

## 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.



## UTI India Dynamic Equity Fund (the "Fund")

A Sub-Fund of UTI Goldfinch Funds PLC (the "Company")

Share Class: CHF Retail Accumulating (ISIN: IE00BDSFP132)

The Company is managed by UTI International (Singapore) Private Limited

## Objectives and Investment Policy

The investment objective of the Fund is to achieve medium to long-term growth of the portfolio of assets through investment primarily in growth oriented Indian stocks which are listed on the Mumbai Stock Exchange and the National Stock Exchange in India.

The Fund intends to achieve its investment objective by investing on a permanent basis more than 75% of its Net Asset Value in a diversified portfolio of equities and equity related securities of (i) large, mid and small-cap corporations that have their registered office in India and are listed on Recognised Exchanges worldwide, (ii) large, mid and small-cap corporations that exercise a preponderant part of their economic activity in India and are listed on Recognised Exchanges worldwide and/or (iii) large, mid and small-cap corporations whose equity and equity related securities are listed, traded or dealt in on Indian stock exchanges listed in Appendix II of the Prospectus. The investment in securities which are listed on Recognised Exchanges other than Mumbai Stock Exchange and the National Stock Exchange of India will not exceed 25% of the Net Asset Value of the Fund.

The Fund is considered to be actively managed in reference to the MSCI India Index and/or the MSCI India Emerging Markets Index (the "Benchmarks") by virtue of the fact that it uses the Benchmarks for

performance comparison purposes only. The Benchmarks are not used to define the portfolio composition of the Fund and are not used as performance targets. The Fund may invest in securities which are not constituents of the Benchmarks.

The Base currency of the Fund is USD.

The Directors are entitled to declare and pay dividends for Shares in the Fund. The Directors may declare and pay dividends on a semi-annual basis equal to; net income and realised and unrealised gains, net of realised and unrealised losses. Any dividend will be declared on the last Business Day in January and in July in each year or on such other date as may be determined by the Directors, or such other frequency as the Directors consider appropriate.

Shareholders may redeem their Shares on a Dealing Day at the Net Asset Value per Share calculated as at the Valuation Point in relation to that Dealing Day.

For the full investment objective, policy and strategy of the Company please refer to the Prospectus for the Company. This Fund may not be appropriate for investors who plan to withdraw their money within 1-3 years. The Investment Manager recommends 3-5 years investment in the Company.

## Risk and Reward Profile



This indicator is a measure of a share class' volatility over the past five years. The higher a share class' past volatility the higher the number on the scale and the greater the risk that investors in that share class may have made losses as well as gains. The lowest number on the scale does not mean that a share class is risk free. The share class has been classed as a Category 6 as this category best describes the volatility level of the share class. Historical data may not be a reliable indication for the future.

The market prices of Indian securities can move sharply on relatively small trading volumes. It also reflects that the Fund is not only exposed to market price movements, but also to the value of the Indian Rupee relative to the share class currency. The Fund's policy is not to hedge Rupee exposure.

The risk and reward profile of the Fund shown is not guaranteed to remain the same and may shift over time. This means the Fund is not guaranteed to always stay in the same category. The Fund has a High risk rating because it invests in a portfolio of equities of an Indian company. Accordingly, an investor may not get back the full amount invested and an investment should only be made by persons who can sustain a loss on their investment.

The Fund is also subject to risks which are not included in the calculation of the risk-reward indicator associated with the following:

**Operational risk** - includes the risks relating to the safekeeping of assets. The Depository who holds the Company's assets is subject to independent external audit and is supervised by regulators.

**Market Risk** - The market price of investments owned by the Fund may go up or down, sometimes unpredictably. The value of an investment may decline due to general market conditions, such as real or perceived

adverse economic conditions or general adverse investment sentiment. Investments may also decline in value due to factors which affect a particular market sector.

**Liquidity Risk** - Liquidity may be essential to a Fund's performance. Under certain market conditions, such as during volatile markets or when trading in Financial Instruments or market is otherwise impaired, the liquidity of a Fund's portfolio positions may be reduced. During such times, a Fund may be unable to dispose of certain Financial Instruments, which would adversely affect the Fund's ability to rebalance its portfolio or to meet redemption requests.

