. More detailed information about the objectives of the fund and the related risks is available in the fund's information memorandum.

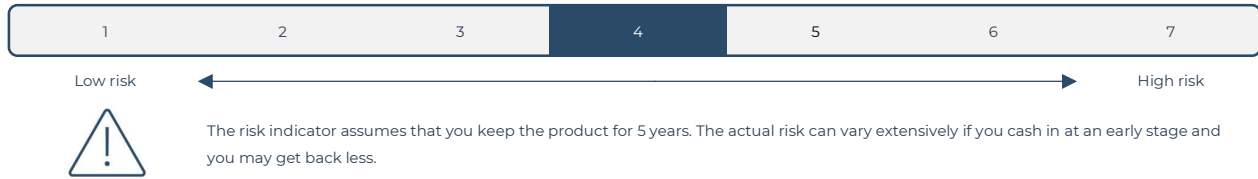
Intended retail investors

An investor is required to participate in the Fund with a minimum of €250,000. The product is particularly suitable for investors:

- who have some to significant experience in investing;
- who are willing to take the risk of (significant) depreciation in value and can bear that risk;
- who do not need immediate income from this investment;
- who intend to hold their investment in the Fund for an extended period;
- who accept limited liquidity of their investment (redemption is only possible once per month).

What are the risks and what could I get in return?

Risk-indicator



The summary risk indicator (SRI) is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. The product developer has classified this product as 4 out of 7, which is the medium risk class. This rates the potential losses from future performance at a medium level. Because this product is not protected against future market performance, you may lose all or part of your investment. If the Fund is not able to pay you what is owed, you could lose your entire investment.

Performance scenario's (single investment)

The table below illustrates potential returns your investment in the lead participation class of the Fund when held for 1 and 5 years (recommended holding period). Your actual returns depend on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. Markets may evolve very differently in the future. The unfavorable, moderate, and favorable scenarios are illustrations based on the worst, average, and best performances of the Fund supplemented with a combination of the MSCI World Sector Neutral Quality Net Total Return, LBMA Gold Price PM, and a backtest for the crypto strategy over the past 10 years. The stress scenario shows what you could potentially receive in extreme market conditions.

Recommended holding period:	5 years	Recommended holding period ↴	
Example investment:	EUR 10.000	If you exit after 1 year	If you exit after 5 years
Minimum	There is no guaranteed minimum return. You may lose all or part of your investment.		
Stress scenario	What you might get back after costs	€ 7.510	€ 5.800
	Average return each year	-24,9%	-10,3%
Unfavourable scenario	What you might get back after costs	€ 9.120	€ 10.910
	Average return each year	-8,8%	1,8%
Moderate scenario	What you might get back after costs	€ 11.390	€ 19.730
	Average return each year	13,9%	14,6%
Favourable scenario	What you might get back after costs	€ 13.780	€ 25.550
	Average return each year	37,8%	20,6%

The above amounts include all costs associated with the Fund itself but may not include all costs you pay to your advisor or distributor. These amounts do not consider your personal tax situation, which can also impact your returns. Please note that an investment in other participation classes, as mentioned in section 13.1 of the information memorandum, may have a different cost structure and therefore different performance scenario's.

What happens if the Fund is unable to pay out?

If the Fund repurchases units at the request of a unit holder, there is a risk that the Fund may not (fully) meet the obligation to pay the amount owed to that unit holder. The loss incurred in that case is not covered by a compensation or guarantee scheme. In certain cases, there may be restrictions on the repurchase of units. More information can be found in section 12.4 of the Fund's information memorandum.

What are the costs?

The person advising you on this product or selling you this product may charge you additional fees. In that case, this person will provide you with information about these costs and their implications for your investment.

Costs over time

The tables shows amounts deducted from your investment to cover various types of costs. These amounts can vary depending on the invested amount, the investment period and the Fund's performance. The figures shown here are illustrations based on an example investment amount and various possible investment periods. We assume:

- In the first year, your initial return is 0%;
- For other holding periods, we assume the product performs as in the moderate scenario;
- €10.000 is invested.

Cost table	If you exit after 1 year	If you exit after 5 years
Total costs	€ 250	€ 2.658
Effect of the total costs per year*	2,5%	4,0% per jaar

* This illustrates how the costs reduce your returns each year during the holding period. For example, if you exit after the recommended holding period, your average annual return is estimated at 18,5% before costs and 14,6% after costs.

Composition of costs

Cost category	Type of costs	Description	If you exit after 1 year
One-off costs	Subscription costs	0,25% of the amount you pay when you invest in this Fund.	€ 25
	Redemption costs	0,25% of your investment when you exit the Fund.	€ 25
Ongoing costs	Management, administration and other operational costs	1,75% of the value of your investment per year, including any underlying product costs, but excluding transaction costs which will be listed separately below.	€ 175
	Transaction costs	0,25% of the value of your investment per year. This is an estimate of the costs incurred when buying and selling the underlying investments for the Fund. The actual amount will vary depending on the amount bought or sold.	€ 25
Incidental costs	Performance fee	10% of the gross return achieved above the high water mark. 'Gross' means after deduction of ongoing costs, but before deduction of the performance fee. The actual amount will vary depending on the performance of your investment.	-

How long should I hold it and can I take my money out early?

Recommended minimum holding period: 5 year

Fund Manager recommends a minimum 5 year holding period of your investment in the Fund. This is the (minimum) period during which the Fund's investment strategy will be at its best and there will be sufficient time to achieve the targeted returns. The Fund does not use a minimum lock-up period and units can be bought or sold once a month. Units are redeemable by the Fund only under the Conditions and cannot be transferred to third parties. The minimum investment amount is € 250.000 and the minimum redemption amount is € 25.000. A redemption may not result in the total invested amount being less than € 100.000, as the minimum subscription amount per unit may never be less than € 100.000 (except for depreciation due to decrease in market prices). Upon exiting the Fund, unit holders will incur a 0,25% exit fee.

How can I file a complaint?

A complaint about the Fund or Fund Manager can be filed as follows:

- via the website: www.bloklandfund.com
- via e-mail: jeroen@bloklandfund.com
- via post: Glanswierstraat 9, 3056 RE, Rotterdam

Our aim is to process your complaint within two weeks.

Other useful information

For more information about the product, we refer you to the IM, the Terms and Conditions, and, if available, the recent annual reports of the Fund. In these documents, you can find more information about the investment objectives, returns, risks, and costs of the Fund. These documents can be requested free of charge by email from the Fund Manager at jeroen@bloklandfund.com.

Additionally, you are directed to the Fund Manager for the performance and previous performance scenarios of the Fund since its start in 2024.