

Key Information Document

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Goodbody Vantage 90

a sub-fund of **Goodbody Funds ICAV**

Class C EUR Accumulation Shares (IE00BGRCT35)

Goodbody Vantage 90 is authorised in Ireland and regulated by the Central Bank of Ireland (CBI).

The PRIIP Manufacturer and the Management Company is Waystone Management Company (IE) Limited which is authorised in Ireland and supervised by the Central Bank of Ireland (CBI). For more information on this product, please refer to www.goodbody.ie or call +353 (0)16192300.

Accurate as of: 29 January 2024

What is this product?

Type

This is an investment fund established as an Irish Collective Asset-Management Vehicle (ICAV).

Objectives

Investment objective The Goodbody Vantage 90 ("the Fund") investment objective is to deliver strong real appreciation in the value of capital over the medium term (3 – 5 years).

Investment policies The Fund seeks to achieve its objective by investing primarily in a globally diversified portfolio of equity (including equity real estate investment trusts or REITs), fixed income, money market instruments, exchange traded funds (ETFs) (a marketable security that tracks an index, a commodity, bonds, or a basket of assets like an index fund) and other investment funds with exposure to equity, fixed income, money market instruments and/or which implement absolute return strategies.

Investment in equity securities and fixed income securities may be direct or indirect via financial derivative instruments, ETFs, investment funds and/or Global and American depositary receipts.

The Fund will aim to have approximately 90% invested in equities, but this may vary dependent on the investment manager's outlook on equity markets.

The Fund may invest up to 100% in any one of the above asset classes.

The investment manager may utilise futures and forwards for the purpose of portfolio currency hedging. A portion of the Fund's investments may, directly or indirectly, be exposed to or invested in securities that are denominated in currencies other than the base currency of the Fund.

The Fund may invest in money market instruments such as treasury bills, cash and deposits and fixed income securities.

The Fund may gain exposure to commodities (such as precious metals, industrial metals, energy and agricultural commodities) through investment in commodity-index linked derivative instruments and/or exchange traded notes.

The Fund may invest up to a maximum of 20% of its Net Asset Value in emerging markets.

The Fund may invest in fixed income securities including government and corporate bonds fixed and floating rate. At least 90% of such instruments will be rated investment grade or higher by at least one of the ratings agencies S&P, Moody's or Fitch. Investment in fixed income securities will be for the purpose of income generation and diversification.

Please refer to the Prospectus and Supplement for more detailed information.

Benchmark The Fund's performance is measured against the FTSE All World Index (the "Benchmark"), which is the Fund's benchmark. The Fund is actively managed which means that the Investment Manager has discretion over the composition of the Fund's portfolio subject to its stated investment objective and policies. The investment manager may select securities not included in the Index. However, in normal market circumstances, whilst it is expected that a

significant portion of the Fund's constituents will also be Index constituents, deviations from the Index may be material. The Fund performance will be compared to the Benchmark in marketing materials.

Redemption and Dealing On demand, you can buy and sell Shares in the Fund on any Business Day.

Distribution Policy All income and gains generated by the Class C EUR Accumulation Shares will be reinvested. No dividends will be paid for the Accumulation Classes.

Launch date The Fund launched on 12/12/2018. The share class launched on 18/12/2018.

Fund Currency The share class is denominated in EUR.

Switching Investors may switch shares in the Fund for shares in other sub-funds of Goodbody Funds ICAV, provided that they satisfy the criteria applicable to investments in the other sub-fund(s). Further information on switching is contained in the prospectus.

Asset Segregation The Fund is a sub-fund of Goodbody Funds ICAV, an open-ended umbrella type Irish collective asset-managed vehicle with variable capital with segregated liability between its sub-funds and is established as an Undertaking for Collective Investment in Transferable Securities (UCITS).

Intended retail investor

This product is intended for investors who plan to stay invested for at least 5 years and are prepared to take on a medium level of risk of loss to their original capital in order to get a higher potential return.

Term

The Fund is open-ended and has no maturity date. Subject to the liquidation, dissolution and termination rights of the board of the Fund as set forth in the Fund prospectus, the Fund cannot be automatically terminated. The PRIIP manufacturer, Waystone Management Company (IE) Limited, is not entitled to terminate the product unilaterally.

Practical information

Depository The Fund's assets are held through its Depository, which is CACEIS Bank Ireland Branch and are segregated from the assets of other sub-funds of Goodbody Funds ICAV.

Further information Further information about the Fund (including the current prospectus and most recent financial statements) and the different Classes of Shares are available at the registered office of the ICAV. The net asset value per share for each share class of the Fund is available at www.goodbody.ie.

Representative share classes information This KID is representative of all of the other Classes of Shares for the Fund; including the Class A EUR Accumulation, Class B EUR Accumulation, Class D EUR Distributing, Class E EUR Distributing and Class F EUR Distributing Shares.

