

June 2025

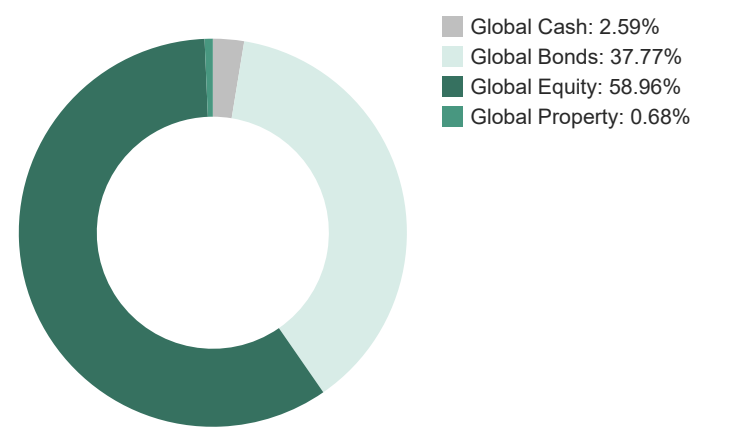
INVESTMENT OBJECTIVE

The investment objective of the Fund is to provide long-term capital growth by diversifying investments across various asset classes. This objective is not guaranteed. The Fund intends to invest in listed transferable securities with up to 60% in higher risk higher risk asset such as global equities, real estate investment trusts and global equity linked securities with the remainder in lower risk assets such as cash or cash equivalents and global bonds, and will not be restricted in asset allocation decisions, or focused on any specific geographical area, industry or sector. The Fund is expected to be balanced or moderate in terms of the risk/return scale. The Fund may invest up to 100% of its net asset value in the units and/or shares of underlying funds which provide exposure to the asset classes in which the Fund can directly invest.

INFORMATION DISCLOSURE

Classification	EAA Fund USD Flexible Allocation
Risk Profile	Moderate
Benchmark	Morningstar EAA USD Flexible Allocation
Equity Exposure	Up to 100%
Domicile	Ireland
Launch Date	03 October 2024
Base Currency	USD
Investment Manager	Ci Global Fund Mangers ICC Limited
Investment Advisor	Anura Investment Solutions

ASSET ALLOCATION



Asset allocations are one month lagged.

UNDERLYING HOLDINGS

iShares Core S&P 500 UCITS ETF	15.61%
iShares USD Floating Rate Bond UCITS ETF	14.59%
iShares USD Ultrashort Bond UCITS ETF	14.58%
iShares U.S. Infrastructure ETF	9.92%
Direct Equity	9.63%
PIMCO GIS Low Duration Income Fund	8.85%
Dodge & Cox Worldwide Global Stock Fund	7.43%
Fundsmith Equity Fund SICAV	7.26%
iShares Core MSCI EM IMI UCITS ETF	5.06%
iShares Core MSCI International Developed Markets ETF	5.03%
Cash	2.04%

ANNUALISED FUND PERFORMANCE

No performance figures are provided as the fund has been in existence for less than a year.

This document is a Minimum Disclosure Document (MDD) which contains key information about this portfolio. This MDD will be updated on a monthly basis and should be read in conjunction with the prospectus & supplement. Sources: Performance sourced from Morningstar and Analytics Consulting, for the periods ending at the month end date of this MDD. Asset Allocation and holdings data compiled by Global Investment Reporting SA ("GIRSA").

Worldwide Flexible Fund

A sub-fund of Ci Global Investments RIAIF ICAV



June 2025

INFORMATION DISCLOSURE		FEE INFORMATION	
Opening NAV Price	\$10	Annual fees levied against the Fund (Max % or amount comprising the TER)	
Fund Size	\$ 37.9 million	Fees	Retail - Class (%)
Minimum Initial Investment	None	AIFM fee	0.10%
Income Declaration Dates	N/A	Investment Management fee	0.46%
Last 12 months Distributions (cpu)	N/A	Investment Advisor fee	0.40%
Income Reinvestment / Payout Dates	N/A	Distributor fee	0.03%
Transaction cut-off time	16h00 (Irish time) on T-1	Administration fee	0.03%
Valuation time	24h00 (South African time)	Registrar & Transfer Agent fee	\$3,000
Frequency of pricing	Daily, on days that banks in Dublin and Guernsey are open for business	Depository fee	0.015%
Daily Pricing Publication	Daily NAV prices are published on AIFM's website	Performance fees	N/A
		Total Expense Ratio*	1.42%
		Advice initial fee (max.)	Negotiable between client & their advisor
		Annual advice fee (max.)	Negotiated fee paid by repurchase of shares

Characteristics

This is a multi-asset flexible portfolio, which means that the portfolio may have a maximum equity exposure of up to 100%. The portfolio will, however, typically invest up to 60% in higher risk assets, while being allowed to diversify investments across various asset classes, geographical areas, industries or sectors in order to meet its investment objective.

Risk Reward Profile: Moderate

Typically, the lower the risk, the lower the potential return and the higher the risk, the higher the potential return. There is no guarantee that returns will be higher when investing in a portfolio with a higher risk profile.

As a default position, the portfolio is expected to be invested 60% in higher risk assets, and the risk profile is rated as balanced or moderate. The portfolio may, however, invest up to 100% in higher risk assets in anticipation of and during periods of expansion.

