

## 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

|                            |                                                                                                                    |
|----------------------------|--------------------------------------------------------------------------------------------------------------------|
| <b>Name</b>                | Findlay Park American Fund - Class I (EUR) Distribution (the "Fund")                                               |
| <b>ISIN</b>                | IE00BMGB0004                                                                                                       |
| <b>Manufacturer</b>        | Bridge Fund Management Limited                                                                                     |
| <b>Competent Authority</b> | The Central Bank of Ireland is responsible for supervising Bridge Fund Management Limited in relation to this KID. |
| <b>Contact Details</b>     | Visit <a href="https://bridgefundservices.com/">https://bridgefundservices.com/</a>                                |

This Fund is approved as a UCITS sub-fund of the ICAV by the Central Bank of Ireland.  
 Bridge Fund Management Limited (Management Company) is authorised in Ireland and regulated by the Central Bank of Ireland.  
 Investment Manager: Findlay Park Partners LLP, authorised and regulated by the FCA in the UK.

This Key Information Document is dated 05-02-2025.

## What is this product?

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| <b>Type</b>              | This is an open-ended UCITS Fund.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Term</b>              | There is no maturity date of the Fund.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Objectives</b>        | <p>The investment objective of the Fund is to achieve capital growth over the long term principally through investment in the securities of companies in the Americas. The Fund aims to achieve a return, over the long term, above the return of the Russell 1000 Net 30% Total Return Index ("the benchmark"). The Index has been chosen as the comparator benchmark because it includes a broad universe of US equities which is representative of the US equity market.</p> <p>The investment policy of the Fund is to invest principally in securities of U.S., Canadian and Latin American companies listed or traded on Recognised Markets in the United States, Canada and Latin America. Investment in Latin American securities will be limited to less than 10 per cent. The Fund is actively managed using a disciplined stock selection approach that is based on the Investment Manager's investment philosophy. The Investment Manager's investment decisions are not influenced by the constituents of the benchmark and, as a result, the composition of the Fund and its performance is likely to differ significantly from that of the benchmark.</p> <p>Although the intention of the Fund is to invest predominantly in the shares of companies, it may also invest in cash, money market investments and debt instruments such as bonds. This would be for the efficient operation of the Fund or as considered to be in the best interests of the Fund; for example, during periods of market uncertainty where it is deemed appropriate for defensive purposes.</p> <p>The Fund is categorised as an Article 8 Fund under the European Union Sustainable Finance Disclosure Regulation (SFDR).</p> <p>The Fund's portfolio has a base currency of US Dollars while the I Euro Distribution share class is priced in Euro. This means that the investments will be subject to positive or negative fluctuations in currency exchange rates.</p> <p><b>Benchmark:</b> The Russell 1000 Net 30% Total Return Index has been chosen as the comparator benchmark because it includes a broad universe of US equities which is representative of the US equity market.</p> <p><b>Distribution Policy:</b> If the Directors consider that the net income after expenses available in the Fund is sufficient to warrant a distribution, such net income will, unless an investor specifically requests a cash payment, be reinvested in shares for the benefit of the investor.</p> <p><b>Dealing Frequency:</b> Investors can buy and sell shares on demand daily on any business day (but not on weekends, bank holidays in London or on days when the New York Stock Exchange is closed). In regard to Compulsory Redemptions, please refer to the following sections in the Prospectus: 'Investor restrictions', 'FATCA', 'CRS', &amp; 'Termination of the ICAV/The Sub-Fund.'</p> <p><b>Depositary:</b> The Depositary of the Fund is Northern Trust Fiduciary Services (Ireland) Limited.</p> <p>For full investment objectives and policy details, please refer to the Investment Objectives and Investment Policy in the Fund's Supplement to the Prospectus, which are available at <a href="http://www.findlaypark.com">www.findlaypark.com</a>.</p> <p>The most recent share price is available at <a href="http://www.findlaypark.com">www.findlaypark.com</a> and from various information providers including Bloomberg and the Financial Times.</p> |
| <b>Intended Investor</b> | <p>The Fund may be suitable for investors who seek capital growth and have a long-term investment horizon (at least 5 years). Investors should have a basic knowledge of equity financial markets and the risks they are exposed to and be able to accept a level of volatility in the value of their Shares including bearing the loss of the full capital invested.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

## What are the risks and what could you get in return?



The risk indicator assumes you keep the product for 5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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.

We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact our capacity to pay you.

**Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.**

If the product currency differs from your investment currency, the above applies.

The assets of the Fund may be in currencies other than US Dollars. The impact of this is that as the value of a currency rises or falls it can have a positive or negative impact on the value of the Fund's investments. Beside the risks included in the risk indicator, other risks may affect the Fund's performance. Please refer to the prospectus, available free of charge at: <https://www.findlaypark.com/resources> or by contacting the Administrator. This product does not include any protection from future market performance so you could lose some or all of your investment.

This product does not include any protection from future market performance so you could lose some or all of your investment.

## Performance Scenarios

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, and the primary share class of this product as a suitable proxy, over the last 10 years. Markets could develop very differently in the future.

