



## 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</b>	Arco QV II Fund (the "Fund"), a sub-fund of Arco SICAV plc (the "Company")
<b>ISIN</b>	MT7000034260
<b>Manufacturer</b>	Arco SICAV plc, a multi-fund public limited company incorporated under the laws of Malta as a self-managed Undertakings for the Collective Investment in Transferable Securities (UCITS).
<b>Competent Authority</b>	The Malta Financial Services Authority is responsible for supervising Arco SICAV plc in relation to this KID.
<b>Contact Details</b>	Visit <a href="http://www.arcosicavplc.com">www.arcosicavplc.com</a> , or call (+356) 2133 6442 for more information.

This Key Information Document is dated 12-06-2025.

## What is this product?

**Type** QV II Fund (the "Fund") is a self-managed sub-fund of Arco SICAV plc, which is a Company incorporated under the laws of Malta as a multi-fund investment company with variable share capital (SICAV) and is licensed by the Malta Financial Services Authority. The Company comprises of distinct classes of shares constituting of distinct sub-funds which are segregated patrimonies.

**Term** The Fund has been established for an unlimited duration. The Manufacturer has the right to terminate the product in a limited number of circumstances, as set out in the Prospectus.  
Subscriptions and Redemptions: Fund shares may be purchased or sold on the day following the 15th day of every month (or the next business day if such date is not a business day) and the last Business Day of every month thereafter. In line with the Articles of Association of the Company, there may be instances where the Directors limit the amount of redemptions which can be effected from the Fund or if deemed feasible, may suspend dealing in the Fund.

**Objectives** The Fund's Investment Objective is to deliver long term returns to Investors from both income and capital growth whilst accepting elevated volatility of the portfolio.

To reach the above objective, the Fund:

- Invests mainly in units of other Collective Investment Schemes (CIS) qualifying as UCITS/or other CISs meeting the requirements of Article 50 of the UCITS Directive, as well as investing directly in listed equity and debt securities. The Sub-Fund may be considered to invest a substantial portion of its assets in other UCITS funds and/or other CISs meeting the requirements of Article 50 of the UCITS Directive. The Sub-funds' portfolio manager has absolute discretion as to how such other CISs are selected on an ongoing basis, subject to applicable legislation/ regulation and the Sub-funds' investment objectives and policy. The Sub-Fund follows a best-in-class approach for selecting underlying collective undertakings.
- May also invest in equities, pre-dominantly targeting companies listed on the main exchanges around the world together with exchange traded funds. The Sub-Fund may also target equities of companies of a small-cap nature.
- May utilise debt instruments, whether corporate or sovereign, having a fixed or floating interest rate, and of no particular investment rating.

The Sub-Fund shall not have any limit or exposure concerning the geographic location of any investments entered into and is expected to hold cash to meet redemption requests and investment opportunities. The portfolio is actively managed. This Share Class is an accumulator class. Hence the income from investments held will not be paid out as dividends. Instead, income will be re-invested and reflected in the value of the Shares.

The Fund's depositary bank is Swissquote Financial Services (Malta) Ltd. The Prospectus, annual and half-yearly financial reports are prepared for the entire Umbrella. The Prospectus is supplemented by an Offering Supplement specific to each Sub-Fund. These documents are available free of charge in English as well as in other languages of countries where the Fund is registered. They can be found along with other information, such as unit prices, by contacting, during normal office hours, the Administrator, BOV Fund Services Limited, Premium Banking Centre 475, Triq il-Kbira San Guzepp Santa Venera, SVR 1011 or via email: [bovfs.finance@bov.com](mailto:bovfs.finance@bov.com). In addition to this, further information is available at [www.arcosicavplc.com](http://www.arcosicavplc.com).

## Intended Investor

The Fund is intended to be marketed to retail investors looking for income and capital growth with an investment horizon of three to five years. The Fund has been designed to either form part of a diversified portfolio or to alternatively act as a sole diversified investment. Investors buying the Fund must have an understanding on investing in funds and should be prepared to potentially bear losses given that the Fund is not guaranteed. Investors may receive back less than the amount originally invested and the manufacturer has the right to terminate the product early where the amount you will receive upon early termination may amount to less than invested.

Due to the lack of data available for this Sub-Fund, the Portfolio Manager has identified a suitable benchmark being, 40% Bloomberg Barclays Global Aggregate Total Return Hedged, EUR and 60% MSCI All Country World Net Total Return Index EUR (the "Arco SICAV P.L.C. Benchmark").