What are the risks and what could I get in return?

Risks



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose

money because of movements in the markets or because we are not able to pay you.

We have classified this product as 4 out of 7, which is a medium risk class.

This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of the Fund to pay you.

Be aware of currency risk. In some circumstances, you may receive payments in a different currency, so the final return you will get may depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Beside the risks included in the risk indicator, other risks may affect the fund performance. Please refer to the fund prospectus, available free of charge at www.goodbody.ie.

Performance scenarios

The figures shown include all the costs of the product itself, and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product and of a suitable benchmark over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable: this type of scenario occurred for an investment between 31 December 2021 and 30 November 2023.

Moderate: this type of scenario occurred for an investment between 31 March 2018 and 31 March 2023.

Favourable: this type of scenario occurred for an investment between 29 October 2016 and 29 October 2021.

Recommended holding period		5 years	
Example Investment		10,000 EUR	
Scenarios		if you exit after 1 year	if you exit after 5 years (recommended holding period)
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	2,186 EUR -78.1%	2,341 EUR -25.2%
Unfavourable	What you might get back after costs Average return each year	8,313 EUR -16.9%	9,536 EUR -0.9%
Moderate	What you might get back after costs Average return each year	10,620 EUR 6.2%	14,447 EUR 7.6%
Favourable	What you might get back after costs Average return each year	14,053 EUR 40.5%	17,078 EUR 11.3%

What happens if Waystone Management Company (IE) Limited is unable to pay out?

The Management Company has no obligation to pay out since the Fund design does not contemplate any such payment being made. You are not covered by any national compensation scheme. To protect you, the assets are held with a separate company, a depository. Should the Fund default, the depository would liquidate the investments and distribute the proceeds to the investors. In the worst case, however, you could lose your entire investment.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- in the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario,

■ 10,000 EUR is invested.

Example Investment 10,000 EUR	if you exit after 1 year	if you exit after 5 years (recommended holding period)
Total Costs	182 EUR	1,351 EUR
Annual cost impact*	1.8%	1.9%

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 9.6% before costs and 7.6% after costs.

Composition of costs

One-off costs upon entry or exit		Annual cost impact if you exit after 1 year
Entry costs	0.00% , we do not charge an entry fee.	0 EUR
Exit costs	0.00% , we do not charge an exit fee for this product, but the person selling you the product may do so.	0 EUR
Ongoing costs taken each year		Annual cost impact if you exit after 1 year
Management fees and other administrative or operating costs	1.81% of the value of your investment per year. This is an estimate based on actual costs over the last year.	181 EUR
Transaction costs	0.01% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	1 EUR
Incidental costs taken under specific conditions		Annual cost impact if you exit after 1 year
Performance fees	There is no performance fee for this product.	0 EUR

How long should I hold it and can I take money out early?

Recommended holding period: 5 years

This product is designed for longer term investments; you should be prepared to stay invested for at least 5 years. However, you can redeem your investment without penalty at any time during this period, or hold the investment longer. On demand, you can buy and sell Shares in the Fund on any Business Day.

How can I complain?

You can send your complaint to the Management Company at 35 Shelbourne Rd, Ballsbridge, IE - Dublin, D04 A4E0, Ireland or by e-mail to complianceeurope@waystone.com.

If you have a complaint about the person that advised you about this product, or who sold it to you, they will tell you where to complain.

Other relevant information

Cost, performance and risk The cost, performance and risk calculations included in this key information document follow the methodology prescribed by EU rules.

Performance scenarios You can find previous performance scenarios updated on a monthly basis at www.goodbody.ie.

Past performance You can download the past performance over the last 5 year(s) from our website at www.goodbody.ie.

Additional information Details of the up-to-date remuneration policy, including but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration benefits are available at the following website www.waystone.com and a paper copy of such remuneration policy is available to investors free of charge upon request. Administrator: CACEIS Ireland Limited.

The Fund is subject to Irish taxation legislation, which may have an impact on your personal tax position as an investor in the Fund. Investors should consult their own tax advisers before investing in the Fund.

Past performance is not a reliable indicator of future performance.

The Fund has been developed solely by Goodbody. The Fund is not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). FTSE Russell is a trading name of certain of the LSE Group companies. All rights in the FTSE All World Index (the "Index") vest in the relevant LSE Group company which owns the Index. FTSE® is a trade mark(s) of the relevant LSE Group company and is used by any other LSE Group company under license. The Index is calculated by or on behalf of FTSE International Limited or its affiliate, agent or partner. The LSE Group does not accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the Index or (b) investment in or operation of the Fund. The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from the Fund or the suitability of the Index for the purpose to which it is being put by Goodbody.