

## Key Investor Information

This document provides you with key investor information about this Fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

### Osmosis Global Credit Fund (the "Fund")

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

Share Class: D2 (Hedge) (USD) ISIN: IE000LCW6QW1

This Fund is managed by Prescient Fund Services (Ireland) Limited (the "Manager")

### Objectives and Investment Policy

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 in a wide array of primarily non-government 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

The Fund will typically invest, subject to the investment restrictions set out in Appendix 1 to the Prospectus, 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 corporate bonds, sub-ordinated bonds including sub-ordinated financial instruments like Convertible Bonds and CoCo Bonds, high-yield rated corporate bonds, and emerging market debt securities issued by public or private-sector entities.

The Fund will predominantly invest in fixed income securities that are rated Baa3 / BBB- or higher by at least one of the recognised rating agencies (Investment Grade). The Fund will not invest in securities rated below B- by at least one of the recognised rating agencies other than passively as part of a debt restructuring.

Benchmark: Bloomberg Global Aggregate Corporate Index or such other appropriate benchmark as may be disclosed to investors in the Fund's periodic reports.

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.

The share class accumulates its income.

Unless otherwise defined in this document, all words and expressions defined in the ICAV's current Prospectus shall have the same meaning herein.

You may buy and sell shares in the Fund on any day (except Saturday or Sunday) on which banks in Ireland and England are generally open for business.

The class currency for this Share Class is USD.

Please refer to the "Investment Objectives and Policies" section of the Prospectus for further information.

### Risk and Reward Profile of the Fund



|   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|---|---|---|---|---|---|

The indicator above is not a measure of the risk of capital loss, but a measure of the Fund's price movement over time.

- It is based on historical data and thus may not be a reliable indication for the future.
- The indicated risk category is not guaranteed and may shift over time.
- The indicator is designed to help investors understand the uncertainties both for loss and for growth that may affect their investment. A category 1 fund is not a risk free investment, the risk of loss is small but the chance of making gains may also be limited. With a category 7 fund, the risk of losing money is high but so also is the possibility of making gains.
- The Fund is classified in the category indicated above due to its target asset of mix of highly liquid global equities.
- The Fund does not provide its investors with any guarantee on performance, nor on the monies invested in it.

value may be considerably affected by:

- Interest Rate Risk** – the Fund invests primarily in bonds and other fixed income securities. The value of these securities generally falls when interest rates rise, which may have a negative impact on the Fund's value.
- Credit Risk** – the issuers of bonds or other debt instruments held by the Fund may fail to meet their payment obligations, leading to a decline in the value of those securities.
- Exchange Rate Risk** - changes in exchange rates between the currencies of investments held by the Fund and the Fund's base currency may negatively affect the value of an investment (only for unhedged share classes).
- Operational Risk** - the Fund is subject to the risk of loss resulting from inadequate or failed internal processes, people or systems or those of third parties such as those responsible for the custody of its assets.
- Liquidity Risk** - Some fixed income instruments may be less liquid, particularly in adverse market conditions. This may affect the Fund's ability to sell investments at the desired time or price, potentially leading to losses.

Please refer to the "Risk Factors" section of the Prospectus for further information - see under "Practical Information" for how to obtain a copy.

In addition to the risk captured by the indicator, the overall Fund

## Charges for the Fund

These charges are used to pay the costs of running the Fund, including the costs of marketing and distribution. These charges reduce the potential growth of your investment.

### One-off charges taken before or after you invest

|              |       |
|--------------|-------|
| Entry charge | 0.00% |
| Exit charge  | 0.00% |

This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

### Charges taken from the Fund over a year

|                 |       |
|-----------------|-------|
| Ongoing charges | 0.35% |
|-----------------|-------|

### Charges taken from the Fund under certain specific conditions

|                 |       |
|-----------------|-------|
| Performance Fee | 0.00% |
|-----------------|-------|

The Exit and Entry charges shown are maximum figures. A conversion fee of 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. It is possible that you will pay substantially less, or there will be no charges at all. You can find out the actual entry and exit charges from your financial advisor, the Distributor or the Manager of the Fund.

The ongoing charges figure is an estimate of charges for the first 12 months of operation of the Fund. The ICAV's annual report for each financial year will include details on the exact charges made. This figure may vary from year to year. It excludes portfolio transaction costs, except in the case of an entry or exit charge paid by the UCITS when buying or selling shares in another UCITS or collective investment undertaking.

You can find more details about the charges, including the application of any anti-dilution levy, in the section of the ICAV's Prospectus entitled "Fees and Expenses".

## Past Performance

**There is insufficient data for this Share Class to provide a useful indication of past performance.**

## Practical Information

**Fund Depositary:** Northern Trust Fiduciary Services (Ireland) Limited

**Further Information:** Copies of the Prospectus of the ICAV and the annual and half-yearly reports of the Fund are available in English and may be obtained, free of charge, from the Administrator, the Investment Manager and also from the Manager at 35 Merrion Square, Dublin 2, Ireland or by visiting [www.prescient.ie](http://www.prescient.ie).

**Share Price / NAV:** The net asset value of the Fund is calculated and the share prices are published on each Business Day. The prices are available from the Investment Manager and the Manager during normal business hours and will be published on the Manager's website at [www.prescient.ie](http://www.prescient.ie).

**Taxation:** The Fund is subject to tax laws and regulations of Ireland. Depending on your home country of residence, this might have an impact on your investment. For further details, please speak to an adviser.

**Switches:** Shareholders may request conversion of some or all of their Shares in one Fund of the ICAV or Class to Shares in another Fund of the ICAV or Class or another Class in the Fund in accordance with the procedures specified in the Prospectus under the heading "Conversion of Shares".

**Fund Structure:** This document describes the Class D2 shares of the Fund, a sub-fund of the ICAV. Information relating to all of the share classes is available in the Prospectus and the Supplement.

The assets and liabilities of each sub-fund of the Fund are segregated subject to the provisions of Irish law. The prospectus and the latest annual and semi-annual reports are prepared for the entire umbrella. You can find out more information about the ICAV in the Prospectus.

**Remuneration:** Details of the up-to-date remuneration policy of the Manager, including, but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits including the composition of the remuneration committee, if any, are available at [www.prescient.ie](http://www.prescient.ie). A paper copy of the remuneration policy will be made available free of charge upon request from the Manager.

**Responsibility for Information:** The Manager may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the ICAV.

Osmosis ICAV was authorised with effect from 7 April 2017 pursuant to the UCITS Regulations. Prescient Fund Services (Ireland) Limited was authorised in Ireland on 18 March 2011 and is regulated by the Central Bank of Ireland. This Key Investor Information Document is accurate as at 31 October 2025.