

## 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. Unless otherwise defined in this document, all words and expressions defined in the Company's current Prospectus shall have the same meaning herein.

### New Capital Prudent Multi-Asset Fund (the "Fund") A sub-fund of New Capital UCITS Fund Plc (the "Company")

New Capital Prudent Multi-Asset Fund - GBP Acc (the "Share Class") – ISIN: IE00BD6P7318  
 The management company of the Fund is Waystone Management Company (IE) Limited (the "Manager")  
 This key investor information document is accurate as at 31-01-2024

## Objectives and Investment Policy

**Objective:** The Fund's objective is to deliver a consistent risk-adjusted return in all market environments over rolling 12-month periods.

**Policy:** The Fund will gain exposure to a diverse global allocation of asset classes and may invest directly or indirectly in sovereign and corporate bonds, equities and commodities, infrastructure and property. Indirect exposure to these asset classes will, where applicable, be generated through investing in collective investment schemes, including exchange-traded funds (index-tracking funds that can be traded on exchanges just like a stock). Where the Fund invests in other collective investment schemes, underlying managers are selected first based on macro or micro economic views and then filtered based on data analysis using proprietary tools and supplemented by interviews with key decision makers and operating and liquidity risk scoring. No direct investment shall be made in commodities, infrastructure or property. The Fund is permitted to invest less than 10% of its NAV in China A shares which are listed on the Shanghai Stock Exchange using the Shanghai-Hong Kong Stock Connect or the Shenzhen Stock Exchange using the Shenzhen-Hong Kong Stock Connect. The sovereign and corporate bonds in which the Fund may invest may have fixed or floating rates of interest. No credit rating requirements will apply to these instruments and the Fund may generate exposure of more than 30% of net assets in bonds which constitute below investment grade securities. There will be no restrictions on the investment type, geographical or economic sector to which the Fund is exposed. However, any exposure to emerging markets will not exceed 30% of the Fund's net assets and up to 10% of net assets may be exposed to Russia. The Sub-Fund may also invest in contingent convertible bonds. The Fund may use derivatives for efficient portfolio management purposes only with a level of risk which is consistent with the risk

profile of the Fund. Such instruments may include forward foreign exchange contracts index options and convertible securities. The leverage arising from the use of derivatives (including those embedded in any contingent convertible bonds) will not exceed the Net Asset Value of the Fund.

The Investment Manager has discretion in managing the investments of the Fund.

Accumulating share classes will reinvest income and gains. Distributions on income share classes will be made bi-annually.

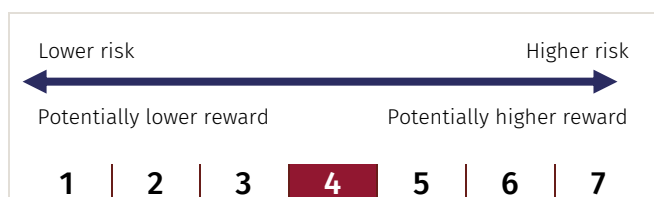
**Benchmark:** The Fund's benchmark is the ICE BofA SONIA 1-Month Constant Maturity Index plus a risk premium of 3 percentage points per annum and may be used for comparative purposes only. The Fund is actively managed and as such does not seek to replicate its benchmark index, but instead may differ from the performance benchmark in order to achieve its objective. The sub-investment manager is not constrained by the benchmark in the selection of investments and may use its discretion to invest in companies or sectors not included in the benchmark in order to take advantage of specific investment opportunities.

**Profile of typical investor:** This Fund is suitable for investors seeking a low to medium risk profile and a medium to long term investment (i.e. at least 3 to 5 years).

**Dealing:** Shares in the Fund can be bought and sold daily (every Business Day of the Fund).

**Further information:** Please refer to the Prospectus for more detailed information.

## Risk and Reward Profile



The Fund is in category 4 as it has a medium level of volatility. The risk category shown is not guaranteed and may shift over time. Historical data may not be a reliable indicator for the future risk profile of the Fund. The lowest risk category does not mean a "risk-free investment". The Fund is also subject to risks which are not included in the calculation of the risk-reward indicator.

**Investment risk:** There is no guarantee that the Fund will achieve its objective. A capital loss of some or the entire amount invested may occur.

