

# KEY INVESTOR INFORMATION

This document provides you with the 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.

## European Wealth Enhanced Cash Fund (the "Fund"), Class B Accumulation Shares, a sub-fund of European Wealth Investment Fund PLC (the "Company") (ISIN: IE00B6492N14)

The Fund is managed by Link Fund Manager Solutions (Ireland) Limited, part of the Asset Services Division of Link Administration Holding Limited.

### Objectives and Investment Policy

#### Objective

The objective of the Fund is to preserve your capital and generate income above the Bank of England base rate.

#### Investment Policy

The Fund will invest in a range of investment grade bonds including those issued by governments, quasi governments and companies operating a predominant part of their business in OECD countries.

#### Essential features of the Fund

- The Fund may only invest in Sterling denominated securities.
- Investments can include fixed income bonds, floating rate bonds, inflation linked bonds and covered bonds.
- At least 30% of the Fund must be invested in G7 government and quasi-government bonds.
- Maximum 15% of the Fund can be held in cash and money market securities.
- The Fund will be managed conservatively with an emphasis on low volatility.
- Any income arising from the Fund will be reinvested.

#### Other Information

- Choice of assets is guided by value.
- Detailed investment objectives and policy can be found in the 'Investment Objective and Policies' section of the Fund's Supplement.
- Minimum recommended holding term is 6 months.
- The minimum initial investment for this share class is GBP 250,000.
- You may buy or sell shares on each Business Day in Dublin, subject to terms of the Prospectus and Supplement. Dealing deadline is 12 noon Irish time.

### Risk and reward profile



- This indicator shows how much a fund has risen and fallen in the past, and therefore how much a fund's returns have varied. It is a measure of the fund's volatility. The higher a fund's past volatility the higher the number on the scale and the greater the risk that investors in that fund may have made losses as well as gains.
- The lowest number on the scale does not mean that a fund is a risk free investment.
- The Fund has been classed as 2 because its volatility has been measured as low.
- The risk and reward score is not guaranteed and may change over time.
- Risk category may not be a reliable indication of the future risk profile.

#### The risk and reward indicator may not adequately capture the following Fund risks:

- Bond values may decrease when interest rates rise.
- Bond issuers may fail, resulting in losses to capital values and income.

#### Material Risks

- Please note that the Fund does not partake in any derivative activity.
- The Fund will invest in other funds; it will indirectly bear the fees of these underlying funds. The Fund may be subject to valuation risk due to the manner and timing valuations of the Fund's investments.
- The Fund invests in REITs. will be subject to risks associated in real estate, fluctuations in properties, payment defaults, market saturation, decrease in rents and other related factors in property markets.
- Credit Risk – no sub investment grade (below BBB-) are permitted and at least 55% of the fund must have a credit rating of A- or higher.
- Counterparty Risk – the maximum amount invested in any one counterparty, excluding governments, is 10% of the Fund's NAV. The sum of all counterparties where the total holding is greater than 5%, excluding governments, must not exceed 40% of the Fund's NAV.
- For full details of the fund's risks, please see the Prospectus which may be obtained from the address in 'Practical Information' overleaf.

## Charges for this Fund

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

### One-off charges taken before or after you invest

Entry Charge (Max)	1.00%
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This is the maximum that might be taken out of your money before you invest.

Exit Charge (Max)	None
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### Charges taken from the Fund over the year

Ongoing Charges	1.22%
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### Charges taken from the Fund under certain specific conditions

Performance Fee	None
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The entry and exit charges shown are the maximum figures. In some cases you might pay less – you can find this out from your financial adviser.

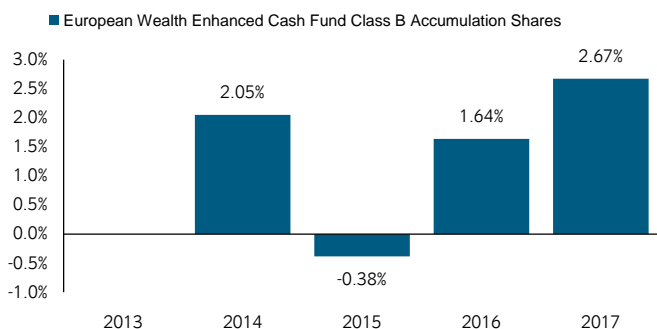
You may also be charged a dilution levy on entry to and exit from the Fund.

The ongoing charges figure is based on expenses as at 31 August 2018 and may vary from year to year. The Fund's annual report will include detail on the charges made. They are taken from the assets of 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 collective investment undertaking.

**For more information about charges, please see the section entitled 'Charges and Expenses' of the Fund's Prospectus and Supplement, which is available at [www.europeanwealth.com](http://www.europeanwealth.com).**

## Past Performance



- Past performance is not a reliable guide to future performance.
- All charges and fees, except any entry, exit and switching charges, have been included within the performance.
- The Fund was launched on 12 July 2010.
- This share class was launched on September 2013.
- Performance is calculated in GBP.

## Practical Information

The Company	This key investor information document describes a fund within the Company. The Prospectus and periodic reports are prepared for the entire Company.
Documents	You may obtain, free of charge, the Prospectus, the latest annual and semi-annual reports in English from - <a href="http://www.europeanwealth.com/bond-fund/">www.europeanwealth.com/bond-fund/</a>
Prices of shares and further information	Share prices as well as further fund information are available on-line at <a href="http://www.europeanwealth.com/bond-fund/">www.europeanwealth.com/bond-fund/</a>
Right to convert	You have the right to switch from this share class into the same or possibly other share class types of another sub-fund. Details on switching rules can be found in the Prospectus.
Fund Segregation	The Company is an umbrella fund with segregated liability between sub-funds. This means that the holdings of the Fund are maintained separately under Irish law from the holdings of other sub-funds of the Company and your investment in the Fund will not be affected by any claims against another sub-fund of the Company.
Depository	BNY Mellon Trust Company (Ireland) Limited.
Tax	The Company is resident in Ireland for tax purposes. This may have an impact on your personal tax position. For further details please speak to your financial adviser.
Liability	Link Fund Manager Solutions (Ireland) Limited 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 European Wealth Investment Fund Plc.
Remuneration	Details of the Manager's up-to-date remuneration policy, including, but not limited to, a description of how remuneration and benefits are calculated and the identity of persons responsible for awarding the remuneration and benefits, are available at <a href="https://www.linkassetservices.com/what-we-do/funds-solutions/irish-management-company">https://www.linkassetservices.com/what-we-do/funds-solutions/irish-management-company</a> and a paper copy of such remuneration policy is available to investors free of charge upon request.