

Key Investor Information

This document provides you with key information about this investment product. It is not a 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: INCOME CAPITAL - FOREX FUND (“Fund”)

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

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Objectives and Investment Policy

The INCOME FOREX Fund (Fund) is committed to delivering consistent capital appreciation through an actively managed portfolio of currencies in the global foreign exchange markets (FOREX). The fund's investment policy is meticulously crafted to optimize returns while proactively managing risks, encompassing a combination of fundamental and technical analysis. This approach leverages market trends, economic indicators, and geopolitical events to identify and capitalize on currency market opportunities. The fund manager, possessing extensive experience in FOREX trading, employs a dynamic approach to adapt to changing market conditions.

Furthermore, it is important to note that the Fund is registered and operates under the Czech Central Bank authorities and adheres to relevant regulations. This regulatory framework ensures that the fund conducts its operations in compliance with established standards, providing an additional layer of transparency and investor protection. The fund's commitment to regulatory compliance underscores its dedication to maintaining the highest standards of integrity and accountability in the management of investor assets.

Fund Strategy

The core elements of the investment strategy are outlined below:

Active Currency Trading: The fund engages in active trading of major currency pairs, in particular EURUSD, EURGBP, GBPUSD, strategically positioning itself to seize short-term market opportunities based on scalping methodology. The active trading strategy is executed with precision, ensuring a dynamic response to evolving market conditions.

Dynamic Allocation Approach: Led by a seasoned fund manager with extensive experience in FOREX trading, the fund adopts a dynamic approach to portfolio management. This involves continuous monitoring of market trends, economic indicators, and geopolitical events, allowing for timely and informed decision-making.

Fundamental and Technical Analysis: The investment policy integrates a powerful combination of fundamental and technical analysis. Fundamental analysis involves a comprehensive evaluation of economic indicators, interest rates, and geopolitical factors influencing currency movements. Concurrently, technical analysis leverages historical price patterns and market trends to identify potential entry and exit points with precision.

Instruments and Tools

Expert Advisors (EAs): To enhance efficiency and responsiveness, the fund employs Expert Advisors (EAs) – sophisticated automated trading systems. These EAs are meticulously programmed to interpret market signals and execute trades in real-time, optimizing the fund's overall performance.

Artificial Intelligence (AI): At the forefront of technological innovation, the fund utilizes advanced predictive AI algorithms. These algorithms analyse vast datasets of historical and real-time market information, uncovering intricate patterns and trends. The integration of AI technology contributes to more nuanced decision-making, elevating the fund's ability to navigate complex market dynamics.

Trading Instruments: The fund operates across a diversified range of instruments, including but not limited to:

Forex Spot Contracts

Currency Futures

Options on Currency Futures

Forward Contracts

Risk Management: To safeguard investor interests, the fund employs a robust risk management framework. This includes the use of stop-loss orders, strategic hedging techniques, and continuous monitoring of portfolio exposures to effectively mitigate currency risk, market risk, and liquidity risk.

Support Team of Financial Analysts: In addition to the experienced fund manager, the Fund is fortified by a dedicated support team of highly skilled financial analysts. This collaborative unit plays a pivotal role in conducting thorough market research, performing in-depth fundamental analysis, and contributing to the ongoing refinement of trading strategies. The synergy within the team ensures a comprehensive and well-informed approach to managing the fund's portfolio.

Risk and Reward Profile

The Fund's investment policy reflects a commitment to adaptability, technological innovation, and a data-driven analytical framework. By utilizing cutting-edge tools such as Expert Advisors and predictive Artificial Intelligence, coupled with the expertise of the fund manager and support team, the fund is positioned to achieve solid and consistent results in the dynamic FOREX markets.

Risk Indicator: Medium to High

Investing in the Fund involves a high level of risk, and potential investors should carefully consider their risk tolerance and investment objectives before participating. The high-risk profile is attributed to several factors inherent in the fund's investment strategy, capital insurance level selected by each investor and the nature of the foreign exchange (FOREX) markets.

