

# 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 Developed Core Equity Transition Fund

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

### Class D USD Shares ISIN: IE00BG08NL78

Osmosis Developed Core Equity Transition Fund is authorised in Ireland and regulated by the Central Bank of Ireland.

This product is manufactured by Osmosis Investment Management UK Limited. 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](http://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 27th July 2025.

## What is this product?

### Type

This product is a type of open-ended collective investment scheme, specifically, a sub-fund of the ICAV which is an umbrella fund with segregated liability between sub-funds. This product is authorised by the Central Bank as a UCITS pursuant to the UCITS Regulations. Your investment will take the form of shares in the Fund.

### Objectives

**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 Fund's goal is to achieve growth of the Fund's value in the medium to long term and to outperform the MSCI World Developed Index (the "**Benchmark**").

The Fund promotes environmental characteristics and as such is a financial product referred to in Article 8 of the Sustainable Finance Disclosures Regulation.

**Investment Policies** The Fund invests in shares of large companies, which may be located in developed countries worldwide, excluding those directly involved within the fossil fuels industry.

The Investment Manager selects stocks of companies using the Osmosis Model of Resource Efficiency (the "MoRE Model"). The MoRE Model has been developed by the Investment Manager to rate companies on resource efficiency by compiling information on energy, waste and water. The Fund has a global investment strategy, with no particular target in relation to any industrial, geographic or other market sectors.

The Fund may also invest up to 10% of its net asset value in cash equivalents and money market instruments. The Fund may also invest up to 10% of its net asset value in collective investment schemes.

The Fund may use Financial Derivatives for investment purposes and efficient portfolio management, including hedging.

The Fund's base currency is US dollars. The class currency for this Share Class is USD. This Share Class is only available to investors with separate arrangements with the Investment Manager with regard to investment management fees.

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.

**Benchmark** The benchmark of this fund MSCI World Developed Index.

**Redemption and Dealing** You can buy, redeem and/or exchange shares on each business day (except Saturdays and Sundays) on which banks in Ireland and England are generally open for business provided that all the required documentation has been furnished to and received by the Administrator. No redemption fee is imposed.

**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.

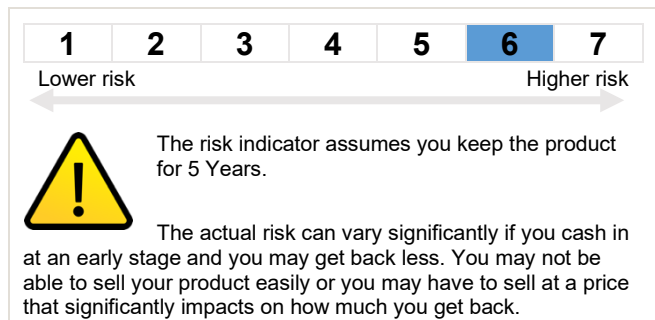
### Practical information

**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](http://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.

### Performance Scenarios

We have classified this product as 6 out of 7, which is a 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](http://www.prescient.ie).

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<br>Example Investment<br>Scenarios | 5 years<br>USD 10 000                                                                 | If you exit after 1<br>Year | If you exit after 5 years |
|---------------------------------------------------------------|---------------------------------------------------------------------------------------|-----------------------------|---------------------------|
| <b>Minimum</b>                                                | There is no minimum guaranteed return. You could lose some or all of your investment. |                             |                           |
| <b>Stress</b>                                                 | <b>What you might get back after costs</b>                                            | <b>4 739.5 USD</b>          | <b>3 373.5 USD</b>        |
|                                                               | Average return each year                                                              | -52.61%                     | -19.53%                   |
| <b>Unfavourable</b>                                           | <b>What you might get back after costs</b>                                            | <b>7 180.1 USD</b>          | <b>7 552.6 USD</b>        |
|                                                               | Average return each year                                                              | -28.20%                     | -5.46%                    |
| <b>Moderate</b>                                               | <b>What you might get back after costs</b>                                            | <b>10 187.2 USD</b>         | <b>14 356.5 USD</b>       |
|                                                               | Average return each year                                                              | 1.87%                       | 7.50%                     |
| <b>Favourable</b>                                             | <b>What you might get back after costs</b>                                            | <b>16 302.8 USD</b>         | <b>19 637.2 USD</b>       |
|                                                               | Average return each year                                                              | 63.03%                      | 14.45%                    |
| <b>Death Scenario<br/>Insured event</b>                       | <b>What your beneficiaries might get back after costs?</b>                            | USD                         | USD                       |

Unfavourable scenario: This type of scenario occurred for an investment between (10/2021 - 10/2022).

Moderate scenario: This type of scenario occurred for an investment between (08/2013 - 08/2018).

Favourable scenario: This type of scenario occurred for an investment between (11/2016 - 11/2021).

The before-mentioned calculations were performed using benchmark MSCI World Developed Index

## 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 |
| <b>Total Costs</b>           | To be calculated         | To be calculated          |
| <b>Annual Cost impact(*)</b> | 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 |
|----------------------------------|--------------------------|
|----------------------------------|--------------------------|

|                                                                   |                                                                                                                                                                                                                                                                                                  |              |
|-------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| <b>Entry costs</b>                                                | We do not charge an entry fee for this product, but the person selling you the product may do so.                                                                                                                                                                                                | 0%           |
| <b>Exit costs</b>                                                 | 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%           |
| <b>Ongoing costs taken each year</b>                              |                                                                                                                                                                                                                                                                                                  | <b>.40%</b>  |
| <b>Management fee and other administrative or operating costs</b> | -                                                                                                                                                                                                                                                                                                | -            |
| <b>Transaction costs</b>                                          | -                                                                                                                                                                                                                                                                                                | -            |
| <b>Incidental costs taken under specific conditions</b>           |                                                                                                                                                                                                                                                                                                  |              |
| <b>Performance fees</b>                                           | There is no performance fee                                                                                                                                                                                                                                                                      | <b>0 USD</b> |

### 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](mailto:irecompliance@prescient.ie). Tel: +353 1 676 6959. You can find more details about how to complain at [www.prescient.ie](http://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](http://www.prescient.ie)