EC SICAV-EVERCAPITAL INVESTMENTS ACHILLES UCITS

Investment Policy

EC SICAV - EVER CAPITAL INVESTMENTS ACHILLES UCITS is a Luxembourg fund whose target is to increase capital, taking advantage of opportunities in financial markets. It is a diversified fund with 5/10/40 investment structure.
The fund has the flexibility to invest in different assets, equities, fixed income, commodities, currencies and "special situations" understood as unique opportunities depending on the circumstances of the asset, including its price. Management is dynamic being the key of success: PRICE, FLEXIBILITY when choosing where to invest, OPTIMIZATION risk / profitability binomial and low CORRELATION. The annual profitability target is 10%.

Monthly Historical Return

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
2019										-0.05%	1.67%	6.78%	8.57%
2020	0.07%	-10.14%	-37.84%	26.74%	2.29%	5.64%	-3.89%	3.81%	-3.58%	2.07%	23.1%	3.69%	-4.16%
2021	6.88%	8.43%	4.03%	1.66%	1.75%	-1.52%	-1,70%	0.84%	1.76%	0.66%	-2.83%	-1.56%	23.07%
2022	-0.12%	3.17%	3.74%	-0.18%	1.76%	-7.18%	0.15%	0.29%	-5.23%	4.99%	4.16%	-4.88%	-0.20%
2023	10.50%	-1.64%	0.01%	-0.34%	0.09%	4.43%	1.26%	0.08%	-2.09%	-3.81%	5.33%	3.90%	18.25%
2024	-2.35%	-1.40%	4.94%	-4.55%	3.02%	-1.74%	2.11%	0.69%	1.98%	0.65%	2.12%	-0.68%	4.48%
2025	2.11%	0.33%	-3.85%	-0.78%	4.15%	0.07%	0.58%	0.06%	1.64%	0.72%	-2.16%	4.15%	6.81%
2026	3.97%	0.94%	-3.87%	3.33%	6.46%	-1.12%	0.09%	1.22%	-1.69%	0.48%			9.82%

Share Class

Share Class	Subscription fee	Redemption Fee	Minimal Initial Subscription	Management Fee	Success Fee	ISIN
Retail	-	-	1,000 EUR	1.60%	15%	LU1953238794
Institucional I	-	to 0.2%	100,000 EUR	1.50%	15%	LU1953238877
Institucional II	-	to 0.2%	500,000 EUR	1.30%	15%	LU1953238950

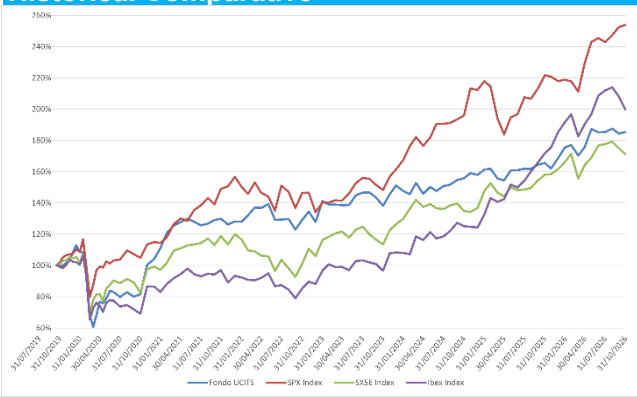
Risk Data

Annual Volatility	9.43%
Sharpe Ratio	0.99
Beta IBEX	0.56
Beta S&P500	0.54

Return Data

NAV October 2026	185.36
Return Since Inception	85.36%
Return 2026	9.62%
IBEX YTD	7.77%
S&P 500 YTD	10.73%

Historical Comparative



Bloomberg



Data

Fund Size	Eur < 20 mill.	Portfolio Manager	Ever Capital Investments SV
Subscription/Redemtion	Daily	Website	www.evercapitalsv.com
Currency	EUR	Paying Agent	Quintet Luxembourg
Inception Date	01/11/2019	Depositary	Quintet Luxembourg
License Number	8142	Management Agent	EC SICAV
Auditor	Deloitte Audit, SARL	Residence	Luxembourg
High Watermark	Yes	Platforms	Allfunds Bank International
Administrator	European Fund Administration		Inversis
			MyInvestor
Investment Manager	Andbank Asset Management Lux.	Contact	info@evercapitalsv.com

DIRECTORY

Registered Office

4 rue Jean Monnet, L-2180 Luxembourg

Board

Cayetano Ramos
Executive President
Ever Capital Investments, S.V.
Director

Philippe Esser
Head of Institutional Sales
Andbank Asset Management Luxembourg
Director

Joaquin Canadell
Chief Financial Officer
Ever Capital Investments, S.V.
Director

Domiciliary and Corporate Agent

ANDBANK ASSET MANAGEMENT LUXEMBOURG
4, rue Jean Monnet
L-2180 Luxembourg

Global Distributor and Management Company

ANDBANK ASSET MANAGEMENT LUXEMBOURG
4, rue Jean Monnet
L-2180 Luxembourg, R.C.S. B147174

Register and Transfer Agent and
Administrative Agent

European Fund Administration S.A.
2, rue d'Alsace, B.P. 1725
L-1017 Luxembourg

Depositary and Paying Agent

Quintet Luxembourg
43, boulevard Royal
L-2955 Luxembourg

Auditor

Deloitte Audit, SARL
20 Boulevard de Kockelscheuer
L-1821 Luxembourg

The depositary of the sub-fund is Quintet Luxembourg.

Specific information: The sub-fund EC SICAV - EverCapital Investments ACHILLES UCITS may also issue other classes of shares. The Company´s management may inform you of other classes of shares that may be offered in your country. This key investor information document provides information on a sub-fund of EC SICAV, which may consist of several sub-funds. The prospectus and the annual and semiannual reports are prepared for the entire fund. The assets and liabilities of the sub-fund are divided by legal imperative so that the commitments and responsibilities of one sub-fund do not affect the other sub-funds. The investor has the right to convert her investment from shares of one sub-fund to shares of the same or another sub-fund. The investor can find out in the fund's prospectus on how to subscribe, redeem and convert shares.

Prospectus and the latest annual and semi-annual reports for the entire fund, as well as other information, such as the most recent NAV, are available on request and free of charge in English at the registered office of the fund, located at 4, rue Jean Monnet L-2180 Luxembourg, Grand Duchy of Luxembourg, and on the following website: https://www.andbank.com/luxembourg/.

Luxembourg tax law may affect your personal tax situation.

Andbank Asset Management Luxembourg will only incur liability for the statements contained in this document that are misleading, inaccurate or inconsistent with the corresponding parts of the Fund Prospectus.

Information on Andbank Asset Management Luxembourg's remuneration policy can be found both in the prospectus and on the website https://www.andbank.com/luxembourg/ A paper copy can be requested at the fund's registered office.

EC SICAV - EverCapital Investments ACHILLES UCITS, is registered in Luxembourg and authorized and regulated by the CSSF as an Investment Fund. The registered office of the company is: 4 rue Jean Monnet, L-2180 Luxembourg. Investors are encouraged to read and understand the latest version of the relevant fund's Prospectus or Offering Memorandum, available at the registered office, prior to subscription of the shares and to understand the risks inherent in this type of investment.

This document is not intended to constitute legal, tax or financial advice, and potential investors should consult with their own advisers independently to determine the implications of their investment and seek advice in connection with it.