

# Key Information Document (KID)

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The 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

<b>Name product</b>	Montecristo Time
<b>Name PRIIP developer</b>	Montecristo Time Stocks B.V.
<b>ISIN code</b>	Not applicable – no ISIN assigned
<b>Website</b>	<a href="http://www.montecristotime.com">www.montecristotime.com</a>
<b>Phone number</b>	+31 06 27224333
<b>Regulator</b>	Authority for the Financial Markets (AFM) – Netherlands
<b>Licence</b>	AIFMD-light – In application
<b>Date</b>	1st December 2025
<b>Form</b>	Private limited company (Besloten Vennootschap – B.V.)

**Warning.** You are about to purchase a product that is not simple and may be difficult to understand.

## What is this product?

<b>Type</b>	The Fund is an alternative investment fund (in Dutch: Alternatief beleggingsfonds) within the meaning of Section 1:1 of the Financial Supervision Act and is managed by the Fund Manager.
<b>Terms of the product</b>	The Fund has no end date. The Fund Manager may terminate the Fund according to the terms of the Fund.
<b>Objectives</b>	The Fund's primary objective is to achieve capital growth through global investments in listed companies. The primary factor that determines the return is the price development of the companies in which it invests.
<b>Intended retail investor</b>	An investment in the Fund can only be made for a minimum initial investment of EUR 100,000 provided in a lump sum. The product is intended for retail investors with an investment horizon of at least five years who accept the risk of losing all or part of the invested amount. The Fund takes ESG risks into account and is classified as an Article 6 fund under the SFDR.

<b>Essential characteristics</b>	<p>A. The investment fund only invests in listed shares and other investment funds or holds the assets in a cash account.</p> <p>B. The investment fund is actively managed.</p> <p>C. The investment fund does not use leverage and is therefore protected from leverage risk.</p> <p>D. The investment fund aims to provide capital growth through global equity investments.</p> <p>E. The investment fund has not selected a benchmark and has full discretion within the limits of the prospectus.</p> <p>F. Dividends will be primarily distributed to investors.</p> <p>G. The investment fund does not invest in bonds.</p> <p>H. The fund is not a structured investment fund.</p> <p>I. The fund only manages products traded in EUR and is therefore protected from currency risk.</p> <p>L. The fund uses advanced mathematics and supervised AI and robotics to minimize risk and enhance returns.</p>
<b>Risks</b>	<p>Several risk factors may impact the valuation of the underlying investments, including:</p> <p>A. Market risk: value fluctuations over time.</p> <p>B. Illiquidity risk: difficulty in trading the product.</p> <p>C. Concentration risk: limited diversification.</p>
<b>Name depositary</b>	<p>Montecristo Time Stocks B.V.</p>
<b>Other information, prospectus and annual report</b>	<p>Further information about the Fund, copies of the Fund's prospectus (detailing the Fund's investment strategy and objectives in section 11) and the most recent annual report will be published and available free of charge on the website (<a href="http://www.montecristotime.com">www.montecristotime.com</a>). This information and documents will be available in the English language.</p>

## What are the risks, and what would I get in return?

### Risk indicator



The risk indicator assumes you keep the product for 5 years. The actual risk can vary significantly if you cash in at an early stage, and you may get back less. You may not be able to easily sell (terminate) the product or you may have to sell (terminate) at a price that has a significant effect on how much you get back.

The summary risk indicator 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. We have classified this product as 4 out of 7. This rates the potential losses from future performance at a medium level. The possibility that the fund cannot pay you back due to poor market conditions is therefore indicated as medium. This product does not include any protection from future market performance, so you could lose some or all of your investment.

### Performance scenarios

What you get will vary depending on how the market performs and how long you keep the investment. The scenarios are illustrated based on historical performance and certain assumptions. The stress scenario shows what you might get back in extreme market circumstances. The markets might develop very differently in the future compared to the past.