*Total Expense Ratio (TER):

TER Calculation Period: Estimate

The TER disclosed is for the A Class and reflects the % of the value of the Fund that was incurred as expenses relating to the administration of the Fund. A higher TER does not necessarily imply a poor return, nor does a low TER imply a good return. The Current TER may not necessarily be an accurate indication of future TER's, and the TER is estimated until the Fund has sufficient expense history. Calculations are based on actual data where possible and best estimates where actual data is not available.

Obtain the Effective Annual Cost (EAC) estimate before investing by contacting the AIFM at +353 1 2053500.

Note that in most cases where the Financial Services Provider (FSP) is a related party to the portfolio manager, the FSP, the FSP's representative or the distributor may earn additional fees other than those charged by the portfolio manager.

RISK DEFINITIONS

- Compliance Risk
- This refers to the risk of not complying with the legislation, regulations, prescribed investment limits and internal policies and procedures by the manager or the fund manager.
- Concentration Risk
- Unit Trusts pool the assets of many investors and use the proceeds to buy a portfolio of securities. There are regulations in place which limit the amount that a unit trust may invest in securities, thereby spreading the risk across securities, asset classes and companies.
- Credit Risk
- Credit risk is where an issuer of a non-equity security may not be able to make interest payments or repay the capital. This will impact the value of the unit trust.
- Currency Risk / Foreign Exchange Risk
- This risk is associated with investments that are denominated in foreign currencies. When the foreign currencies fluctuate against the South African Rand, the investments face currency gains or losses.
- Inflation Risk
- The risk of potential loss in the purchasing power of your investment due to a general increase of consumer prices.
- Liquidity Risk
- This relates to the ability of the unit trust to trade out of a security held in the fund at or near to its fair value. This may impact on liquidity and in the case of foreign securities, the repatriation of funds.
- Market Risk
- Equity markets are volatile and the price of equities fluctuate based on a number of factors such as changes in the economic climate, general movements in interest rates and the political and social environment which will also affect the value of the securities held in the unit trust, thereby affecting the overall value of the unit trust.
- Political Risk
- The risk that investment returns could suffer as a result of a country's political changes or instability in the country. Instability could come from changes in the country's government, policy makers or military.
- Settlement Risk
- Settlement risk arises when a fund is exposed to credit risk on parties with whom it trades securities, and may also bear the risk of settlement default, in particular in relation to debt securities such as bonds, notes and similar debt obligations or instruments
- Tax Risk
- This risk relates to any change to tax laws or to the interpretation of existing tax laws which has an impact on the manner in which unit trusts are taxed.

DISCLAIMER:

The fund is a sub-fund of Ci Global Investments RIAIF ICAV, an open-ended umbrella type Irish collective asset-management vehicle with variable capital and with segregated liability between sub-funds, authorised by the Central Bank of Ireland, as a Retail Investor Alternative Investment Fund ("RIAIF"). Sanlam Asset Management (Ireland) Limited, authorised by the Central Bank of Ireland as an Alternative Investment Fund Manager ("AIFM") is the appointed AIFM to the fund and is licensed as a Financial Services Provider in terms of Section 8 of the South African FAIS Act. This fund is Section 65 approved under the Collective Investment Schemes Control Act 45, 2002 ("CISCA"). The information in this document does not constitute financial advice as contemplated in terms of the South African FAIS Act. The use of and/or reliance on this information is at your own risk. Independent professional financial advice should be sought before making an investment decision. Any offering is made only pursuant to the relevant offering document, the Prospectus the Supplement, the MDD, together with the current financial statements of the fund, and the relevant subscription/application forms, all of which must be read in their entirety. No offer to purchase securities will be made or accepted prior to receipt by the offeree of these documents, and the completion of all appropriate documentation. The full Prospectus and Supplement are available free of charge from Ci, Centaur, Maystone or at www.sanlam.ie. Collective investment Schemes in Securities ("CIS") are generally medium to long term investments. Past performance is not necessarily a guide to future performance, and the value of your investment may go down as well as up. Changes in exchange rates may have an adverse effect on the value, price or income of your investment. CIS are traded at ruling prices and can engage in borrowing and scrip lending. Forward pricing is used. CIS are calculated on a net asset value basis, which is the total market value of all assets in the fund including any income accruals and less any deductible expenses such as audit fees, brokerage and service fees. Performance is calculated for the fund and individual investor performance may differ as a result of initial fees applicable, actual investment date, date of reinvestment of income and any dividend withholding tax, if applicable. Performance is quoted is for a lump investment with income distributions, prior to deduction of applicable taxes, included. NAV to NAV figures have been used. The annualised return is the return of the performance period re-scaled to a period of a year. Should different classes apply to this fund these are subject to different fees and charges. A schedule of fees and charges and maximum commissions is available on request from the AIFM, Centaur, Maystone or Ci. The performance of the fund depends on the underlying assets and variable market factors. The AIFM does not provide any guarantee either with respect to the capital or the return of the fund. Commission and incentives may be paid and are for the account of the manager. International investments or investments in foreign securities could be accompanied by additional risks such as potential constraints on liquidity and repatriation of funds, macroeconomic risk, political risk, foreign exchange risk, tax risk, settlement risk as well as potential limitations on the availability of market information. The AIFM retains full legal responsibility for this fund. The AIFM has the right to close the fund to new investors to manage it more efficiently in accordance with its mandate. The portfolio management of the fund is outsourced to regulated and authorised financial services providers. Note that some fees are inclusive of VAT.