

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

Name: CG Dollar Fund - USD Class Unhedged Shares
ISIN: IE00093P8OW8
Manufacturer: CG Asset Management Limited
Competent Authority: The Central Bank of Ireland is responsible for supervising CG Asset Management Limited in relation to this KID.

Contact Details: www.cgasset.com, or call +44 (0) 203 906 1633 for more information

This key investor information is accurate as at 20 February 2024.

What is this product?

Type The Fund is an approved sub-fund of the Company which is authorised as a UCITS by the Central Bank of Ireland.

Objectives The investment objective is to achieve long term capital appreciation and income growth by investing mainly in US Government and corporate Index Linked Bonds, in particular Treasury Inflation Protected Securities (TIPS).

The Fund is actively managed and is not actively managed in reference to a benchmark.

The asset allocation is expected to be 100% in TIPS. The duration and therefore the volatility of the portfolio will vary over time. From time to time other investment grade government, government agency and corporate fixed interest bonds will be included in the allocation.

The Investment Manager will utilise derivative instruments in hedged share classes.

Intended Investor The Fund is suitable for investors seeking capital appreciation with a medium to long term investment horizon and who are prepared to accept a moderate level of volatility. The Fund may not be suitable for any investor who requires their money within three years.

Term This Fund is an umbrella type open-ended UCITS and this product is not subject to any fixed term. CG Asset Management Limited may not terminate the Fund unilaterally. Further information on the termination provisions relating to the Fund is available in the Company's Prospectus and constitutional documents.

The NAV per share of the Fund will be published daily and made available on the internet at www.euronext.com and will be updated following each calculation of NAV.

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



The risk indicator assumes you keep the product for 5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level and poor market conditions are unlikely to impact the capacity for you to receive a positive return on your investment.

For other risks materially relevant to the product which are not taken into account in the summary risk indicator, please read the product's Annual Report or Prospectus available at www.cgasset.com.

This product does not include any protection from future market performance so you could lose some or all of your investment.

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

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

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

Performance Scenarios			if you exit after 1 year	if you exit after 5 years
Recommended holding period: 5 years				
Example Investment: £10,000				
Stress Scenario	What you might get back after costs	£5,106	£4,768	
	Average return each year	-48.9%	-13.8%	
Unfavourable scenario	What you might get back after costs	£8,349	£8,575	
	Average return each year	-16.5%	-3.0%	
Moderate scenario	What you might get back after costs	£10,015	£10,516	
	Average return each year	0.2%	1.0%	
Favourable scenario	What you might get back after costs	£11,044	£11,994	
	Average return each year	10.4%	3.7%	

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

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the Product, and the primary share class of this product as a suitable proxy, 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.

The unfavourable scenario occurred for an investment between the end of Nov 2021 and the end of Jan 2024.

The moderate scenario occurred for an investment between the end of Dec 2018 and the end of Dec 2023.

The favourable scenario occurred for an investment between the end of Nov 2016 and the end of Nov 2021.

What happens if CG Asset Management Limited is unable to pay out?

You may face a financial loss should CG Asset Management default on their obligations. There is no compensation or guarantee scheme in place which may offset, all or any of, this loss.

What are the costs?

The person selling to you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Table 1: 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 and 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 is invested

	if you exit after 1 year	if you exit after 5 years
Total costs	£34	£173
Annual cost impact (*)	0.34%	0.34%

* 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 1.4% before costs and 1.0% after costs.

What are the costs? (continued)

Table 2: Composition of costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

			If you exit after 1 year
One-off costs upon entry or exit	Entry costs	The Entry Charge is the maximum that might be taken out of your money before it is invested. [0%]	£0
	Exit costs	The impact of the costs of exiting your investment when it matures. [0%]	£0
Ongoing costs taken each year	Transaction costs	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. [0%]	£0
	Management fees and other administrative or operating costs	Ongoing charges are based on expenses for the year ended 01/01/2024 and doesn't include transaction costs. This figure may vary from year to year. [0.34%]	£34
Incidental costs taken under specific conditions	Performance fees	There is no Performance Fee for this product. [0%]	£0

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

Recommended holding period: 5 years

The fund has daily liquidity. The recommended holding period of the fund is 5 years and it assumes the fund being the sole or majority holding of the investor. The recommended holding period is primarily based on the historic volatility of the underlying investments and is not directly applicable if used in a portfolio based on the investor's risk profile. The fund is not intended for short term speculation purposes.

How can I complain?

As a shareholder in the Fund, you are entitled to make a complaint free of charge. Any such complaint must be handled by the management company promptly and effectively. You also have the right to refer the relevant complaint to the Financial Services and Pensions Ombudsman after following the Fund's complaints process if you are still not satisfied with the response received.

Further information on the complaints policy relating to the Fund is available:

- By calling +44 (0) 203 906 1633 or
- From www.cgasset.com/wp-content/uploads/2022/11/Complaints-Procedure.pdf

Other relevant information

The cost performance and risk calculations used in this document follow the methodology prescribed by EU rules. We are required to provide you with further documentation, such as the product's latest prospectus, annual and semi-annual reports. These documents and other product information are available online at www.cgasset.com, from the Administrator or the Investment Manager in English free of charge.