

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 Emerging Markets Core Equity Transition Fund (the "Fund") a sub-fund of Osmosis ICAV (the "ICAV")

Share Class: Class A (USD) ISIN: IE000X0158H5

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

The ICAV is authorized in Ireland and regulated by The Central Bank of Ireland. This product is managed by Prescient Fund Services (Ireland) Limited, (The "Manager"), which is authorized 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.

This document was published on 14-01-2026

You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Type This report contains specific information in relation to the Osmosis Emerging Markets Core Equity Transition Fund (the "Fund"), a sub-fund of Osmosis ICAV (the "ICAV"), an open-ended umbrella fund with segregated liability between sub-funds authorised by the Central Bank as a UCITS pursuant to the UCITS Regulations.

Objectives

Product objectives - The investment objective of the Fund is to provide investors with capital appreciation over the medium to long term and to outperform the MSCI Emerging Markets 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.

The Fund will aim to achieve its objective through active exposures to equity securities of resource efficient public companies listed or traded in, or with substantial operations in, Emerging Markets. The Fund will typically invest between 90% and 100% of its NAV in company shares and will hold a broad spread of equity investments from a broad range of economic sectors in Emerging Markets.

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.

Investment approach The Fund will aim to achieve its objective through active exposures to equity securities of resource efficient public companies listed or traded in, or with substantial operations in, Emerging Markets. The Fund will typically invest between 90% and 100% of its NAV in company shares and will hold a broad spread of equity investments from a broad range of economic sectors in Emerging Markets.

The Fund may temporarily and on an exceptional basis during its initial ramp-up period invest up to 20% of its NAV in UCITS including UCITS exchange traded funds ("ETF") providing indirect exposure to Indian equity securities. Following the completion of operational set-up items during the initial ramp-up period of the Fund, this Key Investor Information Document will be updated to reflect that Indian equity exposure will be obtained directly by the Fund.

Investment policy The Fund will aim to achieve its objective through active exposures to equity securities of resource efficient public companies listed or traded in, or with substantial operations in,

Emerging Markets. The Fund will typically invest between 90% and 100% of its NAV in company shares and will hold a broad spread of equity investments from a broad range of economic sectors in Emerging Markets

Benchmark The benchmark of this fund is MSCI Emerging Markets Index. 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.

Redemption policy Redemptions will generally be paid three Business Days after the relevant Dealing Day provided that all the required documentation has been furnished to and received by the Administrator. No redemption fee in respect of any Class will be imposed.

Distribution policy There are no distributions.

Derivatives The Fund may invest in limited Financial Derivatives ("FDIs") for investment purposes and efficient portfolio management, including for hedging purposes.

Intended retail investor The Investment Manager utilises its MoRE Model to arrive at a Resource Efficiency Factor Score for each company. The Resource Efficiency Factor Score is used to select companies in order to build a portfolio of those companies which have improved sustainability characteristics focused on carbon emission, water consumption and waste creation and which target an excess performance derived from the tilts to such sustainability factors.

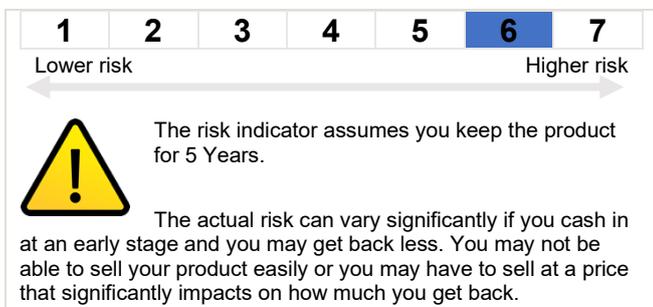
Term There is no maturity.

Practical information

Further information If you require any further information, please contact us on 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

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.

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 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 under 1 day.

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	1 756.2 USD	1 944.9 USD
Unfavourable	Average return each year What you might get back after costs	-82.44% 7 233.9 USD	-27.93% 8 454.2 USD
Moderate	Average return each year What you might get back after costs	-27.66% 10 649.8 USD	-3.30% 13 648.5 USD
Favourable	Average return each year What you might get back after costs	6.50% 16 591.2 USD	6.42% 19 394.5 USD
Death Scenario Insured event	Average return each year What your beneficiaries might get back after costs?	65.91% USD	14.17% USD

Unfavourable scenario: This type of scenario occurred for an investment between (11/2021 - 10/2023).

Moderate scenario: This type of scenario occurred for an investment between (07/2015 - 07/2020).

Favourable scenario: This type of scenario occurred for an investment between (06/2016 - 06/2021).

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

If we are not able to pay you out what we owe you, you are not covered by any national compensation scheme. To protect you, the assets are held with a separate company, a depository. Should we default, the depository would liquidate the investments and distribute the proceeds to the investors. In worst case, however, you would 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 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 7.39% before costs and 6.42% 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
Entry costs	The Entry charges shown are maximum figures.	0 USD
Exit costs	The Exit charges shown are maximum figures.	0 USD
Ongoing costs taken each year		
Management fee and other administrative or operating costs	Class A – 0.7% of the Net Asset Value attributable to Class A Shares.	51 USD
Transaction costs	0.3% 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.	23 USD
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 years.

How can I complain?

If you have any complaints, you can contact us on www.prescient.ie

Other relevant information

Article 8

The Investment Manager has established an ESG Advisory Council which is responsible for keeping ESG criteria under review to assess the applicability and/or relevance of exclusions in the context of the developing economy and how companies are approaching their transition towards zero carbon production

Information for Investors in Switzerland:

The state of the origin of the ICAV is Ireland. The Prospectus and the Supplements of the Funds, the Packaged Retail and Insurance-based Investment Products ("PRIIPS"), the Instrument of Incorporation as well as the annual reports and semi-annual Interim reports of the ICAV are available free of charge from the Swiss Representative 1741 Fund Solutions AG, Burggraben 16, CH-9000 St.Gallen. The Swiss paying agent is Tellco Bank AG, Bahnhofstrasse 4, CH-6430 Schwyz