

# ARIA REAL ASSET INCOME FUND SHARE CLASSES E10 (EUR / GBP / USD)

A SUB-FUND OF ARIA SICAV PLC



## KEY INVESTOR INFORMATION

This document provides you with key investor information about this Sub-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 Sub-Fund. You are advised to read it so you can make an informed decision about whether to invest.

### ARIA REAL ASSET INCOME FUND SHARE CLASSES B10 (EUR/GBP/USD)

ISIN CODES:	EUR MT7000026365
	GBP MT7000026415
	USD MT7000026316

The Sub-Fund is a self-managed scheme which has appointed Absolute Return Investment Advisers (ARIA) Limited as Investment Manager.

## OBJECTIVES AND INVESTMENT POLICY

### Objectives:

The investment objective of the Sub-Fund is to deliver medium to long term capital preservation whilst generating income.

**There is no guarantee that the investment objective of the Sub-Fund will be achieved and investment results may vary substantially over time.**

### Investment Policy:

The Sub-Fund aims to achieve its investment objective by investing in 'real assets'. 'Real Assets' are physical assets that have intrinsic value due to their substance and properties. They include precious metals, commodities, real estate, land, equipment and natural resources.

The Sub-fund will primarily focus its exposure around renewable energy and commodities giving investors exposure that looks to benefit from a rising inflationary environment.

The Sub-Fund will use a number of instruments to achieve its objective including, but not limited to, direct investments, fixed income, equities, ETFs, ETC's, Futures and Options.

**Benchmarks:** 1M LIBOR +3%

**Dealing Frequency:** Investors may subscribe and redeem to units on a weekly basis.

**Distribution Policy:** Any income arising from the Sub-Fund will be paid out quarterly.

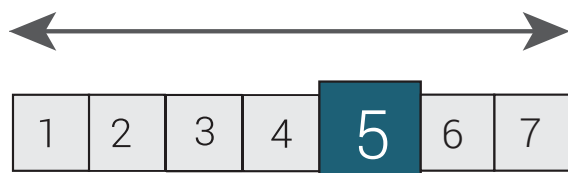
## RISK AND REWARD PROFILE

### Lower Risk

Typically lower rewards

### Higher Risk

Typically higher rewards



The Sub-Fund has been classed as 5 because its volatility over 5 years has been measured as average and because of the extent to which the following factors apply:

**Instrument risk:** The Sub-Fund invests in securities that may go up or down daily for a variety of reasons including changes in interest rates, inflation expectations, perceived credit quality of the issuer, perceived value of underlying instrument or positive or adverse news.

**All investment involves risk. This Sub-Fund offers no guarantee against loss or that the Sub-Fund's objective will be attained. For a more comprehensive list of Risk Factors please refer to the Offering Supplement of the Sub-Fund. The Sub-Fund uses the Absolute Value-at-Risk (VaR) approach to measure its global exposure. Please note that the Share Class risk category is not guaranteed and may change from time to time.**

This indicator shows how much a Sub-Fund may have risen and fallen in the past and therefore how much a Sub-Fund's returns may have varied. It is a measure of a Sub-Fund's volatility. The higher a Sub-Fund's past volatility, the higher the number on the scale and the greater the risk that investors in this Sub-Fund may have made losses as well as gains. The lowest number on the scale does not mean the Sub-Fund is risk free.

The indicator is based on historical, simulated data and may not be a reliable indication of the future risk profile of this Sub-Fund.

**Counterparty risk:** As the Sub-Fund may enter into derivative agreements there is a risk that other parties may fail to meet their obligations. This may lead to delays in receiving amounts due to the Sub-Fund, receiving less than is due or receiving nothing.

**Currency risk:** As the Sub-Fund invests in overseas securities, movements in exchange rates may, when not hedged, cause the value of your investment to increase or decrease.

## CHARGES

One-off charges taken before or after you invest	
Entry charge	No Charges
Exit charge	No charge <sup>1</sup>
Authorised Distributor Fee	7.0% p.a
This is the maximum that might be taken out of your money before it is invested.	
<sup>1</sup> Please note an early redemption penalty fee applies when the investor redeems the investment holding before seven (7) years.	
Charges taken from the Sub-Fund over a year	
On-going charges	2.25%
Charges taken from the UCITS <sup>3</sup> under certain specific conditions	
Performance fee	20% any gain above the Sub-Fund's benchmark rate at each valuation day subject to a new high water mark.

The charges you pay are used to pay the costs of running the Sub-Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

Any entry charge shown is a maximum figure. Where charges are shown, in some cases you might pay less. You can find this out from your financial intermediary or adviser.

<sup>2</sup> The on-going charges figure is based on an estimate of the coming year with assets under management of £25,000,000 within the Sub-Fund. It excludes:

- Performance fees
- Portfolio transaction costs, except in the case of an entry/exit charge paid by the UCITS when buying or selling units in another collective investment undertaking

<sup>3</sup> UCITS- Undertakings for Collective Investment in Transferable Securities.

## PAST PERFORMANCE

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
2021	0.8%	-4.7%	2.6%	-5.1%	4.7%	-0.5%	-2.9%	-0.4%	-1.7%	8.2%	-2.0%	-2.5%	-4.28%
2020	-0.02%	-0.21%	-0.16%	-0.15%	-0.21%	-0.17%	-0.22%	-0.17%	-1.81%	2.89%	4.91%	4.16%	8.97%

Please note there may be additional third party fees applicable based on the manner in which you access the Sub-Fund (financial adviser fees, platform fees for example) which are not factored into the return data.

Past Performance of any kind, actual or simulated, is not a reliable indicator of future performance.

## PRACTICAL INFORMATION

### Depository

The Custodian of the Sub-Fund is Sparkasse Bank Malta Plc, 101 Townsquare, Ix-Xatt ta' Qui-si-Sana, Sliema SLM3112, Malta.

### Further Information

Prospectus, annual report etc. are available free of charge from Fexserv Fund Services Limited at Nu Bis Centre, Mosta Road, Lija, Malta LJA 9012

### Tax Legislation

The Maltese tax regime may have an impact on your personal tax position and there may be tax implications in your country of residence and/or origin.

### Liability

ARIA SICAV PLC 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 Sub-Fund. No guarantee is provided in relation to the level of returns.

### Switches

There are twelve other share classes available to the investors, Class A10, Class B10, Class C10 and Class D10 shares. You may wish to refer to the applicable KIID for further information on such share classes.

### Remuneration Policy

Details of the remuneration policy are available upon request.

The Sub-Fund is licensed in Malta and regulated by the Malta Financial Services Authority. Absolute Return Investment Advisers (ARIA) Limited is licensed in the United Kingdom and regulated by the Financial Conduct Authority with firm reference number 527557. This key investment information is accurate as at the 15th November 2021