### Performance Scenarios

Recommended holding period: 5 years

Example Investment: €10,000

Minimum: There is no minimum guaranteed return. You could lose some or all of your investment.

|                        |                                     | If you exit after 1 year | If you exit after 5 years |
|------------------------|-------------------------------------|--------------------------|---------------------------|
| Stress Scenarios       | What you might get back after costs | €4,544                   | €3,141                    |
|                        | Average return each year            | -54.6%                   | -20.7%                    |
| Unfavourable Scenarios | What you might get back after costs | €8,380                   | €11,853                   |
|                        | Average return each year            | -16.2%                   | 3.5%                      |
| Moderate Scenarios     | What you might get back after costs | €11,146                  | €17,756                   |
|                        | Average return each year            | 11.5%                    | 12.2%                     |
| Favourable Scenarios   | What you might get back after costs | €14,040                  | €21,925                   |
|                        | Average return each year            | 40.4%                    | 17%                       |

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.

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

The unfavourable scenario occurred for an investment between 12/2023 and 12/2024.

The moderate scenario occurred for an investment between 04/2017 and 04/2022.

The favourable scenario occurred for an investment between 10/2016 and 10/2021.

## What happens if Bridge Fund Management Limited is unable to pay out?

For the protection of investors, the Fund's assets are held by an independent depository, so the Fund's ability to pay out would not be affected by the insolvency of Bridge Fund Management Limited. If the Fund is terminated or wound up, the assets will be liquidated, and you will receive an appropriate share of any proceeds but you may lose part or all of your investment. There is no compensation scheme protecting you from this scenario.

## 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.

### Table 1: 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 is invested.

|                        | If you exit after 1 year | If you exit after 5 years |
|------------------------|--------------------------|---------------------------|
| Total Costs            | €97                      | €618                      |
| Annual cost impact (*) | 0.97%                    | 0.97% 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 13.1% before costs and 12.2% after costs.

**Table 2: Composition of costs**

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- The meaning of the different cost categories.

|                                                  |                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                             | If you exit after 1 year |
|--------------------------------------------------|-------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|
| One-off costs upon entry or exit                 | Entry costs                                                 | [0%] We do not charge an entry fee                                                                                                                                                                                                                                                                                                                                                                                                          | €0                       |
|                                                  | Exit costs                                                  | [0%] We do not charge an exit fee for this product, but the person selling you the product may do so.                                                                                                                                                                                                                                                                                                                                       | €0                       |
| Ongoing costs taken each year                    | Management fees and other administrative or operating costs | [0.84%] The Investment Management fee is calculated as follows: 0.85% on net assets up to and including \$10bn and 0.70% on net assets greater than \$10bn (the "Blended IM Fee Rate"). The Ongoing Charges figure is capped at the Blended IM Fee Rate and therefore, the Ongoing Charges figure shown here is an estimate of the charges, based on the Blended IM Fee Rate. This is an estimate based on actual costs over the last year. | €84                      |
|                                                  | Transaction costs                                           | [0.13%] 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.                                                                                                                                                                                                             | €13                      |
| Incidental costs taken under specific conditions | Performance fees                                            | [0%] There is no performance fee for this product.                                                                                                                                                                                                                                                                                                                                                                                          | €0                       |

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

### Recommended holding period: 5 years

The recommended holding period is at least 5 years for investments made into this Fund. You can buy and sell shares in the Fund on each business day. There are no penalties if you wish to redeem your investment prior to the recommended holding period. The Directors are entitled to limit the number of Shares of the relevant Sub-Fund redeemed on any Dealing Day to ten per cent of the total number of Shares in issue. Please refer to the Prospectus for full details.

## How can I complain?

As a Shareholder in the Fund, you are entitled to make a complaint free of charge. Any such complaint must be handled by the Management Company promptly and effectively. You also have the right to refer the relevant complaint to the Financial Services and Pensions Ombudsman after following the Fund's complaints process if you are still not satisfied with the response received.

Further information on the complaints policy relating to the Fund is available from [compliance@bridgefundservices.com](mailto:compliance@bridgefundservices.com).

## Other relevant information

Further documentation, such as the product's latest Prospectus, Past Performance and Annual and Semi-annual reports are available in English free of charge from the Investment Manager at [www.findlaypark.com](http://www.findlaypark.com) or from the Administrator.

The Fund's Administrator is Northern Trust International Fund Administration Services (Ireland) Limited.

The state of the origin of the Fund is Ireland.

In Switzerland, the representative is Acolin Fund Services AG, Leutschenbachstrasse 50, CH-8050 Zurich (the "Representative"), whilst the paying agent is Helvetische Bank AG, Seefeldstrasse 215, CH-8008 Zürich. For Swiss Investors, the Prospectus, the key information documents or the key investor information documents, the articles of association as well as the annual and semi-annual reports may be obtained free of charge from the Representative.

The cost, performance and risk calculations included in this KID follow the methodology prescribed by EU regulation.

<https://publicfiles.clarusrisk.com/Home/GetDocument?clientId=0FC4EEE1-B31C-45D4-9107-2512DD084C62&docGroup=PRIIPS&isin=IE00BMGB0004&lang=en-GB&publishedName=Past%20Performance%20IE00BMGB0004>

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