# 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.

**B Dist EUR (ISIN: IE00BBPLSJ92)**

**Magna EM Income and Growth Fund (the "Fund"), a sub-fund of Magna Umbrella Fund plc (the "Company")**
**The Company is managed by Bridge Fund Management Limited**

## OBJECTIVES AND INVESTMENT POLICY

**Investment objective:** The investment objective of the Fund is to achieve capital growth by investing in companies with high dividend yield plus capital growth. The Fund aims to provide a combination of income and long term capital growth.

**Investment Policy:** The Fund will invest in equities and debt securities issued by, or in relation to the securities of companies in Global Emerging Countries which will be listed or traded on Recognised Exchanges. Investment in debt securities shall not exceed 15% of the Fund's total assets. The Fund may invest in unlisted securities subject to the requirements of the Central Bank and the Regulations.

The Fund will invest at least two thirds of its total assets (without taking into account ancillary liquid assets) in Global Emerging Market Securities. Investments in Global Emerging Market Debt shall not exceed 15% of the Fund's total assets. The Fund may invest in debt securities such as fixed and/or floating government bonds and Treasury Bills, freely transferable promissory notes, bank debt, commercial paper and convertible securities. Such debt investments will be listed on a Recognised Exchange or be eligible for settlement through either Clearstream or Euroclear.

The Fund may invest up to one third of its assets in equity and debt securities issued by or in relation to companies located outside the Global Emerging Countries and carrying out business in Global Emerging Countries without such business being predominant which in accordance with the UCITS Regulations, will be listed or traded on Recognised Exchanges or be eligible for settlement through either Clearstream or Euroclear.

The Fund is considered to be actively managed in reference to the MSCI Emerging Markets Index ("Benchmark") by virtue of the fact that it uses the Benchmark for performance comparison purposes. However, the Benchmark is not used to define the portfolio composition of the Fund or as a performance target and the Fund may be wholly invested in securities which are not constituents of the Benchmark.

The base currency of the Fund is Euro.

Recommendation: This Fund should be considered as a medium to long-term investment.

The Fund may invest in certain derivative instruments to gain efficient exposure to underlying companies, which may result in the Fund being leveraged.
This Class is a distributing class and dividends may be paid. Other classes in the Fund are either accumulating or distributing.

The Directors are empowered to declare and pay dividends or Shares of any Class or Fund in the Company. Your attention is drawn to the section of the Prospectus entitled "The Shares" and the sub-section therein entitled "Dividends and Distributions" for further information.You may redeem your Shares in the Fund on any day on which banks in Dublin, London and New York are open for business. For further information, please see the "Investment Objective" and "Investment Policy" sections of the supplement in respect of the Fund (the "Supplement"). Unless otherwise defined in this document, all words and expressions defined in the prospectus in respect of the Company (the "Prospectus") shall have the same meaning herein.

## RISK AND REWARD PROFILE

Lower Risk — Higher Risk

Typically Lower Rewards — Typically Higher Rewards

| | | | | | | |
|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | **6** | 7 |

These numbers rate how the Fund may perform. Generally the potential for higher gains also mean a larger risk of losses.

The lowest category does not mean a risk free investment. Historical data, such as is used for calculating this indicator, may not be a reliable indication of the future risk profile of this Fund.

The risk and reward category for this Fund is not guaranteed to remain unchanged, and may shift over time.

This Fund is ranked at 6 because funds of this type have experienced high rises and falls in value in the past.

The Fund has the ability to pay the investment management fee and other fees and expenses from capital with the effect that capital may be eroded and that income will be achieved by foregoing the potential for future capital growth.

*The following risks may not be fully captured by the risk and reward indicator:*

Emerging Markets Risk: The securities markets in emerging markets countries are typically smaller, less liquid and significantly more volatile than securities markets in developed countries and may be subject to additional risks including political, economic, legal, currency, inflation and taxation risks.

Liquidity Risk: Lower liquidity means there may be insufficient buyers or sellers to allow the Fund to sell or buy investments readily.

Sub-Custodial Risk: The assets of funds traded in emerging markets may require the depositary to entrust safekeeping to sub-custodians which may not provide the same degree of investor protection.

Taxation Risk: The laws and practices of certain emerging countries may not be as well established as those of developed countries and the Company could become subject to taxation laws applied retrospectively and not envisaged at the date investments are made, valued or sold.

Credit Risk: This refers to the likelihood of the Fund losing money if an issuer is unable to meet its financial obligations or goes bankrupt.

Share Currency Designation Risk: Changes in the value of the base currency of the Fund relative to the denominated currency of a share class may give rise to a risk for investors.
Certain share classes may be hedged against exchange rate risk and/or exchange rate fluctuation.

Counterparty Risk: The Fund may invest in derivative contracts and may find itself exposed to risk arising from the solvency of its counterparts and from their ability to respect the conditions of these contracts.

Derivatives Risk: Derivatives are highly sensitive to changes in the value of the assets they are based on. The impact on the Fund is greater where derivatives are used in an extensive way. The use of derivatives may result in the Fund being leveraged whereby the exposure of the Fund as a result of all positions held by it may exceed its net asset value and may result in gains or losses that are greater than the original amount invested

For more information on risks, please see the 'Risk Factors' section of the Prospectus and the Supplement.

