Investment Objective
The sub-fund invests globally through collective investment schemes in a range of asset classes with the aim of providing long-term capital growth. It will seek to reduce the volatility traditionally associated with investments in securities markets by offering diversification and risk spreading across a broad range of asset classes.

Investment Policy
For this purpose, the sub-fund:
- holds units or shares of collective investment schemes (including exchange traded funds) and or securities of listed closed-ended funds;
- diversifies its investments across a range of asset classes with a majority of the sub-fund’s assets invested in collective investment schemes predominantly offering exposure to a range of equity and fixed income strategies as well as other asset classes. It may also take indirect exposure to other asset classes through collective investment schemes including but not limited to commodities, property and alternative strategies;
- may have up to 50% exposure to closed-ended funds including investment trusts and exchange traded funds;
- will not directly hold any assets with unlimited liability;
- invests up to 60% of its assets in global equity, up to 100% of its assets in fixed income and cash and up to 40% of its assets in alternative strategies, mainly through collective investment schemes.
- The sub-fund may use hedging techniques to protect the USD value.
- The sub-fund will not invest in any underlying fund with an annual management fee in excess of 2%.

Benchmark
The Sub-Fund is managed actively without reference to any benchmark.

Investment Horizon
Recommendation: This sub-fund is not suitable for investors who plan to withdraw their money within 3 to 5 years.

Income
Income generated will be reinvested.

Fund Currency
The reference currency of the sub-fund is USD.

Subscription and Redemption
Investors may subscribe, convert and redeem shares on demand on a daily basis, being a valuation day, as further determined in the prospectus of the fund.

RISK AND REWARD PROFILE

Why is this Sub-Fund in this category?
The sub-fund is subject to a medium level of risk as it is exposed to market factors such as global macro-economic trends, currency fluctuations, interest rates fluctuations, inflation and the performance of issuers of securities. At this time the level of the risk and reward profile is equal to 4.

The risk and reward indicator does not take into consideration the following risks, which can affect the sub-fund:

Operational risk - Which may occur due to technical issues for example natural disasters, misunderstandings and fraud.

Sustainability risk - Which may occur because the Sub-fund does not promote ESG Characteristics and Sustainability Factors and does not maximize portfolio alignment with Sustainability Factors.

Full details of the risks the sub-fund is exposed to are provided in the prospectus.
CHARGES FOR THIS FUND

One-off charges that may be taken before or after you invest

Entry charge 5.00%
Exit charge 0.00%

This is the maximum fee that will be payable on subscription of Participation Shares.

Charges taken from the Fund over a year

Ongoing charge 2.74%

Charges taken from the Fund under certain specific conditions

Performance fee Not applicable

The charges investors 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 charge shown is a maximum figure. In some cases you might pay less – you can find this out from your financial advisor.

The ongoing charges may vary from year to year and include investment management, management, administration and custodial fees. They do not include portfolio transaction costs and performance fees.

The ongoing charges are as at 31.12.2021.

An additional fee of up to 2% may be levied to protect the Fund and shareholders in the case of excessive trading.

More information about the charges can be found in the prospectus of the fund.

PAST PERFORMANCE

Past performance is no indication of future results. All fund performance data are based on NAV official Prices.

Performance is calculated after deduction of ongoing charges. Any entry/exit fees are excluded from the calculation.

PRACTICAL INFORMATION

Depositary
State Street Bank International GmbH, Luxembourg Branch

Further Information
The Articles of Incorporation, the current Prospectus and the latest periodical reports may be obtained in English free of charge during normal office hours at the registered office of the fund or online at www.emiratesnbd.com/assetmanagement.

Emirates NBD SICAV is an umbrella fund with more than one sub-fund. The assets and liabilities of each sub-fund are segregated by law. This key investor information document describes one share class of one sub-fund of Emirates NBD SICAV.

The details of the up-to-date remuneration policy of the Management Company, including, but not limited to, a description of how remuneration and benefits are calculated, the identity of the persons responsible for awarding the remuneration and benefits, including the composition of the remuneration committee, are available on www.waystone.com/luxembourg-remuneration-policy, a paper copy will be made available free of charge upon request.

This key investor information document is available in English.

Tax Legislation
Luxembourg’s taxation regime may have an impact on the personal tax position of the investors.

Liability Statement
Waystone Management Company (Lux) S.A. may be held liable solely for any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus of the Fund.

Switching between Funds
Shareholders have the right to convert all or part of their Shares of any Class into Shares of the same Class in another sub-fund or into Shares of another existing Class of the same or another sub-fund by applying for conversion in the same manner as for the issue of Shares. However, the right to convert Shares is subject to compliance with any conditions (including any minimum subscription amounts) applicable to the Class into which the conversion is to be effected.

Representative Share Class Information
This share class is representative for Emirates NBD SICAV – Emirates Balanced Managed Fund A USD Inc (LU1995757322). The aforementioned class is a distributing share class. The income generated may be distributed.