Market Volatility:

FOREX market is known for the inherent volatility, which can result in rapid and unpredictable price movements. While volatility presents opportunities for profit, it also exposes investors to a higher degree of risk, especially during periods of economic uncertainty, geopolitical events, or unexpected market developments.

Mitigation: The fund manager actively monitors market conditions and employs risk management strategies to navigate volatility. However, it's essential for investors to be aware that market fluctuations may impact the value of their investment.

Currency Risk:

The fund's primary focus on currency trading exposes investors to currency risk. Fluctuations in exchange rates can affect the value of the fund's assets, leading to potential capital gains or losses.

Mitigation: The fund employs a comprehensive risk management approach, including the use of hedging strategies and diversification, to mitigate currency risk. Despite these efforts, investors should recognize that currency markets can be dynamic and may pose challenges.

Liquidity Risk:

Certain currencies may experience lower liquidity, limiting the fund's ability to buy or sell positions at desired prices. This liquidity risk can be exacerbated during periods of market stress.

Mitigation: The fund manager actively monitors liquidity conditions and employs strategies to enhance liquidity, but investors should be aware that liquidity risk is inherent in the FOREX markets.

Technology and System Risks:

The utilization of Expert Advisors (EAs) and predictive Artificial Intelligence (AI) introduces technology-related risks. These may include system failures, technical glitches, or unforeseen issues with automated trading systems that could impact the execution of trades.

Mitigation: The fund has implemented robust technological safeguards and regularly conducts risk assessments to minimize technology-related risks. Nonetheless, investors should be mindful of the potential impact of technology-related events on the fund's performance.

Regulatory Risks:

The fund operates in a regulatory environment that may undergo changes, potentially impacting its operations. Regulatory risks include changes in tax laws, reporting requirements, or other regulatory developments.

Mitigation: The fund remains vigilant to regulatory changes and endeavours to adapt its operations accordingly. Investors are encouraged to stay informed about regulatory updates that may affect their investment.

While the fund manager employs risk mitigation strategies, it is essential for investors to recognize and accept the high-risk nature of the Fund. Prospective investors should conduct thorough due diligence, seek professional advice, and carefully evaluate their risk tolerance before participating in the fund.

Communication

Transparent and effective communication is a cornerstone of the Fund. The Fund recognizes the importance of keeping investors informed and engaged throughout their investment journey. This section outlines the communication practices that underpin our commitment to clarity and responsiveness:

Communications of Changes by the Investor:

In the case of requests for communication and/or changes (e.g., reinvestment of any profits, periodic additional contributions, extraordinary contributions, payments, interruptions, etc.), the Investor is required to send written communication with a notice period of 30 days.

Regular Updates:

Investors can expect regular updates, including periodic reports and commentaries on the fund's performance, market insights, and any pertinent developments. These updates aim to provide a comprehensive overview of the fund's activities and performance.

Investor Relations Team:

An investor relations team is available to address inquiries, provide assistance, and offer personalized support. Investors are encouraged to reach out to this team for any clarification or guidance they may require.

Timely Notifications:

In the event of significant developments or changes affecting the fund, timely notifications will be communicated to investors. This ensures that investors are promptly informed of any material updates that may impact their investment decisions.

Feedback Mechanism:

The fund values investor feedback. A designated channel for receiving and addressing investor feedback will be established to foster a collaborative and responsive relationship.

By implementing these communication practices, the Fund aims to cultivate a transparent and interactive relationship with its investors, fostering trust and confidence in the management of their investments.

Performance and Track Record

As a recently launched fund, the Fund does not have a traditional historical performance record. However, it's important to note that the fund manager brings valuable experience and a positive track record from both personal trading endeavours and professional achievements.

Personal Trading Performance:

The fund manager has demonstrated a positive track record through personal trading activities. This firsthand experience has contributed to the development of a robust investment strategy, emphasizing adaptability and responsiveness to dynamic market conditions.

