

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

UTI India Dynamic Equity Fund a sub-fund of UTI Goldfinch Funds PLC GBP RDR II Distributing (IE00BK1M2G41)

UTI India Dynamic Equity Fund is authorised in Ireland and regulated by the Central Bank of Ireland.

The PRIIPs Manufacturer and the Management Company is Waystone Management Company (IE) Limited which is authorised in Ireland and supervised by the Central Bank of Ireland. For more information on this product, please refer to <https://funds.waystone.com/public> or call +353 (0)16192300.

Accurate as of: 4 December 2025

What is this product?

Type

This is an open-ended investment company with variable capital, incorporated in Ireland.

Objectives

Investment objective The investment objective of the Sub-Fund is to achieve medium to long-term growth through investment primarily in growth oriented Indian stocks which are listed on the BSE and NSE exchanges in India.

Investment policies The Sub-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. The investment in securities which are listed on Recognised Exchanges other than BSE and NSE will not exceed 25% of the Net Asset Value of the Sub-Fund.

The Sub-Fund invests approximately 60-80% investment in large cap companies and approximately 20-40% investment in mid and small cap companies.

The Sub-Fund will follow a bottom-up approach to stock picking and will build its portfolio around companies which are most attractive at any point in time both in qualitative /business factors as well as financial factors. These factors are essential in determining the mix of the portfolio between large/mid cap/small cap companies.

In relation to the equity related securities in which the Sub-Fund may invest, these may include, but are not limited to, preference shares, convertible bonds, convertible preference shares and American Depositary Receipts ("ADRs") and Global Depositary Receipts ("GDRs") of Indian companies which are listed on a Recognised Exchange for the purpose of gaining indirect exposure to equity securities where the Investment Manager feels it is more efficient to do so.

The convertible bonds are unleveraged instruments and do not embed derivatives.

The total exposure in equity related securities will not exceed 25% of the Net Asset Value of the Sub-Fund.

The Sub-Fund will continuously invest more than 50% of its Net Asset Value in equities of corporations listed on the BSE and NSE.

The Sub-Fund has no restrictions as to the proportion of assets allocated to companies in any particular economic sector.

The Sub-Fund may also retain up to 10% in cash, cash equivalents and money market instruments (including, but not limited to, cash

deposits, commercial paper and certificates of deposit) in the appropriate circumstances.

The Sub-Fund is considered to be actively managed in reference to the MSCI India Index (the "Benchmark") by virtue of the fact that it uses the Benchmark for performance comparison purposes only. The Benchmark is not used to define the portfolio composition of the Sub-Fund and is not used as a performance target. The Sub-Fund may invest in securities which are not constituents of the Benchmark.

The Sub-Fund falls within the scope of Article 8 under the SFDR, i.e. a fund that promotes environmental and/or social characteristics.

The Sub-Fund will have a minimum proportion of 10% of its investments in sustainable investments.

Benchmark The Sub-Fund is considered to be actively managed in reference to the MSCI India Index by virtue of the fact that it uses the Benchmark for performance comparison purposes only.

Redemption and Dealing Investors can purchase and sell the shares on any day on which banks and stock exchanges in India, and banks in Ireland and Singapore are generally open for business.

Distribution Policy Income generated is distributed.

Fund Currency The reference currency of the Sub-Fund is USD and the currency of the share class is GBP.

Launch date The Fund was launched on 15/07/2015. The share class was launched on 20/07/2020.

Conversion of shares Shareholders will be able to apply to exchange all or part of their holding of shares of any class in any sub-fund for shares in another class. For more detailed explanation, please refer to the Prospectus.

Asset Segregation The assets and the liabilities of each Sub-Fund are segregated by law.

Intended retail investor

This product is intended for investors who plan to stay invested for at least 5 years and are prepared to take on a medium level of risk of loss to their original capital in order to get a higher potential return. It is designed to form part of a portfolio of investments.

Term

The Fund is open-ended and has no maturity date. Subject to the liquidation, dissolution and termination rights of the board of the ICAV as set forth in the ICAV prospectus, the Fund cannot be automatically terminated. The PRIIP manufacturer, Waystone Management Company (IE) Limited, is not entitled to terminate the product unilaterally.

