

# 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.

## Verus Sustainable Balanced Fund, a sub fund of EF UCITS ICVC

Class B Accumulation Shares (ISIN GB00BCZYGC41)

The Fund is managed by WAY Fund Managers Limited

### Investment Objective and Investment Policy

#### Objective:

The investment objective of the Fund is to provide capital growth.

#### Policy:

The Fund will invest a minimum of 75% of the invested portfolio (excluding cash) in assets that provide sustainable solutions to global social and environmental challenges. This will be made up of a combination of equity securities and collective investment schemes, and once the Fund reaches circa £25M in size, also corporate bond securities. A maximum of 75% of the Fund will be invested in equity assets, either directly or through collective investment schemes.

Meeting the "sustainable solutions" requirement is to be achieved by investing in companies that meet at least one of the United Nations' Sustainable Development Goals, or collective funds that align to the UN SGDs. The collective investment schemes can be invested in fixed interest assets, alternatives and equities.

Up to 25% of the portfolio may be invested in stabilising assets including Government Bonds and Gold (via physically backed ETFs) which are assessed to be sustainable or at least 'neutral'. This is in order to increase diversification and reduce volatility during times of adverse market and/or economic conditions.

The Fund may also invest in deposits, money market instruments, cash and near cash. In the event of extremely adverse market conditions, the Fund could move to an increased position in cash in the best interests of the Fund and its shareholders.

All of the Fund's investable securities will undergo an independent ethical screening test, on a periodic basis, to ensure that none of the underlying assets directly contravene the UN SGDs.

The portfolio will be actively managed and normally remain fully invested save for such operational liquidity as is required from time to time. There will, however, be no restrictions on the underlying content of the investments held, in terms of geographical area or economic sector, other than those imposed by the Regulations.

The Fund may make use of borrowing in line with the Regulations.

Upon giving 60 days' written notice to Shareholders, the Fund may use derivatives and/or hedging transactions permitted in connection with efficient portfolio management and/or for investment purposes. It is not intended that the use of derivatives in this way will change the risk profile of the Fund.

#### Benchmark:

The appropriate comparator benchmark against which the performance of the Fund can be measured is the Investment Association's Mixed Investment 40-85% Shares Total Return in GBP.

#### Other information:

- Investment in the Fund should be regarded as long-term, which is at least five years.
- There can be no guarantee that the objective of the Fund will be achieved.
- On encashment, particularly in the short-term, you may receive less than the original amount invested.
- As you hold accumulation shares, income from investments in the Fund will be rolled up into the value of your shares.
- You can buy and sell your shares in the Fund on each business day between 9am and 5pm.

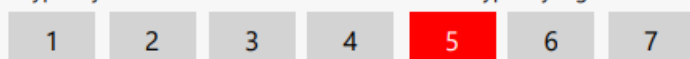
### Risk and Reward Profile

◀ Lower Risk

Higher Risk ▶

Typically lower rewards

Typically higher rewards



- This indicator is based on historical data and may not reliably indicate the future risk profile of the Fund.
- The risk and reward category shown is subject to change over time and is not guaranteed to remain unchanged.
- It is important to note that even the lowest category does not imply a "risk-free" investment.
- The Class B Shares mentioned above are assigned a rating of "5" on the scale. This is because the Fund invests in a combination of equity securities and collective investment schemes focused on ethical or sustainable industry sectors. The value of some of these investments may experience wider fluctuations compared to others.
- The indicator provided does not measure the risk of losing your invested amount. The Fund does not guarantee its performance or the invested capital.

- The indicator mentioned above does not account for certain risks associated with investing in the Fund, which include normal market fluctuations and other inherent risks of investing in securities. There is no assurance that the value of investments will appreciate.
- As an investor in other collective investment schemes, the Fund will share its portion of expenses, including management, performance, and other fees, with other investors in those schemes. These fees are in addition to the management fees and other expenses directly borne by the Fund.
- The Fund may also invest in other currencies, which exposes it to the risk of changes in exchange rates that can impact the value of its shares.
- Fixed interest securities (bonds) are particularly sensitive to trends in interest rates and inflation. When interest rates rise, the value of capital may decline, and vice versa. Additionally, inflation erodes the real value of capital.
- For comprehensive information regarding the Fund's risks, please refer to the "Risks" section of the Fund's Prospectus. You can obtain a copy of the Prospectus from the ACD at WAY Fund Managers Limited, 3 Cedar Park, Cobham Road, Wimborne, Dorset, BH21 7SB, or during normal business hours by contacting 01202 855856, or via [www.wayfunds.com](http://www.wayfunds.com).



This Fund is authorised in the UK and regulated by the Financial Conduct Authority ("FCA"). The ACD/Manager is authorised and regulated in the UK by the FCA. This key investor information is accurate as of 20 August 2024.

## Charges for this Fund

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.

