



SPECIFIC MANAGEMENT REGULATIONS FOR THE RAINBOW ORANGE FUND

EFFECTIVE ON 30/06/2024

1. Fund Name and Linked Insurance Products

The name of the fund is Rainbow Orange. This fund may be linked to an AG Employee Benefits insurance product.

2. Fund Inception Date

20 January 1993

3. Pre-Offering Period

N/A

4. Fund Maturity Date

The duration of the fund is indefinite.

5. Investment Policy and Objectives

The Rainbow Orange fund invests exclusively in underlying collective investment vehicles that invest primarily in fixed income securities. The portfolio usually consists of 25% bonds and 75% shares.

Where appropriate, it may invest up to 20% in alternative 'fund of funds' collective investment vehicles and make use of techniques and instruments such as options and futures, provided that these techniques and instruments are used for proper portfolio management purposes in accordance with the best interests of the policyholders and the investment objectives.

The fund aims to provide investors with an excess return through maximum diversification of the investment in a broad basket of international securities:

- spread over a wide variety of sectors
- managed by internal as well as external fund managers (multi-manager approach) representing different management styles (multi-style strategy)

All of the investment risk is borne by the policyholder or, where applicable, the beneficiary.

6. Geographic Focus

Allocation of the underlying assets is global. Currently, a portion of the fund is invested in the eurozone. Investment in emerging countries is authorised.

The manager is free to determine or modify the geographical diversification in accordance with the fund's investment objectives.



7. Investment Policy Restrictions

The Rainbow Orange fund may make use of all financial instruments authorised within the limits set by the Royal Decree of 13 March 2016 regarding the general regulations on the status and supervision of insurance and reinsurance companies.

8. Investment Restrictions

- a) The fund cannot own or invest in real estate directly.
- b) The fund cannot acquire precious metals, commodities or merchandise. This restriction applies to direct acquisitions only.
Purchases via contracts, options or certificates representing ownership will be authorised, although in limited quantities only.
- c) The fund may borrow the equivalent of up to 25% of its net assets, provided that the borrowing is on a temporary basis.
- d) The fund cannot pledge or assign its assets.

9. Unit Value Currency

EUR

10. Frequency of Unit Value Calculation and Availability of Information

The unit value will be calculated on a daily basis and posted on the company's website for information purposes only:

www.agemployeebenefits.be

11. Management Fees

Management fees for the Rainbow Orange fund and the underlying fund[s] under management amount to 1% per year, calculated at the rate of 1/365th per day (or 1/366th in leap years), including the insurer's commission. These fees will be deducted from the unit value.

All other applicable fees are specified in the contract terms and conditions.

12. Risk Rating

To guide the policyholder or beneficiary in the investment decision-making process, the insurer assigns a risk rating to each investment fund. This rating reflects the volatility of the assets held in the fund and ranges from 1 to 7 (where 7 represents the highest risk for investors).

On 30/06/2024 the risk rating attributed to Rainbow Orange was 4. This risk rating may vary over time and can be checked via the Morningstar fund fact sheets available on our website www.agemployeebenefits.be.