The sub-fund may also take indirect exposure through collective income strategies as well as other asset classes that the Investment commodities, real estate and alternative strategies always in a manner investment schemes to other asset classes including but not limited to predominantly offering exposure to a range of equities and fixed allowing the sub-fund to monitor the above exposure.

- Hold units or shares of collective investment schemes (including exchange traded funds).
- Invest up to 100% of its assets in fixed income and cash, up to 40% of its assets in equity and up to 30% of its assets in alternative strategies, only through collective investment schemes.
- Diversify 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 equities and fixed income strategies as well as other asset classes that the Investment Manager perceives to be consistent with the mandate of the sub-fund. The sub-fund may also take indirect exposure through collective investment schemes to other asset classes including but not limited to commodities, real estate and alternative strategies always in a manner allowing the sub-fund to monitor the above exposure.

**OBJECTIVES AND INVESTMENT POLICY**

**Investment Objective**
The sub-fund is a fund of funds. The sub-fund will seek to provide investors with a professionally managed means of participating directly or indirectly in investments across a range of asset classes including, but not limited to, equities, fixed income, real estate, money market, commodities and alternative strategies with the aim of providing long-term capital growth, while seeking to preserve capital over 3 years period.

**Investment Policy**
The sub-fund may:

- Permit hedging in order to protect the USD investments.
- Hold units or shares of collective investment schemes (including exchange traded funds).
- No underlying fund will be purchased with an annual Management Fee greater than 2%.
- Recommend a combination of equity, fixed income and cash or other readily liquid assets.
- 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**

<table>
<thead>
<tr>
<th>Lower risk</th>
<th>Higher risk</th>
</tr>
</thead>
<tbody>
<tr>
<td>Potentially lower reward</td>
<td>Potentially higher reward</td>
</tr>
<tr>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

**Risk Disclaimer**
The risk and reward indicator illustrates where the sub-fund is positioned in terms of its possible risk and reward. The higher the sub-fund’s position on this scale, the greater the possible reward, but also the greater the risk of losing money. Even if the sub-fund is in the lowest risk class you can lose money as no investments are entirely risk free. The risk indicator is calculated using historical data and therefore cannot be used as a prediction for the future. The risk classification may change over time.

**Why is this Sub-Fund in this category?**
The sub-fund is subject to a medium/high 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 5.

**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.

**Emirates Signature Cautious Fund**
**Class A AED (LU2212034883)**

This Fund is managed by Waystone Management Company (Lux) S.A.
**CHARGES FOR THIS FUND**

<table>
<thead>
<tr>
<th>One-off charges that may be taken before or after you invest</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Entry charge</strong></td>
</tr>
<tr>
<td><strong>Exit charge</strong></td>
</tr>
</tbody>
</table>

This is the maximum that might be taken out of your money before it is invested.

<table>
<thead>
<tr>
<th>Charges taken from the Fund over a year</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Ongoing charge</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Charges taken from the Fund under certain specific conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Performance fee</strong></td>
</tr>
</tbody>
</table>

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 estimated because the share class has been launched recently or not yet launched.

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**

<table>
<thead>
<tr>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
</tr>
<tr>
<td>-------------------------------------------------------------</td>
</tr>
<tr>
<td>20</td>
</tr>
</tbody>
</table>

The sub-fund was launched in 2020. This share class has not been launched or launched less than a year ago. As past performance data is not yet available for a full calendar year, past performance cannot be disclosed.

**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.emiratesnb.com/assetmanagement](http://www.emiratesnb.com/assetmanagement).

The net asset value per share of each class and the issue and redemption prices thereof are available at the registered office of the fund.

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](http://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 Signature Cautious Fund A AED Inc (LU2212034024). The aforementioned class is a distributing share class. The income generated may be distributed.

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This fund is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF). Waystone Management Company (Lux) S.A. is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier.

Emirates NBD Asset Management is regulated by the Dubai Financial Services Authority. This key investor information is accurate as at 03/02/2022.