

Prepared on: 28 May 2020

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this investment product and complements the Prospectus¹.
- It is important to read the Prospectus before deciding whether to purchase units in the product. If you do not have a copy, please contact us to ask for one.
- You should not invest in the product if you do not understand it or are not comfortable with the accompanying risks.
- If you wish to purchase the product, you will need to make an application in the manner set out in the Prospectus.

UTI INDIA DYNAMIC EQUITY FUND (the "Fund")

Product Type	Open-ended investment	Launch Date	7 September 2015
Manager	UTI International (Singapore) Private Limited	Depository	Citi Depository Services Ireland Designated Activity Company
Capital Guaranteed	No	Dealing Frequency	Every Dealing Day
		Expense Ratio for financial year ended 31 October 2019	USD Retail Accum.: 2.02% USD Institutional Accum.: 1.11% USD RDR Accum.: 1.13% EUR Institutional Accum.: 1.08% GBP RDR Accum.: 1.12% EUR Retail Accum.: 2.01%

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

- The Fund is only suitable for investors who:
 - seek medium to long term time growth;
 - are capable of evaluating the risks and merits of such investment; and
 - are able to bear any loss which might result from such investment.

Refer to paragraph 10.3 and paragraph (l) of Appendix 1 of the Prospectus for further information on product suitability.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?

- You are investing in a sub-fund of an open-ended investment company with variable capital, UTI Goldfinch Funds PLC (the "**Company**"), incorporated with limited liability in Ireland and authorised by the Central Bank of Ireland as an Undertaking for Collective Investment Transferable Securities that aims to achieve medium to long-term growth through investment primarily in growth oriented Indian stocks which are listed on the Mumbai Stock Exchange and the National Stock Exchange in India.
- The Directors may make semi-annual distributions in respect of the Shares. Where dividends are paid out of capital attributable to the relevant Class, the NAV of the relevant Class will be reduced.

Refer to paragraphs 10, paragraph (a) of Appendix 1 and paragraph (g) of Appendix 1 of the Prospectus for further information on features of the product.

Investment Strategy

¹ The Prospectus is available for collection at 3 Raffles Place #08-02 Bharat Building Singapore 048617 during business hours or accessible at www.utifunds.com.sg.

<ul style="list-style-type: none"> • The Fund's investment strategy is to predominantly follow a bottom-up approach with emphasis on building exposure around strong blue chip companies that have a high earning growth potential on account of the size of the future business opportunity. • Investment policies of the Fund shall comply with the restrictions for Foreign Portfolio Investor ("FPI") (investments as established by the Securities and Exchange Board of India and the Reserve Bank of India as set out in Appendix 1 of the Prospectus). 	<p>Refer to paragraph 10 and paragraph (a) of Appendix 1 of the Prospectus for further information on the investment strategy of the Company.</p>
Parties Involved	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> • Investment Manager, Promoter, Distributor and Singapore Representative: UTI International (Singapore) Private Limited. • Investment Advisor: UTI Asset Management Company Ltd. • Administrator, Registrar and Transfer Agent: Citibank Europe plc. • Depository: Citi Depository Services Ireland Designated Activity Company. 	<p>Refer to paragraphs 3 to 8 of the Prospectus for further information on the role and responsibilities of these entities and what happens if they become insolvent.</p>
KEY RISKS	
<p>WHAT ARE THE KEY RISKS OF THIS INVESTMENT? The value of the product and its dividends or coupons may rise or fall. These risk factors may cause you to lose some or all of your investment:</p>	<p>Refer to paragraph 13 and paragraph (n) of Appendix 1 of the Prospectus for further information on risks of the product.</p>
Market and Credit Risks	
<ul style="list-style-type: none"> • You are exposed to Indian economic factors <ul style="list-style-type: none"> ○ The success of the Fund's investments depends in part on the general economic and business conditions in India. A significant change in India's economic liberalisation and deregulation policies could adversely affect business and economic conditions in India generally and in particular if new restrictions on the private sector are introduced or if existing restrictions are not relaxed over time. • You are exposed to Indian political factors <ul style="list-style-type: none"> ○ More recently, terrorist attacks in November 2008 in Mumbai have heightened tensions and security risks in both countries. Events of this nature in the future could influence the Indian economy and could have a material adverse effect on the market for securities of Indian companies, and on the market for the services of Indian companies in which the Fund may have investments. • You are exposed to Indian stock market risk <ul style="list-style-type: none"> ○ The Indian stock markets are undergoing a period of growth and change, which may lead to greater volatility and difficulties in the settlement, and recording of transactions and interpreting and applying the relevant regulations, in comparison to the developed countries. There can be no assurance that the Fund's objectives will be realised or there will be any return of capital. • You are exposed to the risk of loss of FPI registration <ul style="list-style-type: none"> ○ For accessing the Indian securities market, the Company will need to be registered as a FPI. In the event such registration as an FPI is terminated or is not renewed, the Fund could potentially be forced to redeem the investments held in the particular share class, and such forced redemption could adversely affect your returns. • You are exposed to Indian legal system risk <ul style="list-style-type: none"> ○ The level of legal and regulatory protections customary in countries with developed securities markets to protect investors and securities transactions, and to ensure market discipline, may not be available. Regulation by the exchanges and self-regulatory organisations may not be recognised as law that can be enforced through the judiciary or by means otherwise available to the investors in the developed markets. 	
Liquidity Risks	

