



## 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.

### Saturna Al-Kawthar Global Focused Equity UCITS ETF (the Fund) – Accumulating ETF Share Class

ISIN:IE00BMYMHS24

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

### Objectives and Investment Policy

The Fund aims to achieve capital growth over the medium to long term, whilst complying with Shariah investment principles.

The Fund will invest in a concentrated, actively-managed portfolio of approximately 30 to 45 global equities and equity-related securities of companies with a quality bias with predictable revenue growth that produce sustainable economic value over the long-term and robust policies in the areas of the environmental, social and governance (**ESG**). Selected companies shall be listed or traded on a Regulated Market and reviewed by a panel of Shariah scholars appointed by the Manager (the **Shariah Panel**). The Shariah Panel will provide guidance relating to the Fund's compliance with Shariah principles, which restrict the Fund from investing in companies which derive more than 5% of their revenues from prohibited sectors and requires the companies to comply with financial ratios to ensure that their interest-bearing debt and long and short-term debt do not exceed 30% of their total market capitalisation.

The Fund will invest in quality companies that typically demonstrate strong balance sheets, favourable ESG characteristics, return on capital in excess of cost of capital, history of increasing profitability, proven ability to generate cash flow, minimal leverage and identifiable and sustainable competitive advantage. The Fund may invest up to 15% of its Net Asset Value in emerging markets companies.

In addition, the Fund may invest in Shariah-compliant global depositary receipts and American depositary receipts (a depositary receipt is a financial instrument issued by financial institutions, which give exposure to underlying equity securities) and may hold Islamic money market instruments.

**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.

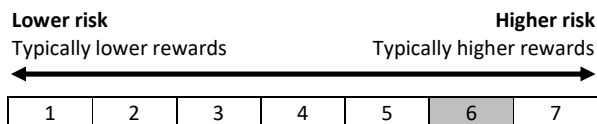
**Distribution policy:** Income received by the Fund's investments will not be distributed in respect of the Shares of this class. Instead will be accumulated and reinvested on behalf of the shareholders of the Fund.

**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 to the prospectus for the Fund (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.

- **Investment risk:** Investment risk may be concentrated in specific sectors, countries, currencies or companies. This means that the Fund may be more sensitive to any localised economic, market, political or regulatory events.
- **Application of Shariah Principles Risk:** The application of the Shariah principles may result in different outcomes for the Fund than in the case of funds with similar objectives that are not compliant with Shariah principles.
- **Active Management Risk:** The Fund's assets will be actively managed by the Investment Manager who will have discretion (subject to the Fund's investment restrictions) to invest the Fund's assets in investments that it considers will enable the Fund to achieve its investment objective.
- **Emerging Market Risk:** The Fund may invest in companies based in emerging markets which may involve additional risks not typically associated with other more established markets such as increased risk of social, economic and political uncertainty.
- **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                         | 0.75%** |

| Charges taken from the Fund under certain specific conditions |      |
|---------------------------------------------------------------|------|
| Performance fee                                               | None |

\* 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.

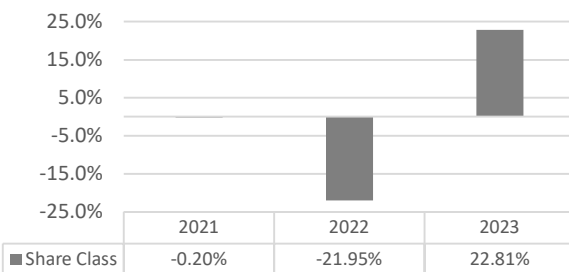
\* Authorised participants dealing directly with the Fund will pay related transaction costs.

\* 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: 28<sup>th</sup> September 2020

Share class launch date: 28<sup>th</sup> September 2020

The base currency of the fund is USD

Past performance of the Share Class is calculated in USD

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:** Saturna Capital Corporation.

**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](http://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](http://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](http://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 at 14.02.2024.