## What are the risks and what could you get in return?



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 sell your product easily or you may have to sell at a price that significantly impacts 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 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact our capacity to pay you.

**Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.**

The product may be further exposed to other risks including but not limited to counterparty, operational, political and legal risks, all of which are not considered within the SRI grading. Kindly refer to the Prospectus for additional details.

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 will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product, and the Arco SICAV P.L.C. Benchmark as a suitable proxy, over the last 10 years. Markets could develop very differently in the future.

### Performance Scenarios

Recommended holding period: 5 years

Example Investment: €10,000

Minimum: There is no minimum guaranteed return. You could lose some or all of your investment.

		If you exit after 1 year	If you exit after 5 years
Stress Scenarios	What you might get back after costs	€6,499	€5,947
	Average return each year	-35%	-9.9%
Unfavourable Scenarios	What you might get back after costs	€8,625	€9,894
	Average return each year	-13.8%	-0.2%
Moderate Scenarios	What you might get back after costs	€10,593	€13,572
	Average return each year	5.9%	6.3%
Favourable Scenarios	What you might get back after costs	€12,646	€15,144
	Average return each year	26.5%	8.7%

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment using a suitable proxy between 03/2024 and 03/2025.

The moderate scenario occurred for an investment using a suitable proxy between 09/2015 and 09/2020.

The favourable scenario occurred for an investment using a suitable proxy between 03/2020 and 03/2025.

## What happens if Arco SICAV plc is unable to pay out?

Losses are not covered by a guarantee scheme. Furthermore, with respect to Swissquote Financial Services (Malta) Ltd which is responsible for the safekeeping of the assets of the Fund (the "Depositary"), there is potential default risk if the assets of the Fund held with the Depositary are lost. However, such default risk is limited due to the requirement of segregation of assets between those held by the Depositary and the Fund.

## What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

### Table 1: Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product, and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- €10,000 is invested.

	If you exit after 1 year	If you exit after 5 years
Total Costs	€76	€431
Annual cost impact (*)	0.76%	0.76% each year

(\*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 7.1% before costs and 6.3% after costs.

**Table 2: Composition of costs**

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

		If you exit after 1 year
One-off costs upon entry or exit	Entry costs	[0%] The impact of the costs you pay when entering an investment. This is the most you will pay, and you could pay less. We do not charge an entry fee.
	Exit costs	[0%] The impact of the costs of exiting your investment when it matures. We do not charge an exit fee for this product.
Ongoing costs taken each year	Management fees and other administrative or operating costs	[0.54%] of the value of your investment per year. This percentage is based on actual costs over the last year.
	Transaction costs	[0.22%] of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.
Incidental costs taken under specific conditions	Performance fees	[0%] of the value of your investment per year. The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last 5 years. There is no carried interest for this Sub-Fund.

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

### Recommended holding period: 5 years

The Recommended Holding Period (RHP) of this product is 5 years. This is the period over which the investment is expected to break-even. Note that this is not guaranteed and the more your actual holding period differs from the product's Recommended Holding Period, the more your actual risk of losing money will deviate from the product assumptions. If you wish, you may redeem before the RHP at the Net Asset Value of the product. Also, it may be that you have needs and constraints implying a different holding period suitable to you than the RHP. Thus, we recommend that you discuss this with your financial advisor. No fees or penalties apply to disinvestment prior to the recommended holding period.

## How can I complain?

Complaints concerning the person advising or selling the product may be directed to that advisor or investment bank. Complaints related to the product, or this document can be submitted to the following address: Arco SICAV plc, Finance House, First Floor, Princess Elizabeth Street, Ta' Xbiex, XBX1102, Malta. Investors shall note that a complaint can be also addressed by e-mail to: info@aidcompliance.com.

## Other relevant information

The information contained in this KID is supplemented by the Fund Offering Supplement and Prospectus. Furthermore, a copy of the Prospectus, Articles, Offering Supplement, the latest semi-annual/annual reports and the latest Net Asset Value of the Fund as well as information on the historical performance of the fund and further information or relevant documentation may be obtained free of charge in English on the PRIIP Manufacturer website on [www.arcosicavplc.com](http://www.arcosicavplc.com). Information contained in the KID document does not constitute a recommendation to buy or sell the product and is no substitute for advisor or investor bank consultation. You can find information related to past performance on the last 10 years and to previous performance scenario at

[Past Performance Document](#)

[Performance Scenarios Document](#)