Management of INCOME Ltd.:

The fund manager's expertise extends beyond personal trading to include successful management of a software company named INCOME Ltd. This company is the proud owner of the Expert Advisor (EA) that will be utilized by the fund in its trading activities.

Contribution: The fund manager's involvement with INCOME Ltd. underscores a strong foundation in financial technology and predictive algorithmic trading. The positive performance achieved in managing the software company further bolsters confidence in the fund's potential for success.

While the fund itself is in its early stages, the fund manager's proven capabilities in personal trading and the management of INCOME Ltd. provide a basis for optimism regarding the fund's future performance. Investors are encouraged to consider the manager's track record and the underlying technology supporting the fund's strategy as indicators of its potential for success.

Minimum Investment

The Fund welcomes investors with varying financial capacities by establishing two types of investors. This section outlines the details regarding the participation in the fund:

Qualified Investors:

In adherence to regulatory definitions and in accordance with applicable securities laws, individuals or entities classified as Qualified Investors are required to satisfy a specific minimum knowledge of investments. This knowledge is assessed via an onboarding questionnaire answered in detail by each investor.

The minimum investment is set at 5.000€.

Non-Qualified Investors:

In contrast to Qualified Investors, Non-Qualified Investors do not meet the minimum knowledge of investments investment. The Fund has the discretion to reject NON-Qualified Investors.

The maximum number of investors for this Fund is set at 100

Compliance Checks

Compliance Verification Process: The compliance checks play a crucial role in the comprehensive onboarding procedure and are in strict accordance with established regulatory standards. The fund places significant importance on gaining and maintaining the trust and confidence of its investors, demonstrating an unwavering commitment to upholding the highest standards of integrity and compliance. Through these meticulous compliance checks, the fund not only ensures adherence to regulatory requirements but also fosters a transparent and trustworthy relationship with its valued investors.

KYC (Know Your Customer): The KYC process involves the collection and verification of customer information to ensure compliance with regulatory standards. This process helps establish the identity of the investor, assess their risk profile, and maintain the integrity of the investment platform.

AML (Anti-Money Laundering): AML compliance checks are designed to detect and prevent activities related to money laundering and other financial crimes. These checks involve the monitoring of financial transactions and the implementation of measures to safeguard against illicit activities within the fund.

PEP (Politically Exposed Person): The compliance process for PEP is a set of procedures and due diligence measures implemented by financial institutions and other regulated entities to identify, assess, and manage the risks associated with individuals who hold or have held prominent public positions.

Investment Levels

Investors are afforded a spectrum of choices with the Fund, as they have the flexibility to select from four distinctive investment levels. Each of these levels is meticulously designed to cater to diverse risk preferences and offer potential returns aligned with varying investment objectives.

Conservative Level:

Risk Profile: With a strong emphasis on capital preservation, safeguarding up to 50% of the initial investment capital, this level is ideal for investors who prioritize a conservative approach to risk. Importantly, a minimum of 50% of the capital is secured, ensuring that any potential losses will not exceed this threshold. This feature provides investors with a reassuring level of protection, aligning with their preference for a more cautious investment strategy.

Expected Results: Anticipated outcomes, derived from the Risk Profile associated with this level, are projected to fall within a yearly range of 20% to 25%. These expectations provide investors with a transparent insight into the potential returns associated with their investment, aligning with the risk parameters defined for this particular level.

Mild-Conservative Level:

Risk Profile: With a distinct focus on capital preservation and the safeguarding of up to 25% of the initial investment capital, this level is well-suited for investors who prioritize a conservative approach to risk while aiming for an improved return on their investment. Crucially, a minimum of 25% of the capital is secured, assuring that potential losses will not surpass this threshold. This characteristic offers investors a comforting level of protection, in harmony with their preference for a more prudent investment strategy.

Expected Results: Anticipated outcomes, derived from the Risk Profile associated with this level, are projected to fall within a yearly range of 25% to 40%. These expectations provide investors with a transparent insight into the potential returns associated with their investment, aligning with the risk parameters defined for this particular level.

