

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

Name of the Product: 3CC Atlantic Bond Fund, Fundo de Investimento Alternativo Aberto

ISIN: PT3CMUHM0002

Share Class EA

The entity responsible for managing the Fund: 3 Comma Capital SCR, S.A.

Contacts:

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A 3 Comma Capital SCR, S.A. and the present Fund are authorized in Portugal and are subject to supervision by the CMVM- Comissão do Mercado de Valores Mobiliários, including the contents of this document.

The information in this document was last updated on 25.11.2025.

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

What is this product?

Type

The product is an Alternative Open-End Fund.

Objective and Investment Policy

The main objective of the FUND is to provide participants with exposure predominantly to the bond asset class, with a regional focus on commercial companies headquartered in Portuguese territory, which must represent a minimum allocation of 60% of its assets under management. The remaining 40% will be predominantly allocated to issuers headquartered in the eurozone.

The FUND invests predominantly in issuers with an appropriate credit rating for investment (Investment Grade), and may subsidiarily, up to a maximum of 20% of the assets under management, invest in issuers with a credit rating below BBB- and in subordinated debt.

The FUND may also invest, on a subsidiary basis, in gold or other commodities through indirect investment in UCIs and Exchange Traded Funds, with a minimum allocation of 0% and a maximum of 10% of the assets under management.

The FUND is structured to maintain a minimum allocation of 2% and a maximum of 10% in liquidity or cash equivalents, of its net asset value.

The FUND sets the maximum limit of individual exposure per issuer at 20% of the assets under management.

The entity responsible for management may contract loans on behalf of the Fund, including with the depositary, up to a limit of 10% of the net asset value of the Fund, provided that the duration does not exceed 120 days, whether consecutive or interpolated, within a one-year period.

The FUND also aims to provide its participants with capital appreciation over 5 years, and its investment policy is oriented towards obtaining (but not guaranteeing) an absolute return within the recommended investment horizon.

To achieve its investment objectives, the FUND preferably invests in credit instruments, namely bonds, certificates, commercial paper, and deposits, with fixed or variable interest rates, with an appropriate credit rating for investment (Investment Grade) or equivalent, and may also have subsidiary exposure to hybrid and equity instruments, whether listed or not, with a maximum allocation of 20%.

The FUND may also:

(i) invest in sovereign debt instruments issued by countries within the euro area, or subsidiarily, in U.S. Treasury bonds with the objective of ensuring portfolio liquidity and stability at all times, with a minimum allocation of 0% and a maximum of 25% of the assets under management;

(ii) invest in bank deposits and money market instruments either directly or indirectly through OICs and Exchange Traded Funds, with a minimum allocation of 0% and a maximum of 20% of the assets under management;

(iv) invest in other OICs, including FUNDS managed by the Management Company, provided that these have a maximum management fee level of 2.5%.

The FUND may invest in financial derivative instruments with the dual objective of risk mitigation and return maximization.

The FUND may invest in assets denominated in Euros and, subsidiarily, in assets denominated in U.S. dollars.

The FUND will not hedge the currency exposure of the assets held.

The FUND will not use financial leverage, nor will it hedge currency risk.

Type of Non Professional Investor to whom it is intended

The fund is intended for retail clients, professional clients and/or eligible counterparties who possess sufficient knowledge of financial markets to understand the risks associated with alternative investment funds and who wish to increase or initiate exposure to them in a controlled manner.

The fund is also suitable for investors who recognize that the value of the Units may fluctuate and who have the financial capacity to absorb potential capital losses, prioritize capital appreciation from a medium- to long-term perspective, exhibit a low risk tolerance, and have a recommended investment horizon of 5 years and 1 day.

The fund does not guarantee capital or income.

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

Risk Indicator



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 market fluctuations or our inability to meet its returns. We classify this product in risk category 2 on a scale from 1 to 7, which corresponds to a low risk level. This indicator assesses potential losses resulting from future performance at a low level, and it is highly unlikely that unfavorable market conditions will have a significant impact.

This product does not provide any protection against future market behavior, and you may lose part or all of your investment.

The risk indicator was calculated based on a historical simulation of the Fund, as described in the following section.

This indicator does not include risks of Income, Operational, Tax, Derivatives, Currency, Liquidity, or others that may affect the performance of the OIC. This product does not foresee any protection against future market behavior, so you may lose part or the total amount of your investment.

Performance Scenarios

The scenarios below are a projection of the Fund's future performance based on its past experience, measured by the benchmark composed by assets: "ISHARES EURO HY CORP" (ISIN: IE00BF3N7094), "INVESCO PHYSICAL GOLD ETC" (Bloomberg ticker: SGLD LN Index) and "ISHARES EURO CORP 1-5YR" (Bloomberg ticker: IE15 LN Index).

| | | | |
|----------------------|--|--------------------------|---------------------------|
| Investment Example | | € 100,000.00 | |
| Scenarios | | If you exit after 1 year | If you exit after 5 years |
| Minimum | There is no guaranteed minimum return. You may lose part or the total amount of your investment. | | |
| Stress Scenario | What you might get back after costs | € 86,116.83 | € 86,029.90 |
| | Average return each year | -13.88% | -2.96% |
| Unfavorable Scenario | What you might get back after costs | € 95,355.63 | € 105,769.30 |
| | Average return each year | -4.64% | 1.13% |
| Moderate Scenario | What you might get back after costs | € 99,129.91 | € 115,333.65 |
| | Average return each year | -0.87% | 2.89% |
| Favorable Scenario | What you might get back after costs | € 103,000.22 | € 125,686.00 |
| | Average return each year | 3.00% | 4.68% |

The scenarios are an estimate and do not represent the amount you will receive in the future. The amount you receive varies depending on market behavior and the holding period of the product, and can not be accurately predicted.

