

# 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.

## Personal Portfolio I Fund (the “Fund”), a sub-fund of the Equator ICAV

GBP Share Class B Accumulating (ISIN IE00BYCCB42)

This Fund is managed by RBS Asset Management (Dublin) Limited.

### OBJECTIVES AND INVESTMENT POLICY

#### Objective

The Fund aims to increase in value over the medium to longer-term through a diversified portfolio of investments. At least 70% of the Net Asset Value of the Fund will be invested in bonds or collective investment schemes (CIS) that invest in bonds. The return will reflect income received with some potential for capital appreciation.

#### Investment Policy

The Fund will invest in a mix of investments (e.g. equities and bonds) from a combination of developed and emerging markets, which are best placed to meet the overall objective of the Fund. At least 70% of the Net Asset Value of the Fund will be invested in bonds, or CIS that invest in bonds, and the remaining portion of the Fund in equities and other financial instruments.

The majority of bonds will be Investment Grade, where the credit risk is considered to be lower than for non-Investment Grade bonds.

There will typically be a larger proportion of investments in the UK than the UK's share of global markets.

The Fund will mainly be invested in CIS that track an index with the aim of keeping investment costs to a minimum.

The Fund may use financial derivative instruments (“FDIs”) for efficient portfolio management only. This is an investment technique that allows the use of FDIs for at least one of the following purposes: to increase the value of the Fund; to protect the value of the Fund or to reduce the risks of certain investments.

This is an active fund which means the Investment Manager makes the decisions about how to invest the Fund's money.

The Fund aims to take into account certain Environmental, Social and Governance (ESG) themes and considerations as described in the section entitled ESG Policy in the Prospectus. At least 50% of the Net Asset Value of the Fund will be investments that are on a Net Zero Trajectory (as defined and described in the ESG Policy).

#### Benchmark

The Benchmark has been created by the Investment Manager to represent the level of risk of the Fund. The indices and weights used within the Benchmark to represent particular asset classes have been chosen to provide an appropriate representation of those asset classes at a reasonable cost.

The Investment Manager will choose the assets held by the Fund and manage it within a tracking error of 2%. Tracking error measures the extent to which the Fund's performance differs from the Benchmark.

Asset	Benchmark	Weight
Liquid Assets and Cash	SONIA (Sterling Overnight Index Average)	2.00%
G7 Government Bonds	Bloomberg Global G7 Index (GBP hedged)	46.00%
Investment Grade Corporate Bonds	Bloomberg Sterling Non-Gilts (GBP)	26.00%
Global High Yield Bonds	Bloomberg Global High Yield Hedged (GBP)	5.00%
Global Emerging Markets Debt	Bloomberg EM Hard Currency Aggregate Sovereign Hedged (GBP)	1.00%
UK Equity shares	MSCI United Kingdom ESG Screened Select Index* NR (GBP)	6.50%
US Equity shares	MSCI USA ESG Screened Select Index* NR (GBP)	9.50%
Europe Equity shares	MSCI Europe ex UK ESG Screened Select Index* NR (GBP)	2.00%
Japan Equity shares	MSCI Japan ESG Screened Select Index* NR (GBP)	1.00%
Pacific Basin Equity shares	MSCI Pacific Ex Japan ESG Screened Select Index* NR (GBP)	0.50%
Global Emerging Markets Equity shares	MSCI Emerging Markets ESG Screened Select Index* NR (GBP)	0.50%

\*A custom index calculated by MSCI based on screening criteria provided by the Investment Manager

#### Dealing

You can usually buy or sell shares on each business day of the Fund (i.e. any day on which the London Stock Exchange is open for business).

#### Income

If you invest in accumulating shares the Fund will add any available income to the value of your shares.

#### Profile of a Typical Investor

This Fund is designed for retail customers with little or no experience of investing in collective investment schemes and basic or no knowledge of the characteristics and risks of investing in equities and bonds.