**Indian Economic Factors** - The success of the Fund's investments depends in part on general economic and business conditions in India. A significant change in India's economic liberalization 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.

**Currency Exchange Rate Risks** - Assets of a Fund may be denominated in a currency other than the Base Currency of the Fund and changes in the exchange rate between the Base Currency and the currency of the asset may lead to a depreciation of the value of the Fund's assets as expressed in the Base Currency. A Class of Shares of a Fund may be designated in a currency other than the Base Currency of the Fund. Changes in the exchange rate between the Base Currency and such designated currency may lead to a depreciation of the value of such Shares as expressed in the designated currency.

**Loss of FPI Registration** - For accessing the Indian securities market, the Fund will need to be registered as an FPI under the FPI Regulations. The investment by the Fund is dependent on the continued registration of the Fund as an 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 the returns to the Shareholders.

## Charges

The charges you pay are used to pay the cost 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 | 5.00% |
| Exit charge  | none  |

This is the maximum that might be taken out of your money before it is invested and before the proceeds of your investment are paid out.

### Charges taken from the Fund over a year

|                |       |
|----------------|-------|
| Ongoing charge | 2.14% |
|----------------|-------|

### Charges taken from the Fund under specific conditions

|                 |      |
|-----------------|------|
| Performance fee | none |
|-----------------|------|

The **entry** and **exit charges** shown are maximum figures. In some cases you might pay less - you can find this out from your financial adviser. You may be charged a dilution levy on entry to or exit from the Company.

The **ongoing charges** figure is estimated, based on the expected total of charges. This figure may vary from year to year. It excludes:

- Performance fees
- Portfolio transaction costs, except in the case of an entry/exit charge paid by the Company when buying or selling units in another collective investment undertaking.

Investments in the Fund may be sold to meet ongoing charges and the value of your investment in the Fund would reduce. These charges reduce the potential growth of your investment.

**Sales Charge:** Shareholders may be subject to a sales charge which will be payable to the Distributor and this sales charge is calculated at a maximum of 5.00% of subscription monies in respect to the CHF Retail Accumulating.

**Exit Charge:** Shareholders are not subject to a redemption fee.

For more information about charges, please see the Company's prospectus which is available at [www.utifunds.com.sg](http://www.utifunds.com.sg).

## Past Performance

There is insufficient data to produce a useful indication of past performance for the Share Class

- Performance in the past is not a reliable indicator of future results.
- The above figures display how much the share class in the Company increased or decreased in value during each year.
- The past performance shown here takes account of all charges and costs.
- The past performance is calculated in Swiss Francs.
- The Company was launched in September 2014.
- CHF Retail Accumulating is not yet launched.

## Practical Information

**Depository:** Citi Depository Services Ireland Designated Activity Company.

The NAV per share is calculated in US Dollars and settlement and dealing will be effected in the class currency of the relevant share class. The NAV per share of the Fund will be published daily and made available on [www.bloomberg.com](http://www.bloomberg.com) and will be updated following each calculation of the NAV.

The Fund is subject to tax laws and regulations of Ireland. Depending on your home country of residence, this might have an impact on your investment. For further details, please speak to an adviser.

The Fund is a sub-fund of the Company, an umbrella investment company. The assets of this sub-fund are segregated from other sub-funds in the Company, meaning the liabilities of one sub-fund can not impact another sub-fund.

You are entitled to switch from one sub-fund of the Company to another, subject to the relevant sub-fund's switching charge. Please refer to the Prospectus for further information on how to switch.

You can find out more information about the Company in the Prospectus and about the Fund in the Supplement. The Prospectus and periodic reports are in the name of the Company.

Copies of the Prospectus and the annual and half-yearly reports of the Company may be obtained from the Administrator, free of charge.

The Company 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 the Company.

Copies of the Prospectus, the Key Investor Information Document, the Articles of Association as well as the annual and half yearly reports of the Company may be obtained free of charge from the representative and paying agent in Switzerland, RBC Investor Services Bank S.A., Esch-sur-Alzette, Zurich Branch, Bleicherweg 7, CH-8027 Zurich, Switzerland.

The Company operates a UCITS compliant remuneration policy. The Company'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 is available once issued at the following website [www.utifunds.com](http://www.utifunds.com) and a paper copy of such remuneration policy is available to investors free of charge upon request.