**Credit risk:** The issuer of a bond or a similar investment within the Fund may not pay income or repay capital to the Fund when due. Bonds which are rated below investment grade are considered to have a higher risk exposure with respect to meeting their payment obligations.

**Currency risk:** The Fund is denominated in British Pounds but may hold assets denominated in, or with exposure to, other currencies. The value of your shares may rise and fall as a result of exchange rate movements between these currencies.

**Derivative risk:** The Fund uses derivatives to reduce costs and/or the overall risk of the Fund. Derivatives also involve counterparty risk where the institutions acting as counterparty to derivatives may not meet its contractual obligations.

**Further information:** The Prospectus for this Fund gives you more details about all the risks for this Fund – see under "Practical Information" for how to obtain a copy.

## Costs

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	
Entry Charge	0,00%
Exit Charge	0,00%
Charges taken from the Fund over a year	
Ongoing Charge	1,18%
Charges taken from the Fund under specific conditions	
Performance fees	0,00%

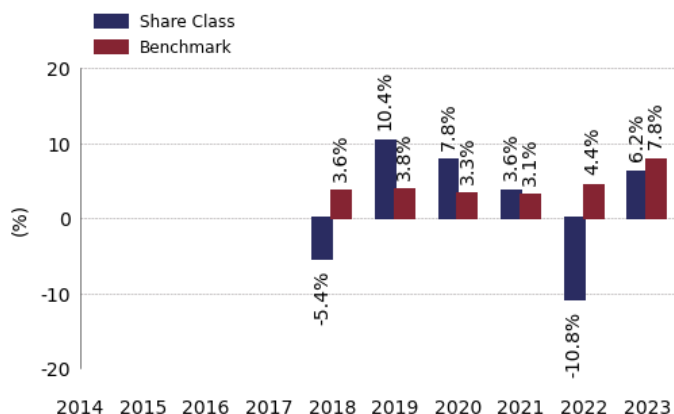
The entry and exit charges shown are maximum charges.

In some cases, you might pay less. You can find this out from your financial adviser.

The ongoing charges figure is based on the actual expenses per 31 December 2023. This figure may vary from year to year and it excludes portfolio transaction costs (except entry/exit charges paid by the Fund when buying or selling units in collective investment undertakings) and any performance fees if applicable.

For more information about charges, please see the "Fees and Expenses" section of the Prospectus.

## Past Performance



The sub-fund was launched on 04-11-2016. This share class was launched on 30-01-2017.

Past performance has been calculated in GBP.

The performance figures include all ongoing charges and exclude any entry and exit charges.

Past performance is not necessarily a guide to the future performance of the Fund.

## Practical Information

The depositary bank of the Fund is HSBC Continental Europe, Ireland.

The Net Asset Value of the Share Class is calculated in GBP and is available on Bloomberg, Morningstar and Reuters.

The Fund is a sub-fund of the Company, an umbrella fund with segregated liability between sub-funds. You can find out more information about the umbrella fund in the Prospectus.

The Prospectus and periodic reports are prepared in the name of the Company. Copies of the Prospectus and the latest annual and half-yearly reports are available free of charge from [www.newcapital.com](http://www.newcapital.com).

Subject to the conditions set down in the Prospectus, you are entitled to switch from one share class to another, either in the Fund or in another sub-fund of the Company. Please refer to the Prospectus for further information on how to switch.

This Key Investor Information Document is specific to the Share Class but is considered representative of other share classes of this Fund, namely:

CHF I Acc (ISIN: IE00BD6P7H53)

EUR I Acc (ISIN: IE00BD6P7D16)

GBP Inc (ISIN: IE00BD6P7425)

Information relating to these share classes is available in the Prospectus.

Details of the up-to-date remuneration policy of the Manager (including a description of how remuneration and benefits are calculated and the identity of persons responsible for awarding the remuneration and benefits) are available on [www.waystone.com/waystone-policies](http://www.waystone.com/waystone-policies). A paper copy will be made available upon request and free of charge by 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 Fund.

*The Fund is authorised in Ireland and regulated by the Central Bank of Ireland. Waystone Management Company (IE) Limited is authorised in Ireland and regulated by the Central Bank of Ireland*