

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.

Equitable Resilience Fund

Accumulating EUR Share Class B (ISIN: GB00BDD1KV12)

A sub-fund of Equitable Investments OEIC. The Fund is managed by Equitable Investments Ltd.

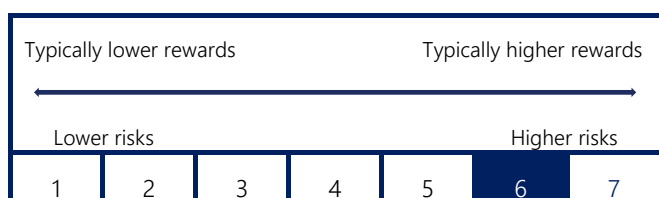
Objectives and Investment Policy

The Fund aims to generate capital growth by investing in today's most innovative, high growth companies. The investment process combines a quantitative and qualitative approach to build a diversified portfolio of between 35 to 40 high quality, large cap developed world companies. The investment process is designed to select the best stocks for the prevailing economic environment. It is explicitly engineered to adapt to changing economic circumstances, seeking to identify leading companies in rapidly growing industries.

The Fund is actively managed with Equitable utilising its expertise to select investments to achieve the Fund's objective. The Fund has no geographic or sector constraints and is benchmark agnostic. It is typically close to fully invested in equities and does not rely on leverage or derivatives to generate returns.

The investment portfolio is actively managed and the Fund may utilise foreign exchange forwards for efficient portfolio construction and for currency hedging purposes.

Risk and reward profile



- The Fund invests in an actively managed portfolio of Equities which may fall or rise in value. Accordingly, you may get back less than you invested. The risk and reward category is not guaranteed and may change over time.
- This scale gives an indication of how much a fund's performance has fluctuated in the past and therefore the potential risk of losing money. The lowest category does not mean risk free. The Fund does not offer any capital guarantee or protection.

Risks that are materially relevant to this Fund:

- The Fund is subject to the general investment risks of the value of underlying investments i.e., shares of companies whose value can go up or down due to, amongst other factors, changing business, economic and political conditions, taxation policies and monetary policies.
- The Fund may use forward transactions or other derivatives, for the purposes of efficient portfolio management, specifically to hedge foreign exchange risk. This may expose the Funds to a credit risk with regards to counterparties, changes in exchange rates, imperfect tracking between the change in value of the derivative and the value of underlying assets and additional transaction costs.
- This in an unhedged share class. The Fund may invest directly or indirectly in assets denominated in currencies other than the share class currency or the base currency. As a result, changes in the rates of exchange between currencies may cause the value of the shares to go up or down.
- Risks are detailed in the Fund's Prospectus.

Recommendation: The Fund may not be suitable for investors who plan to withdraw their money within five years.

Charges for this Fund

One-off charges taken before or after you invest

| | |
|--------------------|------|
| Entry Charge (Max) | None |
|--------------------|------|

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

| | |
|-------------------|------|
| Exit Charge (Max) | None |
|-------------------|------|

Charges taken from the Fund over the year

| | |
|-----------------|--------|
| Ongoing Charges | 1.06%* |
|-----------------|--------|

Charges taken from the Fund under certain specific conditions

| | |
|-----------------|-------------------------|
| Performance Fee | Not Currently Charged** |
|-----------------|-------------------------|

The Equitable Fee Model:

Management fees of 0.7% per annum are charged on only the first £350 million of assets in the Fund. No management fee is charged on assets in excess of £350 million.

Performance fees of 10% of the returns generated are charged only on the returns attributable to assets in excess of £350 million. No performance fees are charged on assets below £350 million. Performance fees are calculated with respect to the high-water mark of the Fund's unit price.

See Appendix 1 of the Prospectus of the Fund for a detailed explanation of the Equitable fee model.