### One-off charges taken before or after you invest.

Class B Acc	
Entry charge	0.00%
Exit charge	0.00%

This is the maximum that might be taken out of your money before it is invested (Entry charge) or before the proceeds of your investment are paid out (Exit charge).

### Charges taken from the fund over a year

Ongoing charge 1.10%

### Charges taken from the fund under certain specific conditions

Performance fee N/A

The entry and exit charges shown are maximum figures. In some cases (including when switching to other funds) you might pay less - you can find out actual entry and exit charges from your financial adviser.

The ongoing charges figure is based on expenses for the period ending 31 March 2024 and may vary from year to year.

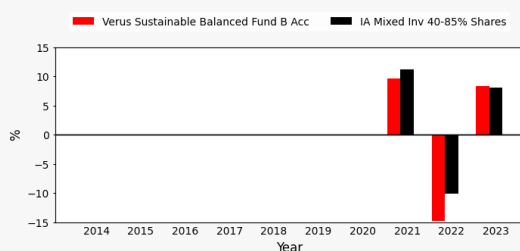
The ongoing charges figure includes any portfolio transaction costs which the Fund pays to its service providers (e.g. to the Fund's custodian) and any entry/exit charges the Fund pays when buying/selling units in another fund. In general, however, the figure excludes other portfolio transaction costs.

Since 1st April 2020, the Fund's Investment Manager, LGT Wealth Management UK LLP, has been subsidising the expenses of the share class in order to ensure that the OCF does not exceed 1.10%. The OCF continues to be subsidised.

The ongoing charges are taken from investments and not the income these investments produce. Investments in the Fund may be sold to meet ongoing charges and the value of your shares would be reduced.

For more information about charges please see pages 26 to 31 of the Fund's Prospectus, which is available from the ACD at WAY Fund Managers Limited, Cedar House, 3 Cedar Park, Cobham Road, Wimborne, Dorset BH21 7SB or, during normal business hours on 01202 855856. For more details, please see the Supplementary Information Document (SID) which is available at [www.wayfunds.com](http://www.wayfunds.com) or on the above number.

## Past Performance



	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Verus Sustainable Balanced Fund B Acc								9.6	-14.8	8.3
IA Mixed Inv 40-85% Shares								11.2	-10.2	8.1

Source: Morningstar Direct up to 31.12.2022. FE Analytics from 01.01.2023.

For the purposes of the specific rules governing this document, we must have data for at least one complete calendar year (31 December to 31 December) in order to provide a past performance chart.

Class B Accumulation Shares launched on 1st July 2020 which means there is currently insufficient data to provide an indication of past performance for the purposes of these rules. Such information will be included as it becomes available.

## Practical Information

**Depository:** Northern Trust Investor Services Limited.

**Documents and remuneration policy:** Paper copies of the Funds Prospectus, the Instrument of Incorporation, the Key Investor Information Documents, the latest annual and semi-annual reports for the Fund and an up-to-date version of the ACD's remuneration policy, including, but not limited to: (i) a description of how remuneration and benefits are calculated; and (ii) the identities of persons responsible for awarding the remuneration and benefits including the composition of the remuneration committee, may be obtained free of charge from the ACD at WAY Fund Managers Limited, Cedar House, 3 Cedar Park, Cobham Road, Wimborne, Dorset BH21 7SB or during normal business hours on 01202 855856. The report and accounts can also be obtained from our website at [www.wayfunds.com](http://www.wayfunds.com). The report, accounts and up-to-date remuneration policy can also be obtained from the ACD's website at [www.wayfunds.com](http://www.wayfunds.com). These documents are available in English.

The Ongoing charge shown above does not include an amount relating to the cost of investing in closed-ended vehicles, such as investment trusts (where a fund holds such assets), which are typically fund-style assets listed and dealt on an investment exchange (e.g. the London Stock Exchange). These costs are, however, shown separately on the 'Fund Charges and Costs' document to be found on our website at [www.wayfunds.com](http://www.wayfunds.com), under 'Important Information'. The relevant column is 'Closed-ended funds - Synthetic costs'. If that figure is zero against a fund, it means that the fund is not investing in closed-ended funds.

**Liability statement:** WAY Fund Managers 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 the Fund.

**Prices of shares and further information:** The last published prices of shares in the Fund and other information on the Fund, including how to buy and sell shares are available during normal business hours, from WAY Fund Managers Limited, Cedar House, 3 Cedar Park, Cobham Road, Wimborne, Dorset BH21 7SB or by telephone on 01202 855856. You may switch between other funds managed by WAY Fund Managers. An entry charge may apply. Details on switching are provided in the SID and the Fund's Prospectus. The assets of the Fund belong exclusively to it and are not available to meet the liabilities of any other fund or sub-fund.

**Tax:** UK tax legislation may have an impact on your personal tax position.



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