Mild-Aggressive Level:

Risk Profile: Geared towards elevated risk with an increased potential for higher returns, this level embraces a more daring investment strategy. The safeguarding of capital preservation is capped at 12.5% of the initial investment, making it suitable for investors who prioritize a riskier approach while still securing a portion of their initial capital.

Expected Results: Anticipated outcomes, derived from the Risk Profile associated with this level, are projected to fall within a yearly range of 30% to 55%. These expectations provide investors with a transparent insight into the potential returns associated with their investment, aligning with the risk parameters defined for this particular level.

Aggressive Level:

Risk Profile: Representing the utmost level of risk with the potential for the highest returns, this tier features 0% capital coverage, indicating that the entire capital is exposed to complete losses.

Expected Results: Anticipated outcomes, derived from the Risk Profile associated with this level, are projected to fall within a yearly range of 35% to 70%. These expectations provide investors with a transparent insight into the potential returns associated with their investment, aligning with the risk parameters defined for this particular level.

Factors Influencing Investment Levels

The Fund's diverse investment levels empower investors to tailor their participation based on their unique financial circumstances and objectives. This flexibility, combined with expert guidance, ensures that investors can navigate the foreign exchange markets with a strategy aligned with their individual preferences.

Risk Tolerance: Each investment level takes into account the investor's risk tolerance, allowing for an alignment of the portfolio with their comfort level regarding potential fluctuations in value.

Investment Goals: Whether an investor is focused on capital preservation, growth or aggressive returns, the investment levels are structured to cater to a range of financial objectives.

Consultation and Guidance: Investors are encouraged to engage in consultations with fund advisors to determine the most suitable investment level based on their financial goals, risk appetite, and investment horizon.

Duration and Lock-in Period

Investors commit to a minimum investment duration period of 12 months, during which their capital is locked-in. An early termination is possible from the 7th month of the contract or any reset and/or renewal date (whichever comes last). A 30 days-notice period is applicable. Termination fees are applicable according to the outlined schema in the Costs and Fees section.

Profits and Additional Contributions

Throughout the duration period of 12 months, any accrued profit, if applicable, might be distributed to investors on a quarterly basis.

Investors benefit from the flexibility to optimize their investment through the reinvestment of eventual profit(s) or by additional contributions, allowing for the incremental growth of their existing investment. Should an investor opt for profit(s) reinvestment or for additional contributions, it is important to note that the term of the investment is reset, with the new term fixed at 12 months. This feature not only provides investors with the opportunity to compound their returns but also introduces a strategic element by resetting the investment term. By exercising this option, investors can actively manage the duration of their investments, aligning with their evolving financial goals and preferences.

Recognizing the dynamic nature of financial planning, the fund actively encourages investors to conduct regular reviews of their investment goals and contributions. This proactive approach ensures that investors can align their investment strategy with evolving financial objectives, fostering a strategic and adaptable investment experience.

In the following table, there's a representation of expected hypothetical profits percentages based on Investment Level (Risk), Insured Capital, on yearly basis.

Level (Risk)		Insured % of Invested Capital	Expected Year Profit Range	
1	Conservative Level	50%	20%	25%
2	Mild-Conservative Level	25%	25%	40%
3	Mild-Aggressive Level	12,50%	30%	55%
4	Aggressive Level	0%	35%	70%

Costs and Fees

The Fund is committed to providing investors with a transparent and cost-effective investment experience. As part of this commitment, the fund has adopted a policy of zero entry fees. This means that investors will not incur any charges when making an initial investment in the fund.

While the fund does not impose an entry fee, it is important to note that investors will be charged with KYC PEP, and AML compliance checks and other possible fees as described in this document. These checks are essential components of the onboarding process and are in accordance with regulatory requirements.

Zero Entry and Management Fees: The decision to eliminate the entry fee is aimed at facilitating accessibility for investors, ensuring that the cost of entry does not act as a barrier to participation. By waiving the entry fee, the fund seeks to provide a more inclusive investment opportunity for a diverse range of investors.

