

PRODUCT INFORMATION

The product information below is a summary of the main features of the Foord global funds, more fully described in the applicable Offering Document(s). Investors should read the applicable Offering Document(s) before making a decision to subscribe additional units/shares in the funds listed below.

| | FOORD SICAV- FOORD INTERNATIONAL FUND | FOORD SICAV- FOORD GLOBAL EQUITY FUND (LUXEMBOURG) | FOORD SICAV – FOORD ASIA EX-JAPAN FUND | FOORD INTERNATIONAL TRUST, a Unit Trust | FOORD GLOBAL EQUITY FUND, a Unit Trust |
|--|---|--|---|---|---|
| Country of Domiciliation and Contract Governing Law | Luxembourg | Luxembourg | Luxembourg | Guernsey | Singapore |
| Offering Documents (available free of charge on www.foord.com) | Prospectus Key Investor Information Document (KIID) Minimum Disclosure Document (MDD) and Schedule of Similarities and Differences - For South African investors only. Product Highlights Sheet (PHS) - For Singaporean investors only | Prospectus Key Investor Information Document (KIID) Minimum Disclosure Document (MDD) and Schedule of Similarities and Differences - For South African investors only. | Prospectus Key Investor Information Document (KIID) Minimum Disclosure Document (MDD) and Schedule of Similarities and Differences - For South African investors only. Product Highlights Sheet (PHS) - For Singaporean investors only | Prospectus Minimum Disclosure Document (MDD) and Schedule of Similarities and Differences - For South African investors only | Prospectus Product Highlights Sheet (PHS) Minimum Disclosure Document (MDD) and Schedule of Similarities and Differences - For South African investors only |
| Share/Unit Class | CLASS R, ISIN LU1089177924 | CLASS R, ISIN LU2239867901 | CLASS R, ISIN LU2107516614 | CLASS B, ISIN GB0003495107 | CLASS B, ISIN SG9999010573 |
| Initial, Exit and Switching Fees | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Management Fee (Minimum) | 1.00% | 0.85% | 0.85% | N.A. A 1.00% per annum fixed management fee is levied in the Foord International Fund | 0.85% |
| Management Fee (Maximum) | 1.00% | Uncapped | Uncapped | See above | Uncapped |
| Performance Fee Sharing Rate | N.A. | 15% of the money-weighted outperformance | 15% of the money-weighted outperformance | N.A. | 15% performance fee (subject to high water mark) |
| Other Charges Against Income of the Portfolio | Depository fee, Audit fees and other professional fees and applicable taxes Annual subscription tax (taxed'abonnement) Regulatory fees Brokerage and clearing fees, taxes and governmental duties and charges | Depository fee, Audit fees and other professional fees and applicable taxes Annual subscription tax (taxed'abonnement) Regulatory fees Brokerage and clearing fees, taxes and governmental duties and charges | Depository fee, Audit fees and other professional fees and applicable taxes Annual subscription tax (taxed'abonnement) Regulatory fees Brokerage and clearing fees, taxes and governmental duties and charges | Trustee fee, Audit fee and other professional fees including out-of-pocket expenses legal and applicable taxes Regulatory fees | Trustee fee, Custodian fee, Audit fee and other professional fees including out-of-pocket expenses, legal and applicable taxes (i.e. Goods and Services Tax [GST]) Regulatory fees Brokerage and clearing fees, taxes and governmental duties and charges |
| Benchmark | N.A. | MSCI All Country World Net Total Return Index | MSCI All Country Asia ex-Japan net total return (USD) Index | N.A. | MSCI All Country World Net Total Return Index |
| Total Expense Ratio | The total expense ratio (TER) of a portfolio, which is set out in the latest Fund Factsheet, is a measure of a portfolio's annual expenses, fees and charges, expressed as a percentage of the average daily value of the portfolio. These expenses include the annual fee, VAT, audit fees, bank charges and costs incurred in any underlying funds. Included in the TER, but separately disclosed, is a performance fee (or credit) resulting from overperformance (or underperformance) against the benchmark. A higher TER ratio does not necessarily imply a poor return, nor does a low TER imply a good return. The current TER cannot be regarded as an indication of future TERs. Performance return information and prices are always stated net of the expenses, fees and charges included in the TER. | | | | |
| Mandate Restrictions | <ul style="list-style-type: none"> Complies with Luxembourg UCITS regulations as further detailed in the Prospectus. | <ul style="list-style-type: none"> Complies with Luxembourg UCITS regulations as further detailed in the Prospectus. | <ul style="list-style-type: none"> Complies with Luxembourg UCITS regulations as further detailed in the Prospectus. | Feeder fund, invested exclusively in Class B shares of Foord International Fund, sub-fund of Foord SICAV | <ul style="list-style-type: none"> Maximum of 100% of portfolio, minimum 6 issues, maximum 30% of portfolio per issue Derivatives may be |