<ul style="list-style-type: none"> • Investments of the Funds may not be liquid <ul style="list-style-type: none"> ○ Securities or instruments invested in by the Fund may have low liquidity. The accumulation and disposal of holdings in some investments may be time consuming and may need to be conducted at unfavourable prices. The Funds may also encounter difficulties in disposing of assets at their fair price due to adverse market conditions leading to limited liquidity. 	
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Product-Specific Risks

<ul style="list-style-type: none"> • You are exposed to currency exchange risks <ul style="list-style-type: none"> ○ Due to the Indian regulatory regime, it is not practical, given the costs, to hedge currency risks for more than relatively short periods of time. ○ There is no assurance that the Indian Government will not impose restrictions on foreign exchange. The repatriation of capital may be hampered by changes in Indian regulations concerning exchange controls or political circumstances. In addition, India may in the future re-introduce foreign exchange control regulations which can limit the ability of the Company, on behalf of the Fund, to repatriate the dividends, interest or other income from the investments or the proceeds from sale of securities. ○ The exchange rate between the Indian rupee and the U.S. dollar has changed substantially in recent years and may fluctuate substantially in the future. Further depreciation of the value of the Indian rupee as regards foreign currencies will result in a higher cost to the Fund for foreign currency denominated expenses. 	
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FEES AND CHARGES