A typical investor in the Fund has a low tolerance for risk; they accept that the value of their investment may fluctuate and they have a low tolerance to bear losses to their capital. The minimum investment horizon is 5 years.

### RISK AND REWARD PROFILE



#### The Risk and Reward Indicator

The risk category was calculated using historical fund and market performance data over the last 5 years and it may not be a reliable indicator of the Fund's future risk profile. The risk and reward indicator of the Fund is not guaranteed and may change over time.

Even the lowest category 1 does not mean a risk free investment.

Funds in category 7 have shown high volatility in the past. This means the funds have experienced a high range of price change over a given period of time. If the price stays relatively stable, the fund is said to have a low volatility.

This Fund is ranked at 4 because funds of this type have experienced average rises and falls in value in the past.

#### Key Risks

The value of equity shares depends on the financial state of the underlying companies. Any fall in the financial outlook for, or failure of, such companies can reduce the return on your investment.

Issuers of bonds may fail to meet their regular interest and/or capital repayment obligations owed to the holder of the bond. Typically a higher yielding bond indicates a higher risk that the issuer may fail to meet payments due.

Economic, political or other events may impact markets as a whole temporarily or over the longer term.

Foreign currency exchange rates may affect the return on your investment.

The Fund seeks to exclude companies engaging in certain activities inconsistent with ESG criteria. Such ESG screening may adversely affect the value of the Fund's investments compared to a fund without such screening.

## CHARGES

One-off charges taken before or after you invest	
Entry charge	None
Exit charge	None
Charges taken from the Fund over a year	
Ongoing charge	0.99%
Charges taken from the Fund under certain specific conditions	
Performance fee	None

The charges are used to pay the costs of running the Fund. These charges reduce the potential growth of your Investment.

Ongoing charges would ordinarily be based on the expenses, for the year ending 30/11/2021 but have been updated to reflect the expenses for the interim period to 31 May and the latest synthetic expenses from investing in other funds. This figure may vary from year to year.

The ongoing charges figure excludes portfolio transaction costs.

The ongoing charges figure for this share class is capped at 1.00%.

For more information about charges, please see "Fees and Expenses" in the Fund's Prospectus or consult with your financial adviser / distributor.

You can find details of how to obtain a Prospectus in the Practical Information section below.

## PAST PERFORMANCE

The Fund was launched in 2016. There are no investors in this share class and therefore no past performance data is available. Past performance is not a guide to future performance; the value of your investment and any income from it may go down as well as up.

## PRACTICAL INFORMATION

Depository: The Bank of New York Mellon SA/NV, Dublin Branch

You may obtain free of charge the Prospectus, the Annual and Semi-Annual Report and Accounts online at [www.coutts.com/ppf](http://www.coutts.com/ppf).

The share price is published daily on [www.coutts.com/ppf](http://www.coutts.com/ppf). The Fund is subject to the tax laws of Ireland. This may have an impact on your personal tax position. You should take professional tax advice.

Details of the remuneration policy in respect of the Fund are available at [www.coutts.com/ppf](http://www.coutts.com/ppf) and a paper copy will be provided, free of charge, upon request.

You can read more about the Investment Manager's approach to responsible investing online at [www.coutts.com/responsibleinvesting](http://www.coutts.com/responsibleinvesting).

RBS Asset Management (Dublin) 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.

The Fund is a sub-fund of the Equator ICAV.

The assets of each sub-fund are segregated from the other sub-funds. The Prospectus, the Annual and Semi-Annual Report and Accounts that are prepared refer to all sub-funds of the Equator ICAV.

You may switch into shares of another sub-fund of the Equator ICAV, as explained in the section of the Prospectus entitled "Exchange of Shares".

The Fund is authorised in Ireland and regulated by the Central Bank of Ireland.

RBS Asset Management (Dublin) Limited is authorised in Ireland and regulated by the Central Bank of Ireland. This Key Investor Information is accurate as at 18 July 2022.