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.

ERIC STURDZA INVESTMENTS

Sturdza Family Fund (the "Fund")

A sub-fund of E.I. Sturdza Funds PLC ("the UCITS") managed by Eric Sturdza Management Company S.A.

A EUR Share Class, ISIN: IE00BF559D08.

Objectives and investment policy

The Fund's objective is to achieve capital appreciation over the long term based on an active and flexible management of a mixed asset portfolio, predominantly comprised of equities and bonds. The Fund invests between 51-80% in global equities or equity related instruments and between 20-49% in bonds, with a focus on high growth and stable companies, whilst offering diversity through complementary geographical and financial opportunities. The portfolio's fixed income exposure seeks to reduce the volatility of returns, enabling the Fund to navigate periods of uncertainty, and will be achieved by investing in Sovereigns, Supranationals and Agencies (together 'SSAs'), corporate bonds with a minimum credit rating of Ba1/BB+, or equivalent and a minimum issue size (initial and outstanding) of USD 400 million, or equivalent currency. Investments in corporate bonds will include corporate hybrid and TIER2 bonds, including bank debt. The Fund may invest in exchange traded derivatives (e.g futures, options, warrants, equity, interest rate swaps) to gain indirect exposure to underlying equities & bonds. The Fund may also use financial derivatives (futures, credit default swaps, interest rate swaps, options) as such may hold sizeable exposure to such instruments. In relation to equity index futures, the Fund may invest in index futures which track the European, Japanese or US equity markets. The Fund is actively managed, with reference to a composite index (the "index") (please refer to the prospectus for details) for performance monitoring and calculation of performance fees (where applicable). The Investment Adviser is not subject to constraints in terms of deviation from the index composition and may use its discretion to invest in securities/sectors which are not included therein. The degree of freedom from the index may potentially be significant.

Pursuant to the EU's Sustainable Finance Disclosure Regulation (EU) 2019/2088 ('SFDR'), this Fund is classified as an Article 8 fund that promotes environmental or social characteristics. The Fund will have an averaged ESG score higher than the averaged ESG score of its initial investment universe. For more information on this Fund's investment approach with respect to sustainability and non-financial criteria, please refer to Annex I of the Fund's prospectus supplement or www.ericsturdza.com.

Shares in the class are hedged to the Fund's base currency.

You can buy and sell your shares in the Fund on a daily basis.

The A EUR shares are accumulating, as such income from the Fund's investments will be included in the value of the shares rather than being paid as a dividend.

This Fund is deemed appropriate for investors who plan to invest for the medium to long term.

Risk and reward profile

Lower risk ◄——————————————————► Higher risk

Potentially lower rewards — Potentially higher rewards

1	2	3	4	**5**	6	7

The risk indicator is based on historical data and may not be a reliable indicator of the future risk profile of the Fund, is not guaranteed and may change over time. The lowest category does not mean risk free.

The risk indicator is set as 5, which reflects the historic price behaviour of the Fund (proxy). Factors affecting the risk profile:

Equity investments are subject to fluctuations in value dependent on market conditions, whilst fixed income investments are subject to interest rate fluctuations which will directly affect the value of investments held. Fixed income investments are subject to actual and perceived measures of issuers creditworthiness, which could alter their value and liquidity. Some of the portfolio's securities may be non-investment grade as determined by leading rating agencies and investments in corporate hybrid bonds are subject to a unique set of risks. Risks associated with corporate hybrid debt include coupon payments being deferred wholly or partially, shorter or longer maturity than anticipated and the loss of value in case of bankruptcy of the issuer. The Fund invests in a concentrated portfolio of investments that may potentially focus on one or more sectors or industries. The range of investments may increase the risk profile of the Fund compared to a more diversified portfolio across sectors and industries. Investment in some markets, particularly emerging markets, may carry risks associated with failed or delayed settlement of transactions and with the registration and custody of securities. Investment in such markets may involve a higher than average risk. Companies in emerging markets may not be subject: to accounting, auditing and financial reporting standards, practices and disclosure requirements comparable to companies in major markets; or to the same level of government supervision and regulation of stock exchanges. The reliability of trading and settlement systems in such markets may not be equal to those in developed markets, which may result in delays in realising investments. Lack of liquidity and efficiency in such markets may mean that the Investment Adviser may experience difficulty in purchasing or selling holdings.

