

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.

Osmosis Global High Yield Fund (the "Fund")

a sub-fund of Osmosis ICAV (the "ICAV")

Share Class: E (USD) ISIN: IE0003R84LU7

Osmosis Global High Yield Fund (the "Fund") is authorised in Ireland and regulated by the Central Bank of Ireland.

This product is managed by Prescient Fund Services (Ireland) Limited (the "Manager") a member of the Prescient Group, which is authorised in Ireland and supervised by the Central Bank of Ireland.

For more information on this product, please refer to www.prescient.ie or call +353 1 676 6959.

You are about to purchase a product that is not simple and may be difficult to understand. This document is accurate as of 17th July 2025

What is this product?

Type

This product is a type of an open-ended umbrella type Irish collective asset-management vehicle with limited liability and with segregated liability between sub-funds authorised by the Central Bank of Ireland on 7 April 2017 as a UCITS pursuant to the UCITS Regulations.

Term The Fund does not have a maturity date. The Manufacturer is not entitled to terminate the Fund unilaterally. Termination of the Fund is only possible in those cases expressly provided for in the Prospectus or the Supplement of the Fund.

Investment objective

The investment objective of the Fund is to seek long term capital growth. Investors should note that there can be no guarantee that the Fund will achieve its investment objective.

The Fund will aim to achieve its objective by investing primarily in non-government high yield global fixed income securities as specified below across a broad spread of sectors and countries seeking to capitalise on primarily improving credit fundamentals for a particular sector or company

Investment Policies

The Fund will typically invest, subject to the investment restrictions, at least two-thirds of its Net Asset Value in a multi-sector portfolio of fixed income securities from around the world, comprising fixed and/or floating rate non-government high yield rated corporate bonds, sub-ordinated bonds including sub-ordinated financial instruments like Convertible Bonds and CoCo Bonds, emerging market debt securities issued by public or private-sector entities.

The Fund may invest in financial derivative instruments (FDI) for investment, hedging and efficient portfolio management purposes.

The Fund's base currency is US dollars. The class currency for this Share Class is USD.

Portfolio transaction costs may have an impact on the Fund's performance. Portfolio transaction costs are paid out of the assets of the Fund, in addition to the charges set out below.

This Fund is actively managed in reference to the Benchmark by virtue of the fact that the investment objective of the Fund is to outperform the Benchmark. The Investment Manager has discretion to invest in securities not included in the Benchmark at any time in order to take advantage of investment opportunities. The investment strategy will restrict the extent to which the Fund's holdings may deviate from the Benchmark. This deviation may be material.

The Fund may invest in financial derivative instruments (FDI) for investment, hedging and efficient portfolio management purposes as outlined in the "Financial Derivative Instruments" section of this Supplement. Exchange traded and over-the-counter derivatives are permitted, comprising of interest rate, index (including credit index) and currency futures, swaps, options, currency forwards and/or combinations of the above.

Benchmark A combination of the Bloomberg US Corporate High Yield + Pan Euro HY ex financials 2.5% Issuer Cap Index

Distribution policy There are no distributions.

Intended retail investor

The Fund is intended for investors with an investment horizon of over 5 years that seek capital growth through broad based global equity exposure and are willing to accept a medium to high level of risk.

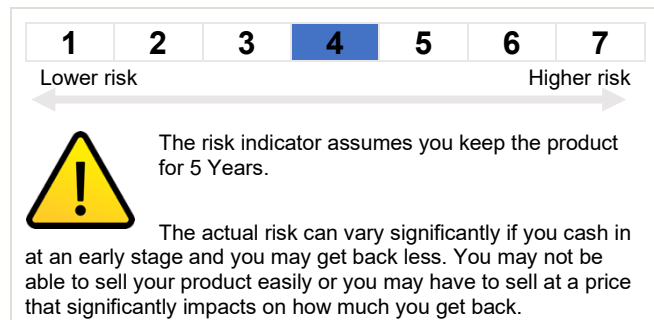
Practical information

Depository Northern Trust Fiduciary Services (Ireland) Limited.

Further information A copy of the Prospectus, the latest annual and semi-annual financial report in English and the latest NAV per share are available free of charge at www.prescient.ie.

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

Risk Indicator



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 med-high risk class. This rates the potential losses from future performance at a medium-high level, and poor market conditions could impact the capacity to pay you.

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

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

If we are not able to pay you what is owed, you could lose your entire investment.

This fund is highly liquid and can be liquidated in under 1 day.

Besides the risks included in the summary risk indicator, other risks may affect the Fund's performance. Please refer to the Prospectus, available free of charge at www.prescient.ie.

Performance Scenarios

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.

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 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.

Recommended holding period Example Investment Scenarios	5 years USD 10 000	If you exit after 1 Year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	6000 USD	4000 USD
	Average return each year	-40%	-60 %
Unfavourable	What you might get back after costs	8604 USD	7552.6 USD
	Average return each year	-13.96	-18.96%
Moderate	What you might get back after costs	10040 USD	10546 USD
	Average return each year	.40%	5.46%
Favourable	What you might get back after costs	11145 USD	12816 USD
	Average return each year	14.45%	19.45%
Death Scenario Insured event	What your beneficiaries might get back after costs?	USD	USD

What happens if Osmosis Investment Management UK Limited is unable to pay out?

The Fund's assets are legally separated from the Manufacturer's. The Fund's assets are held with the Depositary. You may face a financial loss should the Manufacturer or Depositary default on their obligations. However, this risk is mitigated to a certain extent by the fact that the Depositary is required to segregate its own assets from the assets of the Fund. Losses are not covered by any investor compensation or guarantee scheme.

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 and how well the product does. 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.
- USD 10 000 is invested.

Investment USD 10 000 Scenarios	If you exit after 1 Year	If you exit after 5 years
Total Costs	To be calculated	To be calculated
Annual Cost impact(*)	To be calculated	To be calculated

(*) 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 8.97% before costs and 7.99% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

The Exit charges shown are maximum figures, and in some cases an investor may pay substantially less, or there will be no charges at all.

Composition of costs

One-off costs upon entry or exit	If you exit after 1 year
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Entry costs	We do not charge an entry fee for this product, but the person selling you the product may do so.	0%
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so. A conversion fee up to 3% may be charged in the future, however it is not currently intended that any such charge will be applied and investors will be notified in advance of its application.	0%
Ongoing costs taken each year		.30%
Management fee and other administrative or operating costs	-	-
Transaction costs	-	-
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee	0 USD

How long should I hold it and can I take my 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 5.0 years.

How can I complain?

Complaints about the behaviour of the person who advised you on the product or sold it to you, should be addressed directly to that person. The complainant may approach a delegate of the Fund, such as the Manager, the Investment Manager or the Administrator's shareholder services team to lodge a complaint. Complaints about the product or the conduct of the Manufacturer should be directed to the following address: Prescient Fund Services (Ireland) Limited, 35 Merrion Square East, Dublin 2, Ireland, D02 KH30. Email: irecompliance@prescient.ie. Tel: +353 1 676 6959. You can find more details about how to complain at www.prescient.ie.

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. Your investment may be at risk and you may not get back the returns illustrated. Investors should not base their investment decisions solely upon the scenarios shown.

Additional information More detailed information on the Fund, such as the Prospectus as well as the latest annual and semi-annual report, can be obtained free of charge online at www.prescient.ie