

# KEY INVESTOR INFORMATION

This document provides you with key investor information about this Fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

Signet FFF Equity Fund, a sub-fund of Signet UCITS Funds Plc (the "Fund") Dollar accumulation Class A Shares (ISIN: IE00BJN6RP14)  
This is a self-managed Fund\*

## Objectives and Investment Policy

- The Fund seeks to generate sustainable long-term returns by investing in equities with a long-term perspective in developed countries. There can be no guarantee that the Fund will achieve its objective. The Investment Manager will aim to select securities of companies with high quality businesses, therefore focusing on companies with a clear and definable edge that is difficult to replicate, high and sustainable return on capital employed, whose competitive advantages are strong and whose cash flows have a high degree of predictability and high likelihood of growth. Special focus is given to businesses with recurring revenue streams, subscription type business models and businesses managed to build a market platform creating long-term competitive advantages.
- The Investment Manager will employ a long-term buy-and-hold approach with low portfolio turnover.
- The Investment Manager's research will generally involve an assessment of a target company's fundamentals and may include an assessment of such factors as its future growth prospects, management quality and cash generation. Such fundamentals include the company's financial statements, cash flow, business contracts, management team, previous performance, potential for expansion, etc.
- While the Fund will predominantly invest in equity securities and financial derivative instruments, the Investment Manager will aim to manage volatility, and provide protection during adverse markets, through exposure management and the use of efficient portfolio management techniques to hedge out certain equity market risk.
- The Investment Manager may make use of derivatives in order to provide investors with some protection in adverse market conditions, or invest part of its holding in money market funds as well as treasury bills issued by the U.S. Treasury ("US T-Bills"). The use of money market funds and US T-Bills is expected to be of temporary defensive nature only, and the exposure to such securities is not expected to exceed 50% in aggregate of the Fund's Net Asset Value.
- The Fund may, within the conditions and limits laid down by the Central Bank, enter into certain financial derivative instruments, including put and call options. Portfolio equities from which options may derive will be purchased solely based on investment considerations consistent with the Fund's investment objectives.
- The Fund may utilize options to increase its current return by writing call options and put options on securities it owns or in which it may invest. The Fund may also purchase put options to provide an efficient, liquid and effective mechanism for "locking in" gains and/or protecting against future declines in value on equities comprised within its portfolio. The Fund may also purchase call options to provide an efficient, liquid and effective mechanism for taking position in securities, allowing the Fund to benefit from future gains in the value of an equity without the need to purchase and hold the equity.
- The Fund employs a risk management process which enables it to accurately measure, monitor and manage the various risks associated with financial derivative instruments, using absolute Value at Risk ("VaR") to measure global exposure and risk in accordance with the Central Bank's requirements. The monthly scale of such losses calculated on an absolute basis over a monthly period shall not exceed 20% of the Fund's Net Asset Value.
- Shares may be available weekly, with five business day notice in writing to the Fund Administrator, when financial markets in Ireland are open for business.
- Despite the liquidity offered to shareholders, the Fund may not be appropriate for short-term investment.

## Risk and Reward Profile



- This Fund is in category five due to its level of historical volatility. As the strategy of the Fund was established less than five years ago, its historical volatility was estimated based on weekly returns for a representative benchmark, namely the S&P 500 Index.
- A category one fund is not a risk-free investment - the risk of losing money is lower than that of a category seven fund, however the likelihood of making gains is also lower.
- The category is calculated based on historical data which may not be a reliable indicator of future risk. The risk category shown is not static and may change over time.

