

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.

Global Balanced Fund UCITS ETF – Accumulating (the “Fund”)

ISIN: IE00BL643144

A sub-fund of HANetf ICAV. Managed by HANetf Management Limited (the **Manager**)

Objectives and Investment Policy

The Fund seeks to achieve growth of capital over the medium to long term as its investment objective. The Fund will typically invest at least 80% of its portfolio in global equities and equity related securities both in developed and emerging markets. To a lesser extent, the fund may also invest in sovereign bonds issued by the governments of developed market countries.

The fund may also invest in ancillary liquid assets and money market instruments such as bank deposits, certificates of deposit, commercial paper, floating rate notes and freely transferable promissory notes. The fund may also invest in ETFs established as collective investment schemes and authorised as UCITS in pursuit of its investment objective.

The Investment Manager will identify global themes using quantitatively determined data points to select companies within those themes. The Investment Manager will then apply its valuation criteria to the identified universe. As a final step, the Investment Manager will construct the portfolio to seek to deliver strong risk-adjusted returns.

Investment Policy: The fund employs an active management investment approach in order to achieve its investment objective.

Dealing: Shares of the Fund (**Shares**) are listed on one or more stock exchanges. Typically, only authorised participants (i.e. brokers) can purchase Shares from or sell Shares back to the Fund. Other investors can purchase and sell Shares on exchange on each day the relevant stock exchange is open.

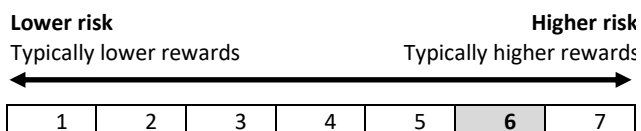
Distribution policy: Income received by the Fund’s investments will not be distributed in respect of the Shares of this class and instead income will be accumulated and reinvested on behalf of the shareholders of the Fund.

Recommendation: This Fund may not be appropriate for short-term investment.

Currency: The base currency of the Fund is US Dollar.

For full investment objectives and policy details, please refer to the Supplement.

Risk and Reward Profile



The categorisation above is not guaranteed to remain unchanged and may shift over time.

The lowest category (1) does not imply a risk-free investment.

The risk indicator was calculated incorporating simulated historical data and may not be a reliable indication of the future risk profile of the Fund.

The categorisation above (6) is due to the nature of the Fund’s investments and risk associated with those investments, including:

- The value of underlying securities can be affected by daily financial market movements. Other influential factors include political, economic news, company earnings and significant corporate events.
- There is no assurance that any appreciation in the value of investments will occur, or that the investment objective of the Fund will be achieved.
- **Active Management Risk:** The Fund’s assets will be actively managed by the Investment Manager who will have discretion (subject to the Sub-Fund’s investment restrictions) to invest the Fund’s assets in investments that it considers will enable the Sub-Fund to achieve its investment objective. There is no guarantee that the Fund’s investment objective will be achieved based on the investments selected.
- **Interest Rate Risk:** Changes in interest rates can influence

the value and returns of some of the Fund’s investments. Declining interest rates may affect the return on available reinvestment opportunities. In the event of a general rise in interest rates, the value of certain investments that may be contained in the Fund’s investment portfolio may fall, reducing the NAV of the Fund. Fluctuation in rates may affect interest rate spreads in a manner adverse to Fund. Interest rates are highly sensitive to factors beyond a Fund’s control, including among others government monetary and tax policies, and domestic and international economic and political conditions.

- **Currency risk:** The Fund invests in securities denominated in currencies other than its base currency. Changes in the exchange rates may adversely affect the performance of the Fund.
- Risks not covered by the indicator, but which are materially relevant to the Fund include:
- **Liquidity on secondary market risk:** There can be no certainty that Shares can always be bought or sold on a stock exchange or that the market price will reflect the NAV of the Fund.

It may be difficult for the Fund to buy or sell certain investments in some market conditions. Consequently, the price obtained when the Fund buys or sells securities may compare adversely to the price under normal market conditions.

