

**James Hambro Harrier Balanced Fund (the “Fund”)
A Sub-fund of the Bridge UCITS Funds ICAV (the “ICAV”)
Class A GBP Distributing (the “Share Class”) - ISIN: IE00BMTM9P82
Bridge Fund Management Limited is the management company of this Company**

Objectives and Investment Policy

The aim of the Fund is to grow the value of your investment over a period of at least 5 years whilst also providing an income, which is money paid out from an investment, such as interest and dividends. The increase in the value is anticipated to come from both profits on investments and income. The Fund will invest in a broad range of asset classes and global securities across different industries and sectors. However not all asset classes may be held at all times. This will include:

- 40% to 70% of the Fund’s NAV in equities;
- Up to 45% of the Fund’s NAV in debt securities such as bonds issued by governments, supra-national organisations and companies.
- Up to 35% of the Fund’s NAV in securities related to property, infrastructure and commodities (e.g. gold, precious metals and raw materials); and
- Up to 50% of the Fund’s NAV in cash.

The Investment Manager will decide the proportion of the Fund to be held in each asset class, aiming to achieve a balance which appears most likely to deliver returns consistent with the overall investment objective. This decision, at any given time, will be influenced by the Investment Manager’s view of current economic and other circumstances.

The equity and equity-related securities in which the Fund may invest may include common shares, stock or preference shares, American depositary receipts and global depositary receipts. The Fund may also invest in bonds which may be converted or exchanged at a stated or determinable exchange ratio into underlying shares. The debt securities or bonds (including fixed or floating rate bonds) in which the Fund may invest shall include securities which have an issuer rating (or an instrument rating) at or above investment grade by an internationally recognised rating agency or, if unrated, determined by the Investment Manager to be of comparable quality. The Fund will not invest directly in property, infrastructure or commodities but rather seek indirect

exposure through for example exchange traded notes, listed real estate investment trusts (‘REITs’), equity securities of companies whose principal business is the ownership, management and/or development of real estate, equity investments which are linked to publicly traded partnerships, which are also known as master limited partnerships (‘MLPs’) and the general partners that own or manage MLPs. The Fund may also, for investment purposes or pending other investments, hold and maintain ancillary liquid assets and money market instruments including cash and cash equivalents such as bankers’ acceptances, high quality commercial paper, bank certificates of deposit, and short-term debt securities of U.S. or non-U.S. issuers. The Investment Manager has broad discretion to seek indirect exposure to all of the aforementioned asset classes – equities, fixed income, commodities, infrastructure, property and cash - through investment in eligible collective investment schemes.

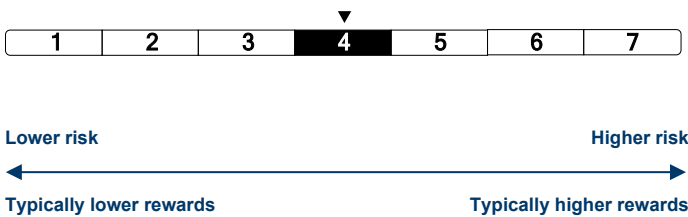
The Fund is considered to be actively managed in reference to the IA Mixed Investment 40%-85% shares sector and the ARC Balanced Asset private client index (the “Benchmarks”) by virtue of the fact that it uses the Benchmarks for performance comparison purposes. However, the Benchmarks are not used to define the portfolio composition of the Fund or as performance targets and the Fund may be wholly invested in securities which are not constituents of the Benchmarks.

The Fund may not be suitable for investors who are unable to commit capital for at least 5 years.

The Shares that you will hold in the Fund are distributing Shares. This means that income from the Fund’s investments will be paid to you as a dividend.

Shares in the Fund can generally be bought and sold on a daily basis.

Risk and Reward Profile



This indicator aims to give you a measure of the price movement of this share class based on past data. It uses historic returns over the last five years. If five years’ data is not available, simulated data based on a representative portfolio is used. Past data may not be a reliable indication of the future risk profile of the Fund. The risk category may change in the future and is not guaranteed. The lowest category does not mean risk free. The value of investments and the income from them may fall as well as rise and you may not get back the amount you originally invested. This Fund has been measured as 4 because its investments have experienced moderate volatility in the past.