Recommended investment period:	10 years			
Investment example:	€100.000			
If you would sell after:	1 year	5 years	10 years	
	Definition	There is no minimum guaranteed return. Your investments might lose its partial or entire value.		
<b>Stress</b>	What you might receive after costs	€14.950	€772	€29
	Average return per year	-85,05%	-62,20%	-55,71%
<b>Unfavourable</b>	What you might receive after costs	€21.780	€10.788	€35.730
	Average return per year	-78,22%	-35,94%	-9,78%
<b>Moderate</b>	What you might receive after costs	€128.730	€255.115	€446.497
	Average return per year	28,73%	20,60%	16,14%
<b>Favourable</b>	What you might receive after costs	€173.680	€446.745	€801.662
	Average return per year	73,68%	34,90%	23,14%

Unfavorable scenario: This type of scenario occurred for an investment between December 2022 and December 2022.

Moderate scenario: This type of scenario occurred for an investment between December 2015 and June 2025.

Favorable scenario: This type of scenario occurred for an investment between February 2021 and November 2024.

The amounts shown include all costs of the product itself (where applicable) but may not include all costs you pay to your adviser or distributor/and include the costs of your adviser or distributor. The amounts do not take into account your personal tax situation, which may also affect how much you get back. The stress scenario shows what you could

get in return in extreme market conditions. If no product-specific information is available to determine the above-mentioned scenarios, the historical performance of a comparable product will be used.

### Costs over time

The tables show the amounts taken out of your investment to cover different types of costs. These amounts vary according to how much you invest, how long you hold the product, and how well the product performs. The amounts shown here are illustrations based on an example of an investment amount and various possible investment periods. We assume that:

- The return on your investment over the first year is equal to 0%. For other holding periods, we assume that the product performs as indicated in the moderate scenario, and
- €100.000 is invested.

If you sell after:	1 year	5 years	10 years
<b>Total costs</b>	€3.350	€13.600	€20.700
<b>Impact of the costs per year</b>	3,35%	2,72%	2,07%

(\*) This illustrates how costs will decrease your returns every year during the holding period. For example, the table shows that if you were to exit after the recommended holding period, your average annual return is estimated to be 16,14% before charges and 14,07% after charges.

### Composition of the costs

One-off costs to enter or exit when investing €100.000		If you would exit after 1 year
<b>Entry costs</b>	Fixed amount charged when entering the investment.	€275
<b>Exit costs</b>	Up to 7% of your investment before it is paid out to you, potentially significantly higher in times of severe market stress. To meet any costs and expenses of the Fund incurred in disposing of Fund assets to repurchase the Shares.	Maximum 7%
Ongoing costs that will be charged each year		
<b>Management fees and other Administrative and Operational costs</b>	2,99% of the value of your investment per year. This is an estimate based on the expected costs.	€2.990
<b>Transaction Costs</b>	0,00% of the value of your investment per year. No transaction costs are charged.	€0
<b>Performance fees</b>	26% of the Gross New Appreciation, if any, achieved by the Fund during the performance period, subject to a high water mark limitation. This is based on this year portfolio and made by 10% fees on the ETF part of the portfolio, 20% fees on the European companies portfolio and 40% fees on ISAAK portfolio.	26%
<b>Carried Interest</b>	The impact of carried interest. Not applicable for this fund.	N/A

### How long should I hold the investment, and can I take money out early?

#### Recommended holding period: 10 years

Invested capital in Montecristo Time Stocks can only be redeemed on specific redemption dates. Redemptions are possible once a year, following the publication of the quarterly reports for Q2, and are subject to prior notice and the terms and conditions of the fund.

A partial redemption of capital is not permitted if, after the redemption, the remaining holding of the investor would fall below the minimum investment amount, unless otherwise approved at the discretion of the Fund Manager.

## How do I file a complaint?

If you have a complaint regarding the fund Montecristo Time Stocks, you can submit it by:

- Telephone: +31 06 27224333
- Website: [www.montecristotime.com](http://www.montecristotime.com)

Further information about the fund, including documentation and procedures, is available on the fund's website.