Prepared on: 17 October 2025

This Product Highlights Sheet is an important document.

- **It highlights the key terms and risks of this investment product and complements the Prospectus[1].**
- **It is important to read the Prospectus before deciding whether to purchase the product. If you do not have a copy, please contact us to ask for one.**
- **You should not invest in the product if you do not understand it or are not comfortable with the accompanying risks.**
- **If you wish to purchase the product, you will need to make an application in the manner set out in the Prospectus.**

FOORD GLOBAL EQUITY FUND (LUXEMBOURG) (the "Fund")
(a sub-fund of Foord SICAV)

Product Type	A sub-fund of an investment company, SICAV	Launch Date	2 April 2013
Management Company	FundSight S.A.	Depositary, Paying Agent, Administration, Registrar and Transfer Agent	CACEIS Bank, Luxembourg Branch
Investment Manager	Foord Asset Management (Guernsey) Limited		
Sub-investment Manager and Singapore Representative	Foord Asset Management (Singapore) Pte. Limited	Dealing Frequency	Every Valuation Day
Capital Guaranteed	No	Expense Ratio for 1 January 2024 to 31 December 2024	Class R – 0.94%

PRODUCT SUITABILITY	

WHO IS THE PRODUCT SUITABLE FOR?
• The Fund is <u>only</u> suitable for investors who:
  ○ have a higher risk profile seeking long-term growth and who can withstand investment volatility in the short to medium term; and
  ○ have an investment time horizon exceeding 5 years.
	<u>Further Information</u>
	Refer to <u>paragraph 2</u> of Appendix 3 to the Prospectus for further information on product suitability.

KEY PRODUCT FEATURES	
WHAT ARE YOU INVESTING IN? • You are investing in a sub-fund of an umbrella investment company with variable capital that is incorporated in Luxembourg and qualifies as a UCITS under Part I of the 2010 Law. • The Fund aims to achieve an optimum risk adjusted total return by investing primarily in a diversified portfolio of global equities (including equity-related instruments such as warrants).	Refer to <u>paragraphs 1.1, 1.2 and 1.4</u> of the Prospectus and <u>paragraph 1</u> of Appendix 3 to the Prospectus for further information on features of the product.
Investment Strategy	
• The Fund aims to achieve a higher total rate of return than the Benchmark over a full market cycle. The Fund is actively managed and is not constrained by the Benchmark in its portfolio positioning. • The Fund will have an orientation towards fundamental analysis and maintain	Refer to <u>paragraph 1</u> of Appendix 3 to the Prospectus for further information on the

[1] The Prospectus can be obtained at the Singapore Representative's operating office at 9 Raffles Place Republic Plaza #18-03 Singapore 048619 during normal business hours.

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a long-term investment horizon. A high total return approach without, in the opinion of the Investment Manager, undue risk to the principal, will be emphasised. • The Fund's investment process emphasises stock selection through in-depth fundamental analysis. The Fund takes a broad approach to investments and may invest in a wide range of markets and sectors. The focus will be on maximising total investment return consisting of dividend and interest income, capital appreciation and currency gains. • The Fund may also invest in money market instruments and term deposits to minimise volatility, enhance yield and capital growth and in FDIs for risk management and optimising returns as permitted under Luxembourg laws and UCITS directives. The Fund may further invest in instruments directly or indirectly through UCITS or Other UCIs or both for efficiency and economies of scale.	investment strategy of the product.
Parties Involved	
WHO ARE YOU INVESTING WITH? • The Fund is a sub-fund of the Company. • The Management Company is FundSight S.A. • The Investment Manager and Global Distributor is Foord Asset Management (Guernsey) Limited. • The Singapore Representative and Sub-investment Manager is Foord Asset Management (Singapore) Pte. Limited. • The Depositary and Paying Agent in Luxembourg and the Administration and Registrar and Transfer Agent is CACEIS Bank, Luxembourg Branch.	Refer to paragraphs 1 to 5 of the Prospectus for further information on the role and responsibilities of these entities and paragraph 21.6 of the Prospectus on what happens if they become insolvent.
KEY RISKS	
WHAT ARE THE KEY RISKS OF THIS INVESTMENT? **The value of the shares in the Fund and the income therefrom may rise or fall. Investors may not realise the value of their initial investment. These risk factors may cause you to lose some or all of your investment:**	Refer to paragraph 8 of the Prospectus for further information on risks of the product.
Market and Credit Risks	
• **You are exposed to market and credit risks.** The value of investments may be affected by uncertainties such as international, political and economic developments or changes in government policies. The Fund may have exposure to debt instruments which is subject to the risk that issuers may not make payments on such securities. An issuer suffering an adverse change in its credit quality could lead to greater price volatility of the security. A lowering of the credit rating of a security may also affect the security's liquidity, making it more difficult to sell.	
Liquidity Risks	
• **You are exposed to liquidity risk.** The Fund is exposed to the risk that an investment or position cannot be easily unwound or offset due to insufficient market depth or disruption.	
Product-Specific Risks	
• **You are exposed to foreign exchange risk.** The Fund and the Classes available to Singapore investors are denominated in USD. As the Fund's assets and liabilities may be denominated in currencies other than USD, the Fund may be affected by changes in currency exchange rates. The	

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Investment Manager does not intend to hedge against currency fluctuations between SGD and USD. Singapore investors whose reference currency is SGD may therefore be exposed to this exchange rate risk. • **You are exposed to country risk.** In emerging and less developed markets, the legal, judicial and regulatory infrastructure is still developing. Trading volume in emerging markets may be substantially lower than in developed markets, affecting the liquidity of securities. Investing in emerging markets is subject to risks of market suspension, restriction on foreign investment and repatriation of capital. • **You are exposed to FDI risk.** The use of FDIs involves risks different from, and, in some cases, greater than, the risks presented by more traditional investments. The price of an FDI can be volatile as it may not completely correlate with their underlying security, interest rate, profit rate, currency or index.	