For a complete overview of all risks attached to this Fund, refer to the section entitled “**Risk Factors**” in the Supplement and the Prospectus.

Charges

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

One-off charges taken before or after you invest

Entry charge	0%*
Exit charge	0%*

Charges taken from the Fund over a year

Ongoing charges	0.69%**
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Charges taken from the Fund under certain specific conditions

Performance fee	None
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* Authorised participants dealing directly with the Fund may pay an entry charge up to a maximum of 5% and an exit charge up to a maximum of 3%. The Fund is currently not exercising its entitlement to apply entry and exit charges.

Since the Fund is an ETF, secondary market investors will not typically be able to deal directly with HANetf ICAV. Investors buying Shares on exchange will do so at market prices which will reflect broker fees and/or transactions charges and bid-ask spreads as well as underlying company prices at the time of trading on the secondary market.

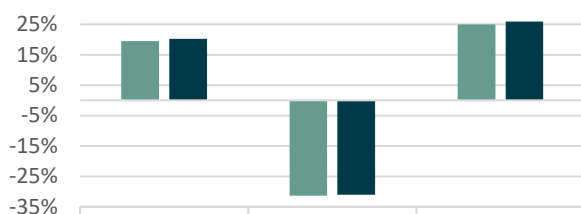
* Authorised participants dealing directly with the Fund will pay related transaction costs.

* For Investors dealing directly with the Fund, switching between sub-funds may incur a maximum switching charge of 3%.

** The ongoing charges are paid to the Manager which is responsible for discharging from its fee the cost of operating the Fund. It excludes portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling units in another investment fund.

Please see "General Charges and Expenses" and "Management Charges and Expenses" sections of the Prospectus and "Charges and Expenses" and "Key Information for Share Dealing" sections of the Supplement for further information about charges.

Past Performance



Fund launch date: 8th October 2020

Share class launch date: 8th October 2020

The base currency of the fund is USD

Past performance of the Share Class is calculated in USD

The investment strategy and policy changed on 29 August 2024. The past performance prior to this date is displayed in the illustration.

Performance is calculated based on the net asset value of the Fund after deduction of ongoing charges and is inclusive of gross income reinvested.

Past performance is not a guide to future performance

Practical Information

Investment Manager: North Atlantic Investment Services Limited

Depository: J.P. Morgan SE - Dublin Branch.

Administrator: J.P. Morgan Administration Services (Ireland) Limited.

Further information: Copies of the Prospectus documentation and the latest financial statements are available free of charge from the Administrator. The Prospectus and financial statements are prepared for HANetf ICAV rather than separately for the Fund. Further information on the composition of the portfolio is available at www.HANetf.com.

Remuneration Policy: Details of the Manager's remuneration policy, including a description of how remuneration and benefits are calculated and the identities of the persons responsible for awarding such remuneration/benefits, can be accessed from the following website: www.hanetf.com. A paper copy of these policy details is also available free of charge from the Manager upon request.

Pricing information: The net asset value of the share class will be available during normal business hours every business day at the office of the Administrator and will be published daily on www.hanetf.com.

Switching: Switching of Shares between sub-funds of HANetf ICAV is not possible for investors who purchase shares on exchange. Switching may be available to authorised participants who deal directly with the Fund.

Segregated liability: The Fund is a sub-fund of HANetf ICAV, an umbrella Irish collective asset-management vehicle. Under Irish law the assets and liabilities of the Fund are segregated from other sub-funds within HANetf ICAV and the assets of the Fund will not be available to satisfy the liabilities of another fund of HANetf ICAV.

Taxation: HANetf ICAV is resident in Ireland for taxation purposes. Irish taxation legislation may impact on the personal tax position of an investor.

Liability statement: 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.

This Fund is authorised in Ireland and regulated by the Central Bank of Ireland.

HANetf Management Limited is authorised in Ireland and regulated by the Central Bank of Ireland.

This key investor information is accurate as of 29.08.2024