

# Yogini International Fund (a sub-fund of YOGINI ALTERNATIVE INVESTMENT FUND V.C.I.C. PLC)

## Share Class D-STARTER: Key Information Document

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

### PURPOSE

This document provides you with the 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 of Product:** Yogini International is a Sub-Fund of Yogini Alternative Investment Fund V.C.I.C. Plc.

**Share Class:** **Class D- STARTER**  
**Website:** <https://www.eleoncapital.com/>

**Name of PRIIP**

**Manufacturer:** ELEON CAPITAL MANAGEMENT LTD

**Regulator:** Cyprus Securities and Exchange Commission (the "CySEC")

**ISIN:** TBC

**KID Published Date:** 31/12/2025

**Phone Number:** +357 22 021634

**SFDR:** Article 6

### WHAT IS THE PRODUCT?

#### Type

**Yogini International** is a Sub-Fund of Yogini Alternative Investment Fund V.C.I.C. Plc (the 'Company'), an Alternative Investment Fund ('AIF'), registered by the Cyprus Securities and Exchange Commission ('CySEC') (AIF90/2018) to operate as an externally managed AIF in the form of an open-ended umbrella investment company of variable capital, with more than one compartments, in accordance to the Alternative Investment Funds Law of 2018 (Law 124(I)/2018, hereafter the 'AIF Law'), as amended. The Company has appointed Eleon Capital Management Ltd (AIFM license no.: AIFM45/56/2013) as External Manager.

#### Product Objective

The Sub-Fund's primary Investment Objective is to provide long term total return by primarily investing in real estate related investments internationally. The Directors of the Fund with the assistance of the Investment Advisor will clarify the target territories and any particular focus on types of real estate within these in periodical updates to investors.

#### Investment Approach

The Sub-Fund shall pursue its Investment Objective through investment in real estate and real estate related investments. The Sub-Fund will employ a diversified investment approach, focusing on limited exposures to a number of assets across various real estate asset classes and jurisdictions including income generating freehold and leasehold properties, with attractive yields and good potential for capital appreciation. The Sub-Fund will also consider property development or redevelopment opportunities and will also invest in a variety of real estate related asset classes, including equity, subordinated debt, senior debt or financial instruments. The Sub-Fund will consider a range of property types, such as residential, commercial, industrial, hospitality and mixed-use properties. The Sub-Fund may invest in various real estate investment vehicles, including direct property ownership, real estate investment trusts (REITs), real estate funds, and real estate-related securities. The Sub-Fund may also hold, on an ancillary basis and primarily for liquidity purposes, cash reserves and/or other permitted assets with short-term maturities. By spreading investments across multiple asset classes, property types, and geographic regions, the Sub-Fund can reduce the impact of individual asset performance on the overall portfolio. Also, diversification allows the Sub-Fund to capitalize on emerging trends and identify undervalued assets in different markets. A diversified portfolio can generate consistent returns over the long term, even in volatile market conditions.

#### Intended retail investor

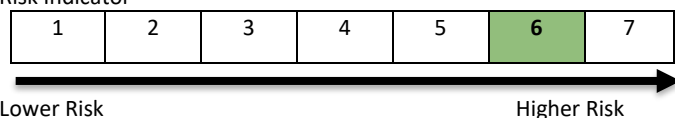
An investment in the Sub-Fund is designated to be a long-term investment. Therefore, the Sub-Fund is suitable for persons qualifying as Retail, Professional or Well-Informed Investors, as defined in the AIF Law, who can afford to set aside the capital for the long term and do not expect to obtain short-term gains. Each investor in the Sub-Fund shall have the knowledge of and the investment experience in real estate markets generally and understand and evaluate the Strategy, characteristics, and risks of the Sub-fund to make an informed investment decision.

#### Redemption Policy:

This investment has no maturity date. An Investor may at any time irrevocably request the Sub-Fund to repurchase all or any part of their Shares in the Sub-Fund after one (1) year lock up by submitting a redemption request, in such form and in such manner as may be determined by the Sub-Fund from time to time. On receipt of a redemption request by the Sub-Fund, and in the event that the Sub-Fund does not have the necessary liquidity, as the case may be, to meet such redemption requests, the Sub-Fund retains the right to defer all or part of the redemptions to the next Dealing Day. More details can be found in the Supplement to the Offering Memorandum.

## WHAT ARE THE RISKS, AND WHAT COULD I GET IN RETURN?

### Risk Indicator



This Risk Indicator assumes you keep the product for **five (5) years** (including a one (1) year lock-up period from each Subscription). You may not be able to sell your product easily, or you may have to sell at a price that significantly impacts how much you get back.

A comprehensive analysis of the specific risks relating to the Investment Compartment is outlined through the Investment Compartment's Offering Memorandum and the Supplement of the Sub-Fund, which can be obtained by prospective investors from the registered office of the External Manager or through an email request to [info@eleoncapital.com](mailto:info@eleoncapital.com).