<p>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT? <u>Payable directly by you</u> You will need to pay the following fees and charges as a percentage of your gross investment sum:</p> <table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Type of fee</th> <th style="text-align: left;">Amount payable</th> </tr> </thead> <tbody> <tr> <td>Sales charge</td> <td>All Classes: Maximum 5% of subscription amount</td> </tr> <tr> <td>Redemption fee</td> <td>All Classes: Not payable</td> </tr> <tr> <td>Conversion charge</td> <td>All Classes: Not payable</td> </tr> </tbody> </table> <ul style="list-style-type: none"> • The Company reserves the right to impose an 'anti-dilution levy' representing a provision for market spreads (the differences between the prices at which assets are valued and/or bought or sold), duties and charges relating to the acquisition or disposal of assets in the event of receipt for processing in the Primary Market of net subscription or redemption request exceeding 1% of the NAV of the Fund including subscriptions and/or redemptions which would be effected as a result of requests for conversion from one Fund into another Fund <p><u>Payable by the Fund from invested proceeds</u> The Fund will pay the following fees and charges to the Investment Manager, Depository and other parties:</p> <table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Type of fee</th> <th style="text-align: left;">Amount payable (p.a. of NAV of the Fund)</th> </tr> </thead> <tbody> <tr> <td>Management fee*</td> <td>USD Institutional Accum., USD Institutional Dist., CHF Institutional Accum., CHF Institutional Dist., JPY Institutional Accum., JPY Institutional Dist., EUR Institutional Accum., EUR Institutional Dist., GBP Institutional Accum., GBP Institutional Dist., USD RDR Accum., USD RDR Dist., GBP RDR Accum., GBP RDR Dist., EUR RDR Accum., EUR RDR Dist., USD RDR II Accum., USD RDR II Dist., CHF RDR Accum., CHF RDR Dist., CHF RDR II Accum., CHF RDR II Dist., GBP RDR II Dist., GBP RDR II Accum., EUR RDR II Dist. and EUR RDR II Accum.: 0.80%</td> </tr> <tr> <td>(a) Retained by Investment Manager</td> <td>USD Retail Accum., USD Retail Dist., EUR Retail Accum., EUR Retail Dist., CHF Retail Accum., CHF Retail Dist., JPY Retail Accum., JPY Retail Dist., EUR Super Retail Accum., EUR Super Retail Dist., SGD Retail Dist. and SGD Retail Accum.: 1.70%</td> </tr> <tr> <td>(b) Paid by Investment Manager to financial adviser (trailer fee)</td> <td></td> </tr> </tbody> </table>	Type of fee	Amount payable	Sales charge	All Classes: Maximum 5% of subscription amount	Redemption fee	All Classes: Not payable	Conversion charge	All Classes: Not payable	Type of fee	Amount payable (p.a. of NAV of the Fund)	Management fee*	USD Institutional Accum., USD Institutional Dist., CHF Institutional Accum., CHF Institutional Dist., JPY Institutional Accum., JPY Institutional Dist., EUR Institutional Accum., EUR Institutional Dist., GBP Institutional Accum., GBP Institutional Dist., USD RDR Accum., USD RDR Dist., GBP RDR Accum., GBP RDR Dist., EUR RDR Accum., EUR RDR Dist., USD RDR II Accum., USD RDR II Dist., CHF RDR Accum., CHF RDR Dist., CHF RDR II Accum., CHF RDR II Dist., GBP RDR II Dist., GBP RDR II Accum., EUR RDR II Dist. and EUR RDR II Accum.: 0.80%	(a) Retained by Investment Manager	USD Retail Accum., USD Retail Dist., EUR Retail Accum., EUR Retail Dist., CHF Retail Accum., CHF Retail Dist., JPY Retail Accum., JPY Retail Dist., EUR Super Retail Accum., EUR Super Retail Dist., SGD Retail Dist. and SGD Retail Accum.: 1.70%	(b) Paid by Investment Manager to financial adviser (trailer fee)		<p>Refer to paragraph 12 and paragraph (j) of Appendix 1 of the Prospectus for further information on fees and charges.</p>
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	(a) 40% to 100% of the Management Fee (b) 0% to 60% of the Management Fee ²
Administrator's fee*	Maximum 1.50%
Depository's fee*	Maximum 0.50%

*Such fees shall be calculated based on the NAV of the Fund before taking into account any adjustment for swing pricing (if applicable).
Note: The rates of fees for the provision of services may be increased within the maximum levels stated above so long as at least one (1) month's written notice of the new rate(s) is given to Shareholders of the relevant Class.

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

- The NAV of each Fund, or if there are different Classes within a Fund, each Class will be calculated by the Administrator as at the Valuation Point on or with respect to each Dealing Day in accordance with the Company's Articles of Association.
- The NAV per Share shall be made available on Bloomberg at the website www.bloomberg.com and shall be updated following each calculation of the NAV per Share.

Refer to paragraph 14.4, paragraph 15, paragraph 17 and paragraph 23 of the Prospectus for further information on valuation and exiting from the product.

HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?