Practical information

Depositary The Fund depositary is Citi Depositary Services Ireland Designated Activity Company.

Further information Practical information about the Fund, sub-fund and share classes, the Prospectus, the annual and semi-annual report, will be made available to shareholders free of charge in English, at the registered office of the Fund. These documents are also available on the Management Company website,

<https://funds.waystone.com/public>. Other information about the Fund, as well as the Net Asset Value (NAV) per share of each class, as well as the Subscription Price and Redemption Price, may be obtained on any day which is open for business, at the registered office of the Fund.

What are the risks and what could I get in return?

Risk Indicator



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

Performance scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable: this type of scenario occurred for an investment between 30 September 2024 and 31 October 2025.

Moderate: this type of scenario occurred for an investment between 31 December 2019 and 31 December 2024.

Favourable: this type of scenario occurred for an investment between 30 December 2016 and 31 December 2021.

Recommended holding period		5 years	
Example Investment		10,000 GBP	
Scenarios		If you exit after 1 year	If you exit after 5 years (recommended holding period)
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	4,875 GBP -51.3%	3,625 GBP -18.4%
Unfavourable	What you might get back after costs Average return each year	7,467 GBP -25.3%	8,824 GBP -2.5%
Moderate	What you might get back after costs Average return each year	10,713 GBP 7.1%	16,990 GBP 11.2%
Favourable	What you might get back after costs Average return each year	16,010 GBP 60.1%	22,448 GBP 17.6%

What happens if Waystone Management Company (IE) Limited is unable to pay out?

The Management Company has no obligation to pay out since the Fund design does not contemplate any such payment being made. You are not covered by any national compensation scheme. To protect you, the assets are held with a separate company, a depositary. Should the Fund default, the depositary would liquidate the investments and distribute the proceeds to the investors. In the worst case, however, you could lose your entire investment.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- in the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario,
- 10,000 GBP is invested.

	If you exit after 1 year	If you exit after 5 years
Total Costs	612 GBP	1,251 GBP
Annual cost impact*	6.1%	2.4% each year

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 13.6% before costs and 11.2% after costs.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	5.00% of the amount you pay in when entering this investment.	500 GBP
Exit costs	0.00%, we do not charge an exit fee for this product, but the person selling you the product may do so.	0 GBP
Ongoing costs taken each year		If you exit after 1 year
Management fees and other administrative or operating costs	1.03% of the value of your investment per year. This is an estimate based on actual costs over the last year.	103 GBP
Transaction costs	0.09% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	9 GBP
Incidental costs taken under specific conditions		If you exit after 1 year
Performance fees	There is no performance fee for this product.	0 GBP

How long should I hold it and can I take money out early?

Recommended holding period: 5 years

This product is designed for longer term investments; you should be prepared to stay invested for at least 5 years. However, you can redeem your investment without penalty at any time during this period, or hold the investment longer. You must submit your application to the Sub-Fund's Administrator no later than 10.00 a.m. on the business day on which you want to sell.

How can I complain?

You can send your complaint to the Management Company as outlined at <https://www.waystone.com/waystone-policies> or at the following postal address: 35 Shelbourne Rd, Ballsbridge, Dublin, D04 A4E0, Ireland or by e-mail to complianceeurope@waystone.com.

If you have a complaint about the person that advised you about this product, or who sold it to you, they will tell you where to complain.

Other relevant information

Cost, performance and risk The cost, performance and risk calculations included in this key information document follow the methodology prescribed by EU rules.

Performance scenarios You can find previous performance scenarios updated on a monthly basis at <https://funds.waystone.com/public>.

Past performance You can download the past performance over the last 4 years from our website at <https://funds.waystone.com/public>.

Additional information The details of the up-to-date remuneration policy of the Management Company, including, but not limited to, a description of how remuneration and benefits are calculated, the identity of the persons responsible for awarding the remuneration and benefits, including the composition of the remuneration committee, are available on <https://www.waystone.com> or a paper copy will be made available free of charge upon request.

This 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 your adviser.