

# KBC Equity Fund

Sub-fund of Belgian UCI

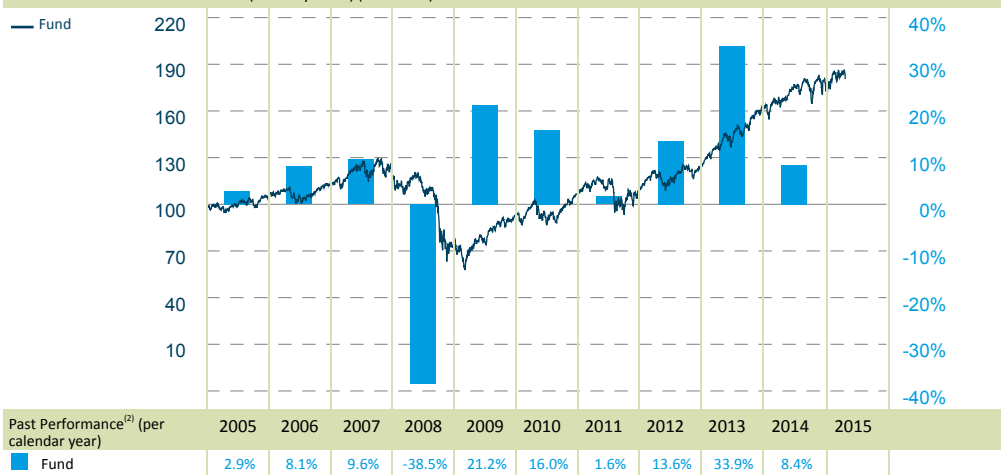
## America Classic Shares

Fund<sup>(1)</sup> evolution and past performance

Cap Share

Movements in net asset value (currency : USD) (base : 100)

Start year: 1991



<sup>(1)</sup> The term 'fund' refers to a sub-fund of a Beveik under Belgian law, a sub-fund of a Sicav under Luxembourg law or a mutual fund under Belgian law

<sup>(2)</sup> Performance figures are based on past investment returns and are denominated in the currency of the fund. Fluctuations in exchange rates relative to the euro can lead to a higher or lower return in euros. The calculation of past performance includes all charges and fees, except taxes and entry and exit charges. Past performance figures may be misleading and are not a reliable indicator for future returns.

### Asset type

	% Port
Equity	100.00%

### Geographic allocation

	% Port
United States of America	91.94%
Canada	8.06%

### Investment policy

KBC Equity Fund America aims to generate a return by investing at least 75% of its assets in the shares of companies from the United States of America and also from Canada. All sectors may be taken into consideration. **The composition of this fund means that its price may fluctuate sharply.**

### MAJOR ADVANTAGES

- an alternative to an investment in individual US shares
- an investment in a world currency: USD
- active management by experts
- you can buy or sell units on a daily basis

However ...

- no fixed return
- no capital protection
- no maturity

### Currency allocation

	% Port
USD	91.73%
CAD	8.27%

### Top 10 positions

	Curr	% Port
Number of positions held		190
APPLE INC	USD	4.74%
INTEL CORP	USD	2.13%
AMGEN	USD	1.95%
BANK OF AMERICA	USD	1.79%
LOWE'S CIE	USD	1.69%
GILEAD SCIENCES	USD	1.60%
KEYCORP -NEW-	USD	1.58%
BOEING	USD	1.58%
MASCO CORP	USD	1.50%
ARCHER DANIELS	USD	1.45%
% Top 10 positions in Total %		19.99%

### Sector allocation

	% Port
Information technology	20.88%
Health care	17.16%
Financials	15.31%
Consumer Discretionary	11.76%
Consumer Staples	10.01%
Industrials	9.94%
Energy	8.27%
Utilities	2.90%
Telecommunication Services	2.00%
Materials	1.77%





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## America classic Shares

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### Fund Identification

Fund category	Equity Funds	Launch Date	17 April 1991
Fund Domicile	Belgium	Initial share price	500.00 USD
European passport	Yes	Minimum investment	-
Custodian	KBC Bank NV	Liquidity	Daily
Management	KBC Asset Management NV		
Book year end date	December 31		


070 69 52 90  
KBC FUND-PHONE

### Key Figures

	CAP (Capitalisation)	DIS (Distribution)
ISIN Code	BE0126162628	BE0152249562
Last Net Asset Value	2 240.71 USD	1 717.86 USD
Net Assets (in MM)	48.78 USD	4.19 USD
Last Coupon Date	-	7 April 2015
Last Coupon No	-	20
Coupon Payment Amount	-	23.82 USD
Subscription Fee	3.000%	3.000%
Redemption Fee	0.000%	0.000%
Exit Fee < 1 month after entry	max 5.00%	max 5.00%
Annual Management Fee (max.)	1.50%	1.50%
Ongoing charges (including the management fee)	1.78%	1.79%

### Average annualised return

in USD	Fund (Cap)
1Y	7.57%
3Y	14.60%
5Y	12.52%
10Y	6.55%
since launch	6.44%

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### Tax treatment in Belgium

	CAP (Capitalisation)	DIS (Distribution)
Withholding tax rate	-	25%
Withholding tax on dividends	-	yes
Withholding tax on redemption <sup>(3)</sup>	no	no
Stock exchange tax on redemption	1.32% (max. 2.000 EUR)	-

<sup>(3)</sup> Applicable to investors subject to Belgian personal income tax

### Risk and return indicator



Lower risk ← → Higher risk  
Potentially lower reward Potentially higher reward

The legally required risk and return indicator is determined on the basis of the fund's volatility or sensitivity to the markets. The figure is calculated from a USDinvestor perspective.

### Product score



Along with the volatility of the market, this product rating, developed by KBC, also takes other factors into account such as scheduled repayment of capital, creditworthiness, asset allocation, exposure to foreign currencies and liquidity.

A product rating of 1 corresponds with a highly defensive risk profile, a product rating of 2-3 with a defensive profile, a product rating of 4-5 with a dynamic profile and a product rating of 6-7 with a highly dynamic profile. More information and background on the various factors used to determine the product ratings can be found at [www.kbc.be/productrating](http://www.kbc.be/productrating).

### Risk profile

You should preferably have a 'Very Dynamic' profile.

This product may be suitable for you, depending on your knowledge and experience of financial matters, your financial capacity and your investment goals. Ask your KBC-adviser for more advice. If you wish to purchase this product based on a proposal by KBC and without investment advice, KBC will assess your knowledge and experience and decide if the product is appropriate for you.

For the complete overview of customer risk profiles, go to [www.kbc.be/riskprofile](http://www.kbc.be/riskprofile).

### KBC Asset Management NV - Havenlaan 2 - B-1080 Brussel

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The prospectus and periodic reports are available free of charge in Dutch and/or French.  
The Key Investor Information is available free of charge in Dutch, French, German and English.

All net asset values can be found at [www.beama.be](http://www.beama.be).  
You can read all other practical information at: [www.kbc.be/fundsearch](http://www.kbc.be/fundsearch).  
For a full list of financial and economic terms, go to [www.kbc.be/lexicon](http://www.kbc.be/lexicon) (available in Dutch and French).