





## Credo Global Equity Fund (UCITS)

|                                     |                                                                                                                   |                                                                                                                                                                                 |                                                                                                                                                        |     |
|-------------------------------------|-------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|-----|
| <b>Client Type</b>                  | Retail                                                                                                            |                                                                                                                                                                                 |                                                                                                                                                        | Y   |
|                                     | Professional                                                                                                      |                                                                                                                                                                                 |                                                                                                                                                        | Y   |
|                                     | Eligible Counterparty                                                                                             |                                                                                                                                                                                 |                                                                                                                                                        | Y   |
| <b>Knowledge and Experience</b>     | Basic                                                                                                             |                                                                                                                                                                                 |                                                                                                                                                        | Y   |
|                                     | Informed                                                                                                          |                                                                                                                                                                                 |                                                                                                                                                        | Y   |
|                                     | Expert                                                                                                            |                                                                                                                                                                                 |                                                                                                                                                        | Y   |
| <b>Ability to Bear Losses</b>       | The investor is seeking to preserve capital or can bear losses to a level specified by the product structure      |                                                                                                                                                                                 |                                                                                                                                                        | N   |
|                                     | The investor has no appetite for risk and no ability to bear losses                                               |                                                                                                                                                                                 |                                                                                                                                                        | N   |
|                                     | The investor can bear losses                                                                                      |                                                                                                                                                                                 |                                                                                                                                                        | Y   |
|                                     | The investor can bear losses beyond the investment amount                                                         |                                                                                                                                                                                 |                                                                                                                                                        | N   |
| <b>Client Life Stage</b>            | Junior accumulation (basic investor) (<24 years old)                                                              |                                                                                                                                                                                 |                                                                                                                                                        | Y   |
|                                     | Accumulation (young professional) (between 25 and 45 years old)                                                   |                                                                                                                                                                                 |                                                                                                                                                        | Y   |
|                                     | Savings (between 46 and 64 years old)                                                                             |                                                                                                                                                                                 |                                                                                                                                                        | Y   |
|                                     | Active retirement (between 65 and 74 years old)                                                                   |                                                                                                                                                                                 |                                                                                                                                                        | Y   |
|                                     | Passive retirement (>75 years old)                                                                                |                                                                                                                                                                                 |                                                                                                                                                        | N   |
| <b>Client Needs</b>                 | Do not require regular reviews/meetings                                                                           | N/A                                                                                                                                                                             | Maintain current lifestyle – seek capital growth                                                                                                       | Y   |
|                                     | Protection planning                                                                                               | N                                                                                                                                                                               | Regular income to supplement earnings needed                                                                                                           | N   |
|                                     | Savings available to invest (for future needs)                                                                    | Y                                                                                                                                                                               | Accumulate wealth to pass on                                                                                                                           | Y   |
|                                     | Diversified investment exposure                                                                                   | Y                                                                                                                                                                               | Invest in small investment amounts                                                                                                                     | Y   |
| <b>Client Investment Objectives</b> | <b>Return Profile</b>                                                                                             |                                                                                                                                                                                 | <b>Time Horizon</b>                                                                                                                                    |     |
|                                     | Preservation                                                                                                      | N                                                                                                                                                                               | Short (e.g., <3 years)                                                                                                                                 | N   |
|                                     | Growth                                                                                                            | Y                                                                                                                                                                               | Medium (e.g., between 3 and 5 years)                                                                                                                   | N   |
|                                     | Income                                                                                                            | N                                                                                                                                                                               | Long (e.g., >5 years)                                                                                                                                  | Y   |
| <b>Client Mandate</b>               | <b>Usage</b>                                                                                                      |                                                                                                                                                                                 | <b>Access (Withdrawals)</b>                                                                                                                            |     |
|                                     | Solution                                                                                                          | Y                                                                                                                                                                               | Ready access – normal market conditions                                                                                                                | Y   |
|                                     | Core or component of a portfolio                                                                                  | Y                                                                                                                                                                               | Ready access with restrictions                                                                                                                         | N   |
|                                     | Hedging                                                                                                           | N                                                                                                                                                                               | Access uncertain                                                                                                                                       | N   |
|                                     | Speculation                                                                                                       | N/A                                                                                                                                                                             |                                                                                                                                                        |     |
|                                     | Other e.g., Sharia, Ethical, Tax Mgmt                                                                             | N                                                                                                                                                                               |                                                                                                                                                        |     |
| <b>Risk</b>                         | SRRI (or equivalent)                                                                                              |                                                                                                                                                                                 |                                                                                                                                                        | 5   |
|                                     | <b>Risks of which the investor must be aware:</b>                                                                 |                                                                                                                                                                                 |                                                                                                                                                        |     |
|                                     | <b>Key Risks</b> <ul style="list-style-type: none"> <li>Equity Investments Risk</li> <li>Currency Risk</li> </ul> | <b>Other Risks</b> <ul style="list-style-type: none"> <li>Liquidity Risk</li> <li>Valuation Risk</li> <li>Portfolio Turnover Risk</li> <li>No Operating History Risk</li> </ul> | <ul style="list-style-type: none"> <li>Substantial Repurchases</li> <li>Temporary Suspension</li> <li>Counterparty &amp; Broker Credit Risk</li> </ul> |     |
| <b>Channel</b>                      | Execution Only – retail                                                                                           |                                                                                                                                                                                 |                                                                                                                                                        | Y   |
|                                     | Execution Only with Appropriateness – retail                                                                      |                                                                                                                                                                                 |                                                                                                                                                        | N/A |
|                                     | Investment Advice – retail                                                                                        |                                                                                                                                                                                 |                                                                                                                                                        | Y   |
|                                     | Portfolio Management – retail                                                                                     |                                                                                                                                                                                 |                                                                                                                                                        | Y   |
|                                     | Non-Retail                                                                                                        |                                                                                                                                                                                 |                                                                                                                                                        | Y   |



## Notes

### CLIENT TYPE

- Y = Directly in the target market
- N = Clearly outside the target market (negative target market)
- N/A = Product not designed for client type but is acceptable

### KNOWLEDGE AND EXPERIENCE

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### ABILITY TO BEAR LOSSES

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### CLIENT LIFE STAGE

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### CLIENT NEEDS

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### CLIENT INVESTMENT OBJECTIVES

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### CLIENT MANDATE (USAGE)

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### CLIENT MANDATE (ACCESS)

- Y for one option only, N for the other

### RISK

- SRRI = integer 1-7
- Key risks = free type

### CHANNEL

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Date of last review: 31/03/2026

**CREDO**