FEES AND CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

Payable directly by you

You will need to pay the following fees and charges as a percentage of your gross investment sum:

Subscription Fee	No subscription fee is charged.
Realisation Fee	No realisation fee is charged.
Switching Fee	No switching fee is charged.

You may be charged up to 2% of the NAV of shares redeemed or converted for engaging in market timing activity or active trading that is to the disadvantage of other shareholders. Additional fees may be payable to an Approved Singapore Distributor depending on the specific nature of services provided.

Payable by the Fund from invested proceeds

The Fund will pay the following fees and charges to the Management Company, Depositary and other parties:

Management Fee[2] **(a) Retained by Management Company and Investment Manager** **(b) Paid by Management Company and/or Investment Manager to distributors (trailer fee)**	Class R: Currently 0.85% per annum (a) 65% to 100% of Management Fee (b) 0% to 35% of Management Fee
Performance Fee	15% of the money-weighted outperformance of the Benchmark return.
Depositary Fee	Up to 0.11% p.a. (excluding Luxembourg tax)
Annual subscription tax	0.05% p.a.
Audit fee, and other fees and charges	Subject to agreement with the relevant parties. None of such fees and charges are expected to exceed 0.1% p.a. of the Fund's NAV.

Refer to paragraph 7 of the Prospectus for further information on fees and charges.

[2] The percentage of management fee disclosed includes the fees payable to the Management Company and the Investment Manager. The distributor/your financial adviser is required to disclose to you any amount of trailer fee it receives from the Management Company and/or the Investment Manager. The central administration fees and any distribution fees are discharged out of the Management Fee.

VALUATIONS AND EXITING FROM THIS INVESTMENT	
HOW OFTEN ARE VALUATIONS AVAILABLE? The Fund is valued on each Valuation Day. The indicative issue and redemption prices are available on Bloomberg and the actual issue and redemption prices of shares quoted will be published 2 Business Days after the relevant Valuation Day in such publication(s) as the Company may decide upon from time to time. **HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?** • You can exit the Fund on any Redemption Day by submitting a redemption form to the same Approved Singapore Distributor through whom you originally purchased your shares from. Redemptions are subject to minimum holding amounts. No minimum redemption amount has been prescribed in relation to any Class available to Singapore investors. There is no cancellation period for the Fund. • You will normally receive the realisation proceeds within 3 Business Days after the relevant Valuation Day, or within such time frame as you have agreed with the Approved Singapore Distributor. • The redemption price of your shares is determined as follows: ○ If your redemption request is submitted and received by the Registrar and Transfer Agent by 4 p.m. (Luxembourg time) on the same Valuation Day, you will be paid a price based on the NAV per share calculated for that day. ○ If you submit your redemption request on a day not being a Valuation Day, or if your redemption request is received by the Registrar and Transfer Agent after 4 p.m. (Luxembourg time) on a Valuation Day, your request shall be deemed to have been received before 4 p.m. (Luxembourg time) on the next Valuation Day. ○ Approved Singapore Distributors may impose an earlier deadline for receipt of redemption requests. • The net realisation proceeds that you will receive will be the redemption price multiplied by the number of shares redeemed. There are no redemption charges prescribed in relation to the Fund although you may be charged up to 2% of the NAV of shares redeemed or converted for engaging in market timing activity or active trading. • An example is as follows: 1,000 shares Redemption request X US$1.00 Notional redemption price = US$1,000.00 Net redemption proceeds	Refer to paragraphs 11, 13, 14 and 19 of the Prospectus and paragraph 3 of Appendix 3 to the Prospectus for further information on valuation and exiting from the product.
CONTACT INFORMATION	
HOW DO YOU CONTACT US? Foord Asset Management (Singapore) Pte. Limited Telephone No.: +65 6521 1100 Email: investments@foord.com	

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APPENDIX: GLOSSARY OF TERMS	
2010 Law	Luxembourg Law of 17 December 2010 on undertakings for collective investment, as amended, implementing Directive 2009/65/EC into Luxembourg law
Approved Singapore Distributor	Approved Singapore distributor appointed by the Investment Manager
Benchmark	MSCI All Country World Net Total Return (USD) Index
Business Day	Any full day on which banks are open for normal business banking in Luxembourg
Company	Foord SICAV
FDI	Financial derivative instruments
NAV	Net asset value
Other UCI	An undertaking for collective investment within the meaning of Article 1 paragraph (2), point (a) and point (b) of Directive 2009/65/EC
Prospectus	The Singapore prospectus of the Company
Redemption Day	In the case of the Fund, each Valuation Day
SFT Regulation	EU Regulation 2015/2365 of 25 November 2015 on transparency of securities financing transactions and of reuse
SGD	The official currency of the Republic of Singapore (Singapore Dollar)
UCITS	An undertaking for collective investment in transferable securities and other eligible assets authorised pursuant to Directive 2009/65/EC, as amended
USD	The official currency of the United States of America (United States Dollar)
Valuation Day	Any Business Day on which the NAV is determined