Performance Fee: The fund incorporates a performance fee mechanism designed to apply exclusively to the net profits, ensuring that fees are levied solely on realized gains. This performance fee is variable and is contingent upon the specific Investment Level chosen by the investor. The expected and indicative percentage of the Performance Fee is 30%. Anyway, the Fund may vary this percentage, up or down, without any preventive indication to the Investors. By structuring the fee in this manner, investors are assured that charges are directly linked to the fund's successful performance, aligning the fund's interests with those of its investors. The variable nature of the performance fee further tailors the investment experience, providing a nuanced fee structure that reflects the specific risk and return profile associated with each Investment Level. To avoid any misunderstanding, the Performance fee is not taken "on-top" of the hypothetical Investor's profits and the Expected Year Profit Range indicated in the Investment Strategy are to be considered as net for the Investor;

Compliance Checks (KYC, PEP, KYC): Fees related to Compliance Checks will be directly borne by the investors during the onboarding process. The charges for the Compliance Checks are 50€ and may vary based on several factors, including the investor's nationality, residence, and status.

Early Termination Fee: While the minimum investment period is set at 12 months, during which the capital remains locked-in, the fund acknowledges that circumstances may arise necessitating an early termination of the investment. To cater to the diverse needs of investors, we provide the flexibility for early termination starting from the seventh month of the initial investment or from the last profits and/or additional contribution date.

To ensure transparency and fair treatment, the following Termination Fees apply based on the invested capital and with the addition of any reinvestments of Profit Coupons, P.A.C. (Periodic Automatic Contributions), and additional contributions:

Early Termination Fees					
Investment Levels	7 Month	8 Month	9 Month	10 Month	11 Month
Conservative	20,00%	18,00%	16,00%	14,00%	12,00%
Mild-Conservative	15,00%	13,50%	12,00%	10,50%	9,00%
Mild-Aggressive	10,00%	9,00%	8,00%	7,00%	6,00%
Aggressive	5,00%	4,50%	4,00%	3,50%	3,00%

The Fund retains the prerogative to add, amend, modify, or alter any of the Costs and Fees, including but not limited to the Early Termination Fees, at its own discretion. This flexibility enables the Fund to adapt its policies in response to

changing market conditions, regulatory requirements, or other pertinent factors. Investors will be duly informed of any such changes to ensure transparency and maintain a clear understanding of the terms associated with early termination.

Documents for Consideration:

Prospective investors are strongly encouraged to thoroughly examine the comprehensive offering memorandum, prospectus, and related documentation prior to making any investment decisions. Within these documents, a wealth of detailed information is provided, encompassing the fund's intricate investment strategy, potential risk factors, associated fees, and other crucial considerations. Such a thorough review equips investors with the necessary insights to make informed decisions aligned with their financial goals and risk tolerance.

Disclaimer:

This document is intended solely for informational purposes and does not constitute an offer or solicitation to buy or sell any securities. It is crucial to recognize that all investments carry inherent risks, and historical performance does not guarantee future results. Therefore, prior to making any investment decisions, it is highly recommended that investors seek independent financial advice. This prudent approach ensures that investors receive tailored guidance considering their unique financial circumstances, objectives, and risk tolerance.

The Investor agrees that all information he/she has become aware, directly or indirectly, including any potential Partners or third parties (including Provider's Services and Products) is provided by the respective parties in a completely autonomous and independent manner without the Fund having, except where expressly indicated, any role in this regard. To dispel any doubts, the Fund does not guarantee profits and indicated that the capital loss is a possibility; if anyone, based on their own experience, makes such findings, they represent totally personal events that are not endorsed by the Fund.

The Investor is aware that investments of certain types and amounts may be facilitated through INCOME Ltd., located at 27 Old Gloucester Street, WC1N 3AX, London, United Kingdom, which may function as an "Investment Vehicle" or "Trust". With this in mind, the Investor undertakes to indemnify and hold harmless the Fund, its officers, directors, and employees from any losses (including legal expenses) arising from any conflicts of interest known to them and not brought to our attention.