The Fund’s volatility is affected by various risks, including:
Market risk The Fund will be exposed to stock markets and market

conditions can change rapidly. Prices can move irrationally and be affected unpredictably by diverse factors, including political and economic events.

Fixed Income Risk The Fund has exposure to bonds, the prices of which will be impacted by factors including; changes in interest rates, inflation expectations and perceived credit quality.

Interest rate risk When interest rates rise, bond values generally fall. This risk is generally greater for longer term bonds and for bonds with higher credit quality.

Currency risk is the risk that investing in assets in a currency other than your own exposes the value of your investment to exchange rate fluctuations.

Liquidity Risk In certain market conditions some assets may be less predictable than usual. This may make it harder to sell at a desired price and/or in a timely manner.

Investment in other funds The Fund may invest a large part of its assets in other funds for which investment decisions are made independently of the Fund. If these investment managers perform poorly, the value of your investment is likely to be adversely affected. Investment in other Funds may also lead to duplication of fees and commissions.

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.

Charges taken from the fund over a year

Ongoing Charges	1.0%
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Charges taken from the fund under certain specific conditions

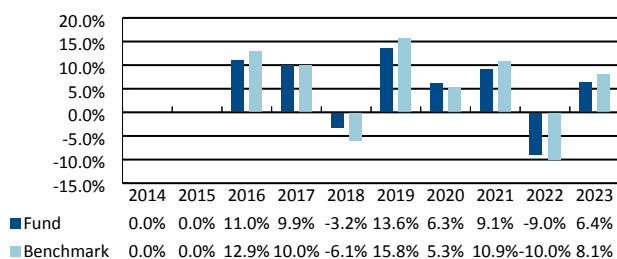
Performance Fee	None
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The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment. The entry and exit charges shown are maximum figures. In some cases you may pay less - you can find this out from your financial adviser.

The ongoing charges figure shown is based on expenses for the twelve month period ending 31 December 2023. This Share Class has benefited from expense funding whereby some of the charges outlined in the prospectus have been fully or partially funded. Without this expense funding it is anticipated the OCF would be higher and potentially to the extent of having a noticeable impact on the returns investors receive. This figure may vary from year to year. It excludes 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 scheme.

For more information about charges please refer to the “Fees and Expenses” section of the Prospectus and the “Information on Share Classes” section of the Fund Supplement

Past Performance



Past performance is not a guide to future returns. Performance returns are based on the net asset value with distributable income reinvested and takes account of all ongoing charges, but not entry and exit charges. The past performance of this share class is calculated in GBP.

Benchmark: IA Mixed Investment 40-85% shares sector.

The Past Performance of the Share Class is not tracking the Benchmark in the chart.

The Past Performance of the Share Class up to 31 December, 2020 is that of the Distributing Class in IFSL James Hambro Harrier Balanced Fund, a sub-fund of IFSL James Hambro Umbrella Fund, which merged with the Fund on 20 October 2020.

The share class launched May 2015.

Practical Information

Depository CACEIS Investor Services Bank S.A., Dublin Branch

Further Information Copies of the Prospectus, the Fund's Supplement and details of the Fund's portfolio may be obtained, free of charge, from the Administrator or online at <https://bridgefundservices.com/>. These documents are available in English.

Net Asset Valuation Publication The net asset value and indicative net asset value per share are available at the registered office of the company. Additionally, the indicative net asset value per share is available via Bloomberg and Reuters terminals.

Tax Legislation The Fund is subject to the tax laws and regulations of Ireland. Depending on your own country of residence this might have an impact on your investments. For further details, you should consult a tax advisor.

Liability Statement The Directors of the Company may be held liable in the law for any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Company.

Switching Subject to the conditions set down in the Prospectus, you are entitled to switch from one share class of the Fund to another. Please refer to the Prospectus and Supplement relating to the Fund for further information.

Segregation of Assets and Liabilities The Company will segregate liability between its sub-funds. As a consequence, the assets of the Fund should not be available to pay the debts of any other sub-fund of the Company.

Remuneration Policy Details of the up to date remuneration policy of the Management Company are published online at <https://bridgefundservices.com/disclosures/>. This includes the description of how remuneration and benefits are awarded for employees, and information on the remuneration committee. The Management Company provides a paper copy free of charge upon request.