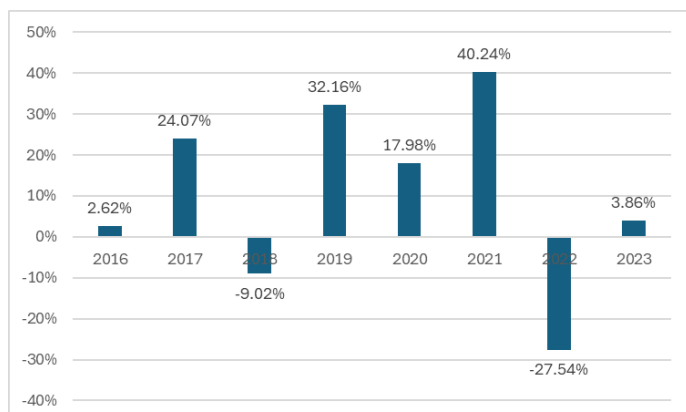
*The Ongoing Charges described here represent the total charges for this Fund.

**As the Fund's assets are currently below £350 million, the Fund is not currently incurring any performance fees.

Past performance

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- The Fund was launched on 29 February 2016.
- This share class was launched on 29 February 2016.
- The past performance is calculated in EUR.
- The performance figures include all ongoing charges. Past performance is not a guide to the future performance.
- The Fund is actively managed and aims to deliver capital growth by investing globally without being confined to any country or region in the equities of large cap resilient companies, meaning those assessed as being well-managed, conservatively financed and benefiting from strong corporate governance.

- The Fund does not compare its performance in absolute terms against any benchmark. Any applicable performance fee is calculated against the Fund's high-water mark (please refer to Appendix 5 of the Fund's prospectus). An investor wishing to compare the Fund's absolute performance should select a global large cap equity benchmark or Index with the equivalent FX hedging over a 5-year rolling period.

Practical information

| | |
|--------------------------------|---|
| Further information | The Fund is a sub-fund of Equitile Investments OEIC, an umbrella structure that may comprise of different sub-funds. However, the prospectus, annual and half-yearly reports are prepared for the Umbrella. Investors may switch their shares in the Fund for shares in another sub-fund within Equitile Investments OEIC subject to meeting certain conditions as set out in the Fund's prospectus. This Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority (FCA). Equitile Investment may be contacted at 020 3397 7701 or by sending an email to info@equitile.com . Prospectus for this can be found on www.equitile.com or by contacting Equitile. |
| Prices | The price of shares in the Fund is calculated daily, in EUR and, can be found at www.equitile.com or during normal business hours from HSBC Securities Services (Ireland) Limited, 1 Grand Canal Square, Grand Canal Harbour, Dublin 2, Ireland or by Telephone: + 353 1 635 6798 |
| Information on Class A GBP Acc | The shares in the Fund are accumulating (i.e., any dividend income will be reinvested). The shares are denominated in Euro. You can invest in to or redeem from the Fund on any UK business day. The minimum investment for this share class is EUR 10,000 and minimum subsequent investment is EUR 5,000. Please refer to the Fund Prospectus for further information. Other share classes may be available in the Fund and further information about these can be found in the Fund's prospectus. |
| Depository | HSBC Bank Plc |
| Legal information | Equitile Investments Ltd 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 Equitile Resilience Fund. |
| Other Jurisdictions | The state of the origin of the fund is United Kingdom. In Switzerland, this document may only be provided to qualified investors within the meaning of art. 10 para. 3 and 3ter CISA. In Switzerland, the representative is ACOLIN Fund Services AG, Leutschenbachstrasse 50, CH-8050 Zurich, whilst the paying agent is Aquila & Co. AG, Bahnhofstrasse 28a, CH-8001 Zurich. The basic documents of the fund as well as the annual and, if applicable, semi-annual report may be obtained free of charge from the representative. |
| Tax | The Fund is subject to UK tax regulations. Tax legislation that applies to the Fund may have an impact on the personal tax position of your investment in the Fund. Prospective investors should consult their own professional advisors on the potential tax consequences of acquiring, holding or selling shares. |
| Remuneration | Details of the Fund's latest remuneration policy, including but not limited to, a description of how remuneration and benefits are calculated and the identity of persons responsible for the awarding of the bonuses and remuneration, are available at www.equitile.com and a paper copy will be provided to investors free of charge upon request. |
| Date | This Key Investor Information is accurate at 17 January 2024. |