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|-----------------------|--|--|--|--|---|
| | <ul style="list-style-type: none"> Maximum 20% of portfolio in UCITS or other UCIs Maximum 10% of portfolio in sub-investment grade fixed-interest securities Borrowing, limited to 10% of portfolio, is permitted to accommodate redemption requests only. Derivatives may be used to protect the fund, on a prudent basis, against adverse currency or security price movements. May not invest in a security that compels the acceptance of physical delivery of a commodity | <ul style="list-style-type: none"> Maximum 20% of portfolio in UCITS or other UCIs Maximum 10% of portfolio in sub-investment grade fixed-interest securities Borrowing, limited to 10% of portfolio, is permitted to accommodate redemption requests only. Derivatives may be used to protect the fund, on a prudent basis, against adverse currency or security price movements. May not invest in a security that compels the acceptance of physical delivery of a commodity | <ul style="list-style-type: none"> Maximum 20% of portfolio in UCITS or other UCIs Maximum 10% of portfolio in sub-investment grade fixed-interest securities Borrowing, limited to 10% of portfolio, is permitted to accommodate redemption requests only. Derivatives may be used to protect the fund, on a prudent basis, against adverse currency or security price movements. May not invest in a security that compels the acceptance of physical delivery of a commodity | | <ul style="list-style-type: none"> used for efficient portfolio management Shall not have exposure to commodities Complies with Code on Collective Investment Scheme issued by the Monetary Authority of Singapore |
| Income Distributions | Accumulating Shares | Accumulating Shares | Accumulating Shares | Accumulating Shares | Accumulating Shares |
| Portfolio Orientation | Investment in global equities, warrants, exchange traded funds, UCITS and other UCIs, interest-bearing securities (collectively “international securities”) and cash instruments | To achieve optimum risk adjusted total return by investing primarily in a diversified portfolio of global equities | To achieve optimum risk adjusted total return by investing primarily in a diversified portfolio of equities whose businesses are predominantly focused on the Asia ex-Japan region | Invests exclusively in Class B shares of Foord International Fund (the “Master Fund”), a sub-fund of Foord SICAV | To achieve optimum risk adjusted total return by investing primarily in a diversified portfolio of global equities |
| Risk of Loss | Generally medium to long term investments and are subject to investment risks, including the possible loss of the principal amount invested | | | | |
| Return Objective | To achieve meaningful inflation-beating US\$ returns over rolling five-year periods through a conservatively managed portfolio that can include global equities, warrants, exchange traded funds, UCITS and other UCIs, interest bearing securities and cash instruments reflecting Foord’s prevailing best investment view. | To achieve a higher total rate of return than the benchmark, without assuming greater risk | To achieve a higher total rate of return than the benchmark, without assuming greater risk | To achieve meaningful inflation-beating US\$ returns over rolling five-year periods by investing exclusively in Class B shares of Foord International Fund (the “Master Fund”), a sub-fund of Foord SICAV. | To achieve a higher total rate of return than the benchmark, without assuming greater risk |
| Suitable Investors | Investors requiring a UCITS accredited fund with exposure to a balanced but conservatively managed portfolio of international securities and cash instruments. | Investors requiring a UCITS accredited fund managed to provide long-term growth from a portfolio of global equities. | Investors requiring a UCITS accredited fund managed to provide long-term growth from a portfolio of Asia ex-Japan equities. | Investors requiring exposure to a balanced but conservatively managed portfolio of international securities and cash instruments. | Investors requiring long-term growth and who can withstand investment volatility in the short to medium term. |



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|--|--|---|---|--|---|
| Minimum Holding and Subsequent Investment Amount | Minimum holding: US\$ 10 000 Minimum top up: US\$ 1 000 | | | | |
| Investment Manager | Foord Asset Management (Guernsey) Limited | Foord Asset Management (Guernsey) Limited | Foord Asset Management (Guernsey) Limited | Foord Asset Management (Guernsey) Limited | Foord Asset Management (Singapore) Pte. Limited |
| Sub-Investment Manager | Foord Asset Management (Singapore) Pte. Limited | Foord Asset Management (Singapore) Pte. Limited | Foord Asset Management (Singapore) Pte. Limited | N.A. | N.A. |
| Management Company/Trustee | Lemanik Asset Management S.A | Lemanik Asset Management S.A | Lemanik Asset Management S.A | Royal Bank of Canada (Channel Islands) Limited – Guernsey Branch | RBC Investor Services Trust. Singapore Limited |
| Depository/Custodian | RBC Investor Services Bank S.A | RBC Investor Services Bank S.A | RBC Investor Services Bank S.A | Royal Bank of Canada (Channel Islands) Limited – Guernsey Branch | RBC Investor Services Trust. Singapore Limited |
| Fund Administrator/ Registrar and Transfer Agent | RBC Investor Services Bank S.A | RBC Investor Services Bank S.A | RBC Investor Services Bank S.A | RBC Offshore Fund Managers Limited | RBC Investor Services Trust. Singapore Limited |

N.A = Not applicable