### Major risks for the Fund that are not taken into account:

- **Equity Risk:** Investing in equity shares means taking a stake in the performance of that company, participating in the profits it generates by way of dividends and any increase in its value by way of a rise in its share price. However, such equity shares may also depreciate in value and lead to substantial losses of up to the total amount invested should an underlying company file for bankruptcy.
- **Currency Risk:** The Fund may have multiple non-US Dollar currency exposures and such exposures will be unhedged. These non-USD currencies may depreciate against the US Dollar and lead to losses.
- **Options Risk:** The Fund may buy or sell (write) both call options and put options (either exchange-traded, over the counter or issued in private transactions). When the Fund sells (writes) options, the risk can be very substantial, notably in relation to uncovered calls, in which case the potential loss is unlimited in theory.

**Important Note:** For a more detailed explanation of risks, please refer to the "Risk Factors" section of the Prospectus and Supplement.

## Charges

One-off charges taken before or after you invest	
Entry charge	None
Exit charge	None
Charges deducted by the Fund over the financial year	
Ongoing annual charges	0.48%
Management Fees	1.50%
Charges taken from the Fund under certain specific conditions	
Performance fee	None

The charges and fees you pay are used to cover the running costs of the Fund, including the costs of marketing and distributing units. These charges reduce the potential growth of your investment.

The ongoing annual charges figure is based on the annual charges occurred within the previous fiscal year. The ongoing annual charges may vary from year to year and do not include transaction costs, management or performance fees.

**For more information on charges, investors are advised to refer to the relevant section of the Prospectus and Supplement for this Fund.**

## Past Performance

There are not sufficient data points in relation to Dollar Accumulation Class B Shares to generate an insightful representation of past performance at this stage.

- **Fund launch date:** October 24, 2019
- **Dollar accumulation Class C Shares launch date:** November 23, 2021
- **Currency:** USD
- The performance of the Fund is not limited to the performance of the benchmark. The benchmark is to be used as a comparator.

**Important Note:** Past performance is not a guide to future performance. The value of your investment and any income from it can go down as well as up and you may not get back the amount you originally invested.

## Practical Information

- Depository: Sparkasse Bank Mala Plc, Ireland Branch.
- The Fund is a sub-fund of an umbrella UCITS company, the Signet UCITS Funds Plc, with segregated liability between sub funds. The prospectus and periodic reports are prepared for the umbrella company as a whole. Switching between sub-funds is permitted.
- This Fund is subject to the tax laws and regulations of Ireland and is currently not subject to Irish tax on its income or capital gains. Investors should seek professional advice as to the personal tax impact of an investment in the Fund under the laws of the jurisdictions in which they may be subject to tax.
- Further information about the Fund, copies of the Fund's Prospectus, annual and half-yearly reports may be obtained free of charge from [www.signetglobal.com](http://www.signetglobal.com) or by writing to the Fund Administrator, SS&C Financial Services (Ireland) Ltd, First Floor, La Touche House, Dublin 1, Ireland or via email [signet.ire.ir@sscinc.com](mailto:signet.ire.ir@sscinc.com).
- The latest share prices will be published on the Euronext Dublin website at [www.ise.ie](http://www.ise.ie). Prices are also available during normal business hours from the Fund Administrator, SS&C Financial Services (Ireland) Ltd ([signet.ire.ir@sscinc.com](mailto:signet.ire.ir@sscinc.com)); Contact Number: +353 1 514 9620.
- Details of the up-to-date remuneration policy in respect of Signet UCITS Funds plc including, but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits including the composition of the remuneration committee, where such a committee exists, are available at [www.signetglobal.com](http://www.signetglobal.com) and a paper copy will be made available free of charge upon request.
- Signet UCITS Funds Plc may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate, or inconsistent with the relevant parts of the prospectus for the Fund.
- This document relates to the Dollar Accumulation Class A Shares. Further information on the other available share classes may be obtained in the Fund's Prospectus.

*The Fund is approved in Ireland and regulated by the Central Bank of Ireland.  
This is a self-managed fund authorized in Ireland and regulated by the Central Bank of Ireland.  
This Key Investor Information document is accurate as at February 8, 2022.*

*\*The Fund will be managed by an external manager shortly in accordance with the Regulations applied.*