The summary risk indicator is a guide to this product's risk level compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because the Company are not able to pay you.

We have classified this product as **6 out of 7**, the second-highest class. This rates the potential losses from future performance at a very high level, and poor market conditions are likely to impact the capacity to pay you. This product does not include any protection from future market performance, therefore you could lose some or all of your investment.

Other risks materially relevant to the product are:

- o **Liquidity risk:** the sub-fund may apply liquidity management tools including Gates up to 6% of the Sub-Funds NAV per quarter and redemption deferrals- for more details please refer to the Investment Compartment's Offering Memorandum and the Supplement.

- o **No operating history** upon which the potential investors could evaluate the Fund and its performance. Thus, the Fund is subject to all the risks and uncertainties associated with a new business, including the risk of not achieving the investment objective.

## Performance Scenario

Investment € 10,000			
Scenarios		1 year	5 years (recommended holding period)
Unfavorable Scenario	What you might get back after costs	N/A *	€6,332.78
	Average returns each year	N/A	-8.73%
Moderate Scenario	What you might get back after costs	N/A	€12,752.35
	Average returns each year	N/A	4.98%
Favorable Scenario	What you might get back after costs	N/A	€15,755.43
	Average returns each year	N/A	9.52%
Stress Scenario	What you might get back after costs	N/A	€4,205.98
	Average returns each year	N/A	-15.90%

**\*N/A: The Sub-Fund has a (one (1) year Lock-Up Period.**

This table shows the money you could get back over the next five (5) years, assuming that you invest €10,000 under different scenarios. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The figures shown include all the costs of the product itself but may not include all the costs you pay your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

## WHAT HAPPENS IF THE COMPANY IS UNABLE TO PAY OUT?

In the event of default of the Company, and consequently the default of the Investment Compartment, there will be a direct impact on Investors. Deposits by collective investment schemes are generally excluded from the Cyprus Deposit Guarantee and Resolution of Credit and Other Institutions Scheme. The investors in the Investment Compartment are not subject to any investor compensation or guarantee scheme.

## WHAT ARE THE COSTS?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself for one holding period. The figures assume you invest € 10,000. The figures are estimated and may change in the future.

Costs over time Investment €10,000	If you cash in after 1 year	If you cash in after 5 years
Total costs	€680.75	€1,209.19
Impact on return (RIY) per year	-6.81%	-2.42%

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

## 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 and the meaning of the different cost categories.

One-off costs upon entry or exit- Investment €10,000		Annual cost impact if you exit after 5 years
<b>Entry costs</b>	5% -A Subscription Charge of up to 5% may be charged on Subscriptions. Such charges will be paid to parties involved in the distribution of the fund. This is the maximum amount charged by the sub-fund.	Up to 500 EUR
<b>Exit costs</b>	0%-6% depending on time of exit. For more details, please refer to the Sub-Fund's Prospectus and Supplement	0 EUR
<b>Ongoing Costs</b>		
<b>Management fees and other administrative or operating costs</b>	2.42% -The impact of the costs we take each year for managing your investments, including costs of the Company attributed to the company on a look-through basis.	242 EUR
<b>Portfolio transaction costs</b>	0.36% - 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	36 EUR
<b>Incidental costs taken under specific conditions</b>		
<b>Performance fees</b>	0%-75% depending on the net performance and subject to a hurdle rate. For more details, please refer to the Sub-Fund's Prospectus and Supplement	430 EUR

## HOW LONG SHOULD I HOLD IT, AND CAN I TAKE MY MONEY OUT EARLY?

### Recommended holding period: 5 years

There is a minimum holding period of one (1) year (commencing from an investor's initial subscription date in the Sub-Fund). We have selected five (5) years as the product invests for the long term. Any transactions with respect to the Investment Shares held in the Investment Compartment may be subject to dealing charges and taxes.

## HOW CAN I COMPLAIN?

Investors who wish to file a complaint must do so by submitting the relevant complaint form to the email address [info@eleoncapital.com](mailto:info@eleoncapital.com) accompanied by any relevant information. If you do not feel your complaint has been resolved satisfactorily, you can refer your complaint to the Cyprus Financial Ombudsman Service (FOS). See [financialombudsman.gov.cy](http://financialombudsman.gov.cy) for further information.

## OTHER INFORMATION

This Key Investor Information Document was produced in accordance with Regulation (EU) No 1286/2014 of the European Parliament and of the Council of 26 November 2014 on key information documents for packaged retail and insurance-based investment products and the Commission Delegated Regulation (EU) 2017/653 of 8 March 2017 supplementing Regulation (EU) No 1286/2014 by laying down regulatory technical standards with regard to the presentation, content, review and revision of key information documents and the conditions for fulfilling the requirement to provide such documents. The Company is obliged to review and revise the information contained in the Key Investor Information Document every time there is a change that significantly affects or is likely to significantly affect the information therein contained and at least every twelve (12) months following the date of the initial publication of the Key Investor Information Document) and issued in Cyprus by the External Manager.