

# 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.

FAB Conservative Allocation Fund: USD Share Class

A sub-fund of OneShare plc

ISIN: IE00B827W208

*The Fund is managed by Carne Global Fund Managers (Ireland) Limited (the "Manager")*

## Objectives and Investment Policy

The investment objective of FAB Conservative Allocation Fund ("the Fund") is to provide long-term total returns consistent with a low level of risk.

The Fund's benchmark for comparison purposes is the CUCITS Composite Index.

The Fund aims to achieve this investment objective primarily through investment in collective investment schemes which provide exposure principally to equities, debt securities, Money Market Instruments, currencies and/or alternative investments (i.e. commodities, real estate properties and hedge funds).

While there is no geographic or sectoral bias intended, the Fund may have exposure in excess of 30% of the Net Asset Value of the Fund in emerging markets.

A selection process combining both quantitative and qualitative criteria is used to select best-in-class highly liquid financial instruments including but not limited to collective investment schemes and exchange traded funds in each asset class. Asset allocation policy is formulated in the Investment Manager's Investment and Tactical Asset Allocation Committees ('IC', and 'TAA'), composed of investment experts from the Investment Manager both of which meet regularly.

Any investment in debt securities will include government and/or corporate bonds which may have fixed or floating rates of interest and

which need not be of investment grade. Such debt securities may be listed on or dealt in Recognised Exchanges worldwide.

Investors in the Fund should have at least a two-to-three year investment horizon. Consequently, it may not be appropriate for investors who wish to withdraw their money prior to that period.

Any income earned by the Fund will be reinvested to grow the value of your investment.

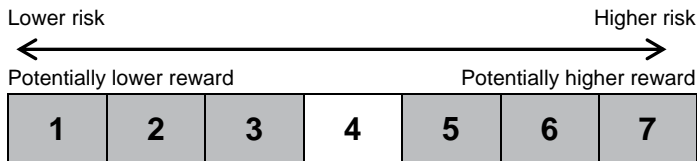
Shares in the fund can be purchased and redeemed on each day (Monday – Friday) of the week provided that the banks in the UAE and Ireland are open for business.

The Fund is considered to be actively managed in reference to CUCITS Composite Index (the "Benchmark") by virtue of the fact that it uses the Benchmark for performance comparison purposes. However, the Benchmark is not used to define the portfolio composition of the Fund or as a performance target and the Fund may be wholly invested in securities which are not constituents of the Benchmark.

Please refer to the Prospectus of OneShare plc (the "Company") and Fund Supplement for more detailed information.

Unless otherwise defined in this document, all words and expressions defined in the Company's current Prospectus shall have the same meaning herein.

## Risk and Reward Profile



- Historical data may not be a reliable indication for the future.
- The risk category shown is not guaranteed and may shift over time.
- The lowest category does not mean 'risk free'.

The Fund is in risk category 3 as it primarily invests in collective investment schemes which provide exposure principally to equities, debt securities, Money Market Instruments, currencies and/ or alternative investments (i.e. commodities, real estate properties and hedge funds), the prices of which can vary from day to day.

The Fund is not subject to material risks not adequately captured in the calculation of the Risk Reward indicator. However a more detailed description of the risk factors that apply to the Fund is set out in the "Risk Factors" section of the Prospectus and in the Fund Supplement. You should review these risk factors before making any investment in the Fund.

## 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	5.00%
Exit charge	No charge
This is the maximum that might be taken out of your money before it is invested.	
Charges taken from the Fund over a year	
Ongoing charges	2.89%
Charges taken from the Fund under certain specific conditions	
Performance fee	No charge

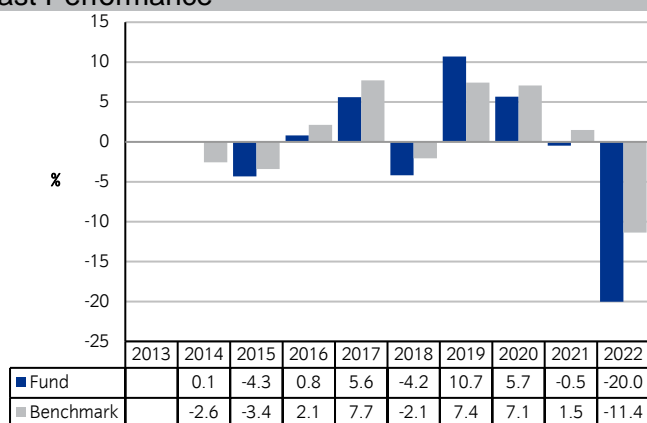
The entry charge shown is a maximum figure. In some cases you may pay less – you can find this out from your financial adviser.

Subscription fees of up to 5% of the total subscription amount may be charged by the Global Distributor or any Local Distributor.

The ongoing charges figure is based on expenses for the year ended 31 December 2022. This figure may vary from year to year and includes underlying cost of investing into the collective investment schemes held by the Fund. These underlying costs are captured in the respective Net Asset Value of the underlying collective investment schemes and are incorporated in the net asset value of the Fund. Please note that due to these underlying costs the ongoing charges figure will differ from the actual total expense ratio of the Fund. The ongoing charge figure excludes transaction costs.

For more information about charges, please see the section entitled "Fees and Expenses" in the Fund's Prospectus and Fund Supplement (which are available at [www.bankfab.com](http://www.bankfab.com)).

## Past Performance



- Past performance is not necessarily a guide to future performance of the Fund.
- The base currency of the Fund and the share class is in USD.
- Past performance has been calculated in USD.
- The performance figures include all on-going charges and excludes any entry charge.
- The Fund was created on the 29/05/2013 and the share class was launched on 29/05/2013.

## Practical Information

- The Fund's depository is Northern Trust Fiduciary Services (Ireland) Limited.
- The Fund is subject to the tax laws and regulations of Ireland. Depending on your country of residence, this might have an impact on the personal tax position of your investment. For further details contact a financial advisor.
- 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 Company's Prospectus.
- The Company is an umbrella investment company and this document describes a share class of a sub-fund of the Company. The Prospectus and periodic reports are prepared for the entire Company. The assets and liabilities of each sub-fund are segregated subject to the provisions of Irish law. However, these provisions have not been tested in other jurisdictions.
- Details of the remuneration policy of the Manager is available on the Manager's website, [www.carnegroup.com/resources](http://www.carnegroup.com/resources). A paper copy will be available free of charge from the office of the Manager upon request.
- Subject to the conditions set down in the Prospectus, you are entitled to switch from one or more share classes to another either in the Fund or another sub-fund of the Company. Please refer to the Prospectus and Fund Supplement for further details.
- Should you require further information on the Fund, you may visit [www.bankfab.com](http://www.bankfab.com) to obtain the NAV of the share class calculated in USD (this will also be available from the Administrator during normal business hours), current Prospectus, Fund Supplement and the most recent annual and any subsequent half-yearly reports and accounts in English free of charge.