Additional risks of investing in this Fund include;

Credit Risk: the risk that the perceived financial standing of the assets of the Fund changes unexpectedly which may affect the value of the assets. **Currency Risk:** the risk that changes in the exchange rates of the currencies of the investments in which the Fund invests may adversely impact the value of the investments held by the Fund. **Custody and Settlement Risk:** the risk that the transactions entered into by the Fund are not settled or registered as appropriate. **Financial Derivatives Risk:** the risk that financial derivatives may increase or reduce exposure to underlying assets and may create gearing; therefore their use may result in greater fluctuations of the Net Asset Value of the Fund. **Liquidity Risk:** the risk that the assets of the Fund may have low levels of liquidity in some circumstances. **Operational Risk:** the risks associated with correctly reflecting the value and safekeeping of the assets of the Fund. **Taxation Risks:** the risk of changes in taxation regimes, including legal and regulatory changes.

The Prospectus and Supplement give you more details about all risks associated with the Fund – please refer to the "Practical Information" section for details of how to obtain a copy.

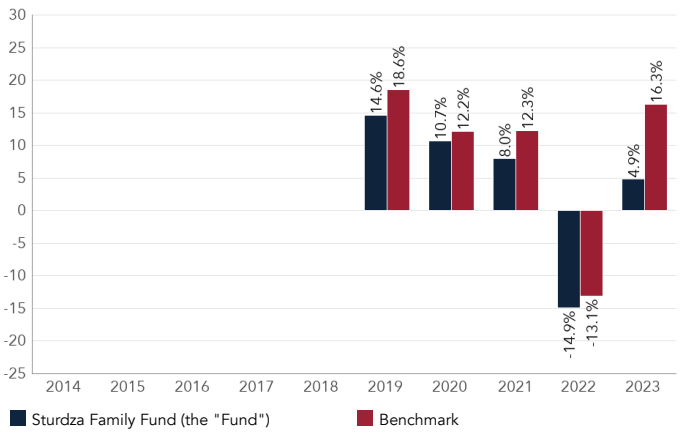
Charges

One-off charges taken before or after you invest	
Entry charge	0.00%
Exit charge	0.00%
This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.	
Charges taken from the fund over a year	
Ongoing charges	1.75%
Charges taken from the fund under certain specific conditions	
Performance fee	
15.00% of relative outperformance, if any, of the Net Asset Value per Share (before deducting the amount of any accrued liability for a performance fee) over the 60 % Morningstar Developed Markets Target Market Exposure NR USD + 20 % Secured Overnight Financing Rate (USD) + 20 % Bloomberg US Aggregate Government/Credit Total Return Value unhedged USD.	

The ongoing charge is based on estimated fees and expenses that this Share Class will pay in one year. This figure may vary from year to year. It excludes performance fees and 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 undertaking.

For more information about charges, please see the relevant section in the Supplement, which is available at www.ericsturdza.com.

Past performance



Past performance is not a guide to future performance. The value of your investment may go down as well as up and you may not get back the amount you originally invested.

The chart shows the Share Class's annual performance in EUR terms for each complete calendar year since launch. It is expressed as the percentage change of the Fund's net asset value at each year end.

The share class launched on 14 December 2018.

Performance is shown after deduction of ongoing charges and performance fees (where applicable). Any entry or exit fees are excluded from the calculation.

Practical information

Other KIIDs are available for all other funds within the UCITS.

The Fund's Depositary is CACEIS Bank, Ireland Branch.

The UCITS Prospectus, the Fund Supplement, the latest annual reports (and semi-annual reports), share prices and other practical information are available free of charge in english and can be found along with other information at www.ericsturdza.com. Alternatively these can be obtained by emailing info@ericsturdza.com.

The Fund is subject to tax laws and regulations of Ireland. Depending on your home country of residence, this might have an impact on your investment. For further details, please speak to an adviser.

The Fund is a sub-fund of the UCITS, an umbrella structure comprising a number of different funds. The assets of this Fund are segregated from other funds in the umbrella structure which means that your investment in the Fund will not be affected by any claims made against any other fund of the UCITS. You can find out more information about the umbrella structure in the Prospectus.

The Directors of the management company 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 and the Supplement for the Fund.

Investors may switch their shares in the Fund for shares in a different currency class or for shares within another sub-fund of the UCITS.

Details of the management company's remuneration policy are available at www.ericsturdza.lu and a paper copy of such remuneration policy is available to investors free of charge upon request.