# CHARGES

| One-off charges taken before or after you invest | |
|---|---|
| Entry charge | 5.00% |
| Exit charge | 0.00% |
| This is the maximum that might be taken out of your money before it is invested or paid out. | |
| **Charges taken from the fund over a year** | |
| Ongoing charges | 1.36% |
| **Charges taken from the fund under certain specific conditions** | |
| Performance fee | None |

The Investment Management fee and other fees and expenses are charged to capital.

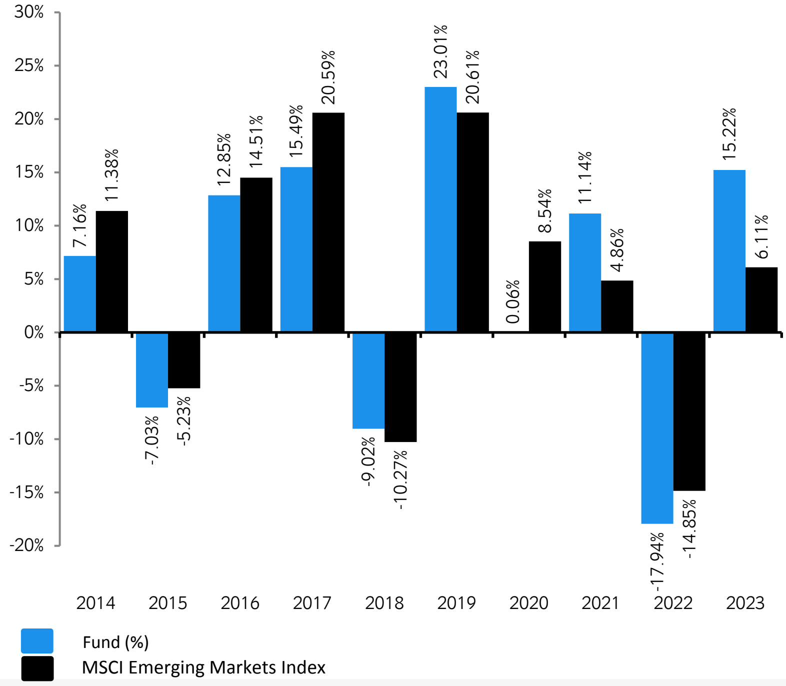
The entry and exit charges shown are maximum figures, and in some cases investors may pay less.
The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment. You can find out the actual charges from your financial adviser or distributor.

While a switching charge of up to a maximum of 2% of the NAV of the shares of the Fund may apply on switching from the Fund to another fund of the Company, It is not currently intended that any such charge will be applied. Shareholders will be entitled to a minimum of one switch per calendar year free of charge.
Ongoing charges are based on the Fund's financial year to date and then annualised for the period ending 31/12/2023. The ongoing charges may vary from year to year and the Company's annual report will include detail on the exact charges made.

It excludes performance fees and portfolio transaction costs, except costs paid to the Depositary and any entry/exit charge paid to an underlying collective investment scheme, if any.

For more information about charges (including the application of anti-dilution levies), please see 'Fees and Expenses' in the Prospectus and the Supplement to the Prospectus, which are available on the website of www.fundinfo.com.

# PAST PERFORMANCE




This chart shows how much the share class increased or decreased in value as a percentage in each year.
Performance has been calculated in the currency of the class and takes account of ongoing charges.
Past performance is not a guarantee of future results. Inherent in any investment is the potential for loss.
This Class launched on 31/01/2013.

# PRACTICAL INFORMATION

The Depositary of the Company is The Bank of New York Mellon SA/NV, Dublin Branch.
The Fund is a sub-fund of Magna Umbrella Fund plc, an umbrella structure comprising different sub-funds. The Fund is subject to tax laws and regulations of Ireland. The tax legislation that applies to the Fund may have an impact on the personal tax position of you as an investor in the Fund. Please consult your tax advisor for further information.
You are entitled to switch from one sub-fund of the Company to another or from one share class to another within the same sub-fund. Information on how to switch is in the section entitled 'The Shares' in the Prospectus.
The assets and liabilities of the Fund are segregated from other sub-funds in the Company, subject to the provisions of Irish law. This document describes a share class of a sub-fund of the Company.
The Prospectus and periodic reports are in the name of the Company and copies are available free of charge from the Administrator and the Share Distributor. The Prospectus, KIIDs, share prices, annual and half-yearly reports and shareholder notices are available in English and German on the website of www.fundinfo.com.
The NAV of the B Dist Class Shares will be calculated in Euro and a currency conversion calculation effected to obtain the Net Asset Value per Share in Sterling,US Dollars and Swiss franc. The Net Asset Value per Share shall be made available on the website of the Investment Manager https://uk.fieracapital.com/en.
Available ISINs for this Class are CHF IE00BKX57Z58, GBP IE00B8QB4001 and USD IE00BBPLSK08.
Further information in relation to these share classes is available in the Fund's supplement. The Net Asset Value per Share shall be made available on the website https://www.fundinfo.com/en/. Details of the up-to-date remuneration policy of the Manager, 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, if any, are available at: https://bridgefundservices.com/media/ceupd4jd/remuneration-policy.pdf and a paper copy of the remuneration is available on request from the Manager.
The Manager 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 Company.