- There is no cancellation period for this investment.
- Shareholders may redeem their Shares on a Dealing Day at the NAV per Share calculated as at the Valuation Point in relation to that Dealing Day. Applications for the redemption of Shares should be made to the Administrator.
- Shareholders will not be subject to a redemption fee.
- Requests for redemption received prior to the Dealing Deadline for any Dealing Day will be dealt with on that Dealing Day and Shares will be redeemed at the redemption price based on the NAV per Share as at the Valuation Point in relation to that Dealing Day.
- Any requests for redemption received after the Dealing Deadline for a Dealing Day will be dealt with on the next Dealing Day subsequent to the relevant Dealing Day unless the Directors in their absolute discretion and in an equitable manner determine otherwise and Shares will be redeemed at the redemption price based on the NAV per Share as at the Valuation Point in relation to such subsequent Dealing Day.
- Redemption proceeds in respect of Shares will be paid within 10 Business Days of the relevant Dealing Day provided that all the required documentation has been furnished to and received by the Administrator.
- The net redemption proceeds that you will receive will be the redemption price multiplied by the number of Shares redeemed.

An example is as follows:

1,000.00 Shares	x USD 1.0000	= USD 1,000.00
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Redemption request	Notional redemption price (= NAV per Share)
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CONTACT INFORMATION

HOW DO YOU CONTACT US?

Address: 3 Raffles Place, #08-02 Bharat Building, Singapore 048617
Telephone No.: +65-6533 9190

² Your financial adviser is required to disclose to you the amount of trailer fee it receives from the Investment Manager.

APPENDIX: GLOSSARY OF TERMS

Business Day:	means any day (except Saturday or Sunday) on which banks and stock exchanges in India and banks in Ireland and Singapore are generally open for business or if there is more than one such securities markets, the securities market designated by the Investment Manager, in consultation with the Directors, is open for normal trading, or such other day or days as may be determined by the Directors from time to time and notified in advance to the Shareholders.
Class:	means a particular division of Shares in a Fund.
Dealing Day:	means 9 a.m. (Irish time) on the relevant Business Day, or such other time as the Directors may determine and notify to Shareholders.
Dealing Deadline	means 9 a.m. (Irish time) on the Business Day preceding the relevant Dealing Day or such other time as the Directors may determine and notify to Shareholders, provided always that the Dealing Deadline precedes the Valuation Point.
Irish Prospectus:	means the prospectus of the Company dated 1 November 2017 as supplemented by the Supplement for the UTI India Sovereign Bond UCITS ETF dated 1 November 2017, the Supplement for the UTI India Dynamic Equity Fund dated 1 November 2017, the Supplement for the UTI India Balanced Fund dated 27 February 2018, the First Addendum dated 22 January 2018, the Second Addendum dated 29 March 2018, the Third Addendum dated 27 September 2018, the Fourth Addendum dated 30 July 2019 and the Fifth Addendum dated 6 May 2020 and such other supplementary prospectus(es) that may be issued from time to time in accordance with the requirements of the Central Bank of Ireland.
NAV:	means the net asset value of a Fund or attributable to a Class (as appropriate) calculated as referred to in the Irish Prospectus.
NAV per Share:	means the NAV of a Fund divided by the number of Shares in issue in that Fund or the attributable to a Class divided by the number of Shares issued in that Class rounded to four (4) decimal places.
Primary Market:	means <ul style="list-style-type: none"> (i) the issue of Shares to a person registered or eligible to be registered as the holder of Shares in the register of Shareholders; (ii) the redemption of Shares by a person who is registered as the holder of Shares in the register of Shareholders; or (iii) the transfer of Shares by a person who is registered as the holder of Shares in the register of Shareholders to a person who is registered or eligible to be registered as the holder of Shares in the register of Shareholders.
Shares:	means a participating share or, save as otherwise provided in the Irish Prospectus or a Supplement, a fraction of a participating share in the capital of the Company.
Supplement:	means a supplement to the Irish Prospectus specifying certain information in respect of a Fund and/or one or more Classes.
USD:	means United States Dollars, the lawful currency for the time being of the United States of America.
Valuation Point:	means 12 noon (Irish time) on the relevant Business Day.