

# KEY INVESTOR INFORMATION

This document provides you with the key investor information about this sub-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 sub-fund. You are advised to read it so you can make an informed decision about whether to invest.

## Equity Balanced-Beta Eurozone Fund (the "Fund") Class C USD (the "Class"), a sub-fund of Red Arc Global Investments (Ireland) plc (the "Company") (ISIN: IE00B7336P10)

The Fund is managed by Link Fund Manager Solutions (Ireland) Limited, part of the Asset Services Division of Link Administration Holdings Limited.

### Objectives and Investment Policy

#### Objective

The Fund aims to achieve capital growth by reflecting the performance of the Citi Volatility Balanced Beta (VIBE) Equity Eurozone Net Total Return Index (the "VIBE Index"), which tracks broadly the same stocks as its benchmark, the S&P Euro 75 Index. The S&P Euro 75 Index weights stocks according to company size (also known as market capitalization). The VIBE Index instead weights stocks so that the volatility of each stock has the same effect on the VIBE Index. "Volatility" is a measurement of the daily fluctuations in the value of an asset. The higher the volatility of the VIBE Index, the greater the potential for losses and gains associated with an investment in it.

#### Investment Policy

The Fund invests some or all of its subscription proceeds in a financial contract (a type of derivative called a "swap") to obtain exposure to the VIBE Index. Any subscription proceeds not

invested in the swap are invested in another financial contract through which the Fund is able to manage its investments in a more cost-effective manner than it could if it only invested in the swap. The Fund also uses foreign exchange currency forward contracts to smooth out the currency exposures arising where the currency of the relevant Class is not the same as the base currency of the Fund. The Fund is passively managed meaning that it is managed with the objective of tracking the performance of the index.

#### Essential features of the Fund:

- The Fund has the discretion to invest in a range of investments as described above.
- You can buy and sell shares in the Fund on each dealing day.
- This Class of the Fund does not distribute any income.
- Derivatives are used for investment purposes and may also be used to manage the risk profile of the Fund.

### Risk and reward profile



*This indicator shows how much a fund has risen and fallen in the past, and therefore how much a fund's returns have varied. It is a measure of a fund's volatility. The higher a fund's past volatility the higher the number on the scale and the greater the risk that investors in that fund may have made losses as well as gains. The lowest number on the scale does not mean that a fund is a risk free investment.*

- The Fund has been classed as category 6 (denoting high risk) because the share price of companies referenced by the VIBE Index tend to fluctuate more than other asset classes.
- This indicator is based on historical data, may not be a reliable indication of the future risk profile of the Fund, is not guaranteed to remain the same and may change over time.
- The Fund is not guaranteed and your investment is at risk. The value of your investment may go down as well as up.

- The Fund provides exposure to Eurozone equities. The value of Eurozone equities reacts to a range of different factors including changes in demand for products and services, interest rates and currency exchange rates, which may impact your investment.
- The Fund will enter into derivative agreements with a counterparty, and consequently there is a risk that the counterparty may fail to meet its obligations. This may lead to delays in the Fund receiving amounts due to it, receiving less than is due or receiving nothing.
- Citigroup Global Markets Limited and its related companies may act in several roles in relation to the Fund such as distributor, derivative counterparty and index sponsor, which may involve conflicts of interest.
- For full details of the Fund's risks, please see the sections of the Company's prospectus and relevant supplements entitled 'Risk Factors' which may be obtained from the address in 'Practical Information' overleaf.

## Charges for this Class of the Fund

The charges you pay are used to pay the costs of running the Fund, including its distribution and marketing. These charges reduce the potential growth of your investment.

| One-off charges taken before or after you invest                                 |       |
|--|-------|
| Entry Charge   | 5%    |
| This is the maximum that might be taken out of your money before it is invested. |       |
| Exit Charge  | None  |
| Charges taken from the Sub-Fund over the year                                    |       |
| Ongoing Charges  | 1.00% |
| Charges taken from the Sub-Fund under certain specific conditions                |       |
| Performance Fee  | None  |

The entry charge shown is a maximum figure. In some cases investors may pay less. You can find out the actual charges from your financial advisor or distributor.

The ongoing charges figure shown here is based on expenses as at 31 December 2019. The figure may vary from year to year.