The presented values include all costs of the product itself and do not take into account fiscal impacts.

The stress scenario is determined based on the Cornish-Fisher expansion statistical model and cannot be better than the unfavorable scenario.

All calculations were performed in accordance with Delegated Regulation (EU) 2021/226, regarding technical content and presentation of performance scenarios.

The simulations for the units that distribute the total amount of interest received were carried out assuming reinvestment in the fund and without taking into account each participant's tax situation. Therefore, the actual return may be higher or lower depending on each participant's specific tax circumstances.

What happens if 3 Comma Capital SCR, S.A. is unable to pay out?

This product is not protected by any investor compensation or guarantee scheme. However, the fund's assets constitute an autonomous estate and therefore do not respond for the debts or obligations of the Management Company.

As such, the future financial condition of 3 Comma Capital SCR, S.A. does not affect your investment in this product.

What are the costs?

The entity that provides you consulting on this product or sells it to you may charge additional fees. In such a case, this entity will provide you with information about the costs referred to and the impact that the totality of the costs will have on the investment over time.

The table below shows the impact that the Fund's costs have on its performance in the moderate scenario. This estimate includes the fixed and variable costs of the Fund.

| | Redemption after 1 year | Redemption after 5 years and 1 day (recommended holding period) |
|-----------------------------|-------------------------|---|
| Total Costs | € 5,800.39 | € 4,905.84 |
| Impact on the annual return | -5.80% | -0.89% |

* Calculated based on a 100,000,000€ investment.

** The total costs and consequent impact on the annual return for the first year are negatively affected by a 2.5% redemption fee.

***Nominal costs have been converted to percentages based on a NAV of 5,000,000€.

Costs Composition

| | | | |
|-----------------|---|-------|--|
| On-off Costs | Entry Costs | 1.50% | Subscription fee. |
| | Exit Costs | 2.50% | Applicable only to redemptions made within 5 years from the initial investment. |
| Recurring Costs | Management fees and other administrative or operating costs** | 1.76% | Annual estimate of costs incurred with the management fee, the supervision fee, and other charges attributable to the fund. |
| | Transaction Costs* | 0% | Estimate of the costs incurred with the buying and selling of assets. This does not correspond to the actual cost charged for brokerage commissions. |
| Accessory Costs | Performance commissions*** | 10% | Commission charged on returns that exceed the 4.0% annual return. |

* Transaction costs were simulated for the last 5 years based on the projection described in the performance scenarios.

** Nominal costs were converted to a percentage based on VLGF 5,000,000,000€.

*** You can obtain more information about the calculation and charging methodology of the performance fee in the Fund's Single Document

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

The management entity recommends that the fund be held for at least 5 years and 1 day. This period is intended to reduce the adverse impact of volatility and to better benefit from the potential appreciation of the underlying investments of the product. However, there are no restrictions on withdrawing your investment, even if it is redeemed before the recommended period.

Redemption Conditions

- Redemption fee is 2.5% in the first 5 years after the investment.
- The value of the participation unit for redemption purposes will be the value of the unit of participation at the end of the day on which the redemption was initiated, disclosed at a later date, with the redemption request made at an unknown price.
- Redemption requests are processed daily and considered as initiated on the same day if submitted by 11:00 Lisbon/London time.
- In exceptional circumstances, and with the best interest of participants in mind, redemption operations may be suspended by the decision of the Management Entity, in accordance with the Prospectus and the applicable legislation and regulations.

How can I complain?

Complaints regarding the fund can be addressed by letter to 3 Comma Capital SCR, S.A. at Av. Duque de Loulé, 106, 6º Piso, 1050-093, Lisboa or by email: hello@3commafunds.com. You can also complain to the Comissão do Mercado de Valores Mobiliários (CMVM), by accessing the Investor Area at <https://www.cmvm.pt/PlInstitucional/Denuncias>. Additionally, complaints can be made through the online complaints book through the website www.3commacapital.com.

Other Relevant Information

The commercialization of the participation units is handled by 3 Comma Capital SCR, S.A., headquartered at Av. Duque de Loulé 106, 6th floor, 1050-093.

Depository: Bison Bank, S.A.

Auditor & Accountant Services: PKF & Associados, SROC, LDA & PWC

Portuguese tax legislation may impact your personal tax situation depending on your country of residence.

This fund commenced its activity with the issuance of participation units on **xx/xx/xxxx for Class A**, on **20/06/2025 for Class B**, on **28/07/2025 for Class CD**, on **xx/xx/xxxx for Class R**, on **18/06/2025 for Class D**, on **11/08/2025 for Class ED**, and on **xx/xx/xxxx for Class EA**.

More detailed information can be obtained free of charge through the prospectus and the annual report and accounts. These documents are available to interested parties from the management entity, the marketing entity, and on their respective websites.

The value of the participation unit can be obtained daily from the above-mentioned entities as well as on the CMVM Information Dissemination System at www.cmvm.pt, where the Fund's wallet can also be consulted.

A 3 Comma Capital SCR, S.A. can be held liable solely based on statements contained in this document that may be misleading.

This fund, constituted on 30/04/2025 with indefinite duration, is authorized in Portugal and is subject to the supervision of the CMVM.