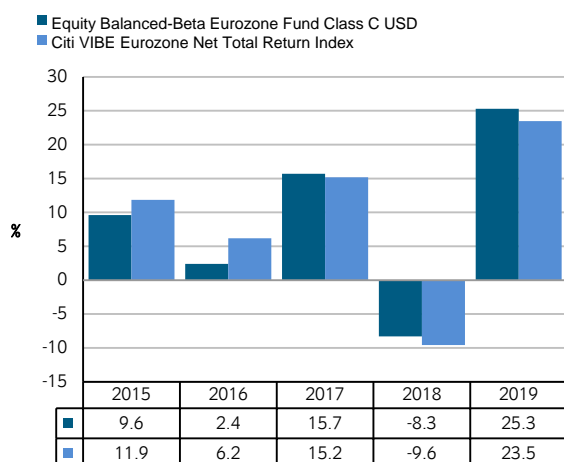
The Company's annual report for each financial year will include detail on the exact charges made. The ongoing charges are taken from the assets of the Fund. They exclude portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling units in another collective investment undertaking.

A fee of 0.20% per annum is charged in the swap contract intended to cover any hedging costs incurred by the swap counterparty.

You may also be charged an anti-dilution levy of up to 1 % on entry to or exit from the Fund.

For more information about charges, please see the sections of the Company's prospectus and relevant supplement entitled 'Fees and Expenses', which may be obtained free of charge from the address in 'Practical Information' below.

## Past Performance



- Past performance is not a guide to future performance.
- The past performance in the chart shown opposite is net of tax and charges but excludes the entry charge that may be paid on the purchase of an investment.
- Performance is calculated in US Dollars.
- The Fund launched in March 2012. This Share Class launched in April 2014.

## Practical Information

|  |  |
|--|--|
| Red Arc Global Investments (Ireland) plc | This key investor information document describes a class of a fund within Red Arc Global Investments (Ireland) plc. The prospectus and periodic reports are prepared for the entire company.   |
| Documents                                | Copies of the Company's prospectus, the supplement for this Fund and the latest annual and semi-annual reports for the Company may be obtained from <a href="http://www.funds.citi.com">www.funds.citi.com</a> or Link Fund Administrators (Ireland) Limited, 1st Floor, 2 Grand Canal Square, Grand Canal Harbour, Dublin 2, Ireland. These documents are available in English.   |
| Prices of shares and further information | The latest published prices of shares in the Fund and other information, including how to buy and sell shares are available from <a href="http://www.funds.citi.com">www.funds.citi.com</a> or during normal business hours from Link Fund Administrators (Ireland) Limited, 1st Floor, 2 Grand Canal Square, Grand Canal Harbour, Dublin 2, Ireland or by calling +353 1 4005300.   |
| Right to switch                          | Subject to any restrictions on the eligibility of investors for a particular share class, a shareholder in one fund may be able at any time to switch all or some of his shares of one class or fund for shares in another class or fund in the Company. Please see the prospectus for full details.   |
| Fund Segregation                         | The Company is an umbrella Fund with segregated liability between sub-funds. This means that the holdings of the Fund are maintained separately under Irish law from the holdings of other sub-funds of the Company and your investment in the Fund will not be affected by any claims against another sub-fund of the Company.  |
| Depositary                               | JP Morgan Bank (Ireland) plc   |
| Tax                                      | Irish tax legislation may have an impact on your personal tax position.  |
| Liability                                | Link Fund Manager Solutions (Ireland) Limited 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 Red Arc Global Investments (Ireland) plc.  |
| Remuneration                             | Details of the Manager's up-to-date remuneration policy, including, but not limited to, a description of how remuneration and benefits are calculated and the identity of persons responsible for awarding the remuneration and benefits, are available at <a href="https://www.linkassetservices.com/what-we-do/funds-solutions/irish-management-company">https://www.linkassetservices.com/what-we-do/funds-solutions/irish-management-company</a> and a paper copy of such remuneration policy is available to investors free of charge upon request. |

This Fund is authorised in Ireland and regulated by the Central Bank of Ireland. Link Fund Manager Solutions (Ireland) Limited is authorised in Ireland and regulated by the Central Bank of Ireland.

This key investor information is accurate as at 14/02/2020.