

AlphaPredictor® Multi Asset Balanced Fund Share Class HI (USD)



NAVIGATE

FUNDS

A SUB-FUND OF NAVIGATE FUNDS SICAV

KEY INFORMATION DOCUMENT

Accurate as of: 23/2/2026

This document provides you with key investor information about this Sub-Fund. 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 Sub-Fund and to help you compare it with other products. You are advised to read it so you can make an informed decision about whether to invest. Terms not defined herein are as defined in the Prospectus.

KEY INFORMATION

ISIN CODES	USD MT7000036299
Scheme Name	NAVIGATE FUNDS SICAV PLC
Scheme type	Self managed
Domicile (Regulator)	Malta (Malta Financial Services Authority (MFSA))
Legal Structure	Maltese UCITS
Investment Manager	ACM Europe Limited
Website	www.ariacm.com
Phone	+356 2755 5069

WHAT IS THE PRODUCT?

Product Type:

This Fund is a Sub-Fund of Navigate Funds SICAV PLC which is an open-ended Collective Investment Scheme with variable share capital which was incorporated in Malta on 22 June 2016 under registration number SV415 and is authorised by the Malta Financial Services Authority as an UCITS.

Maturity Date:

This Sub-Fund has no maturity date.

Investment Objective:

The investment objective of the Sub-Fund is to deliver medium to long term capital appreciation.

There is no guarantee that the investment objective of the Sub-Fund will be achieved, and investment results may vary substantially over time.

Investment Policy:

The Sub-Fund will seek to achieve its investment objective through an active approach to asset selection and allocation. This approach will be based on an internal proprietary asset allocation model (the "Proprietary Model"). The Proprietary Model uses monthly inputs relating to macro-economic and risk factors to identify the sensitivity of each asset within its universe to changing macro-conditions and their exposure to risk factors. It then, in turn, generates a forward-looking estimate of each asset classes' return, volatility and covariance allowing it to determine an optimal asset allocation for current global market conditions.

The Investment Committee will then select specific instruments falling within the asset classes selected by the Proprietary model, which the Investment Committee considers will maximise performance of the Sub-Fund. The Investment Manager will have responsibility to execute day to day trades within the parameters set by the Investment Committee.

The Sub-Fund will mainly (or solely) invest in the following investments:

(a) collective investment schemes ("CISs") including exchange traded funds ("ETFs") Such CISs shall be established in jurisdictions such as but not limited to Ireland, other member states of the EEA and the UK. Such CISs may employ a wide variety of active and passive investment strategies and have an investment focus in asset classes such as (but not limited to) equities, government bonds, corporate bonds, commodities, infrastructure and immovable property (the "Asset Classes"). The CISs may also invest directly or indirectly in commodities such as gold (which is either traded and/or sourced globally).

The Sub-Fund may also invest in CISs that invest in commodities or immovable property directly or indirectly through the use of financial derivative instruments ("FDIs") or through ETFs. Where the CISs invest in commodities or immovable property this may be directly (where permissible under the MFSA Rules) or indirectly through the use of Financial Derivative Instruments (FDIs), exchange-traded certificates (ETCs) or tracking of an index (such as an ETF).

In addition, the Sub-Fund may also invest in CISs that use FDIs for investment purposes or for efficient portfolio management purposes and/or for hedging purposes. Such CISs may use a wide variety of FDIs including futures, forwards,

put and call options, swaps, swaptions, spot foreign exchange transactions, contracts for differences, credit default swaps and other credit derivatives.

(b) closed-ended investment trusts, or schemes constituting transferable securities, and structured products which provide exposure to the Asset Classes. These structured products will not provide any leveraged exposure to the underlying assets. Any investments in structured products will be limited to 10% of the Sub-Fund's NAV. (c) direct investments in listed and traded equities and in fixed or floating income products

(d) FDIs The Sub-Fund itself may also utilise FDIs for investment purposes, efficient portfolio management, and for hedging purposes. Specifically, the Sub-Fund may use FDIs such as futures, forwards, contracts for difference (CFDs), and put and call options.

While the Investment Manager will look to ensure that the Sub-Fund invests via the investment instruments detailed above it reserves the right to alter the investment instruments utilised, in order to achieve the Sub-Fund objectives in the most effective and cost-efficient manner.

Benchmark Rate:

The fund does not have a benchmark

Dealing Frequency:

Investors may subscribe and redeem to units on a daily basis.

Distribution Policy:

Any income arising from the Sub-Fund is reinvested.

Target Market (Suitable For):

This Sub-Fund 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.

Insurance Benefits:

No insurance products are offered through this Sub-Fund.

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WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN

Lower Risk
Typically lower rewards

Higher Risk
Typically higher rewards



The Summary Risk Indicator (SRI) is a guide to the level of risk of this product. It helps you assess risk and compare it with other products. It shows how likely it is that the product will lose money and whether the money you have invested has some form of protection.

The figure is based on 5 years of weekly performance data, where available. If 4 years of weekly data is not available for the sub-fund then the figure has been determined based on qualitative criteria limited to the nature of the product.

The risk indicator assumes you keep the product for the recommended holding period which can be found below. The risk can vary significantly if you cash in at a time, other than the end of the recommended holding period.

We have classified this Sub-Fund as **3** out of 7, which is medium-low risk. This rates the potential losses from future performance at a medium-low level and poor market conditions are unlikely to impact the capacity of the Navigate SICAV to pay you should you redeem your investment. The Sub-Fund may be exposed to risks not included in the SRI including, but not limited to, the following:

Instrument risk: The Sub-Fund invests in securities that may go up or down daily for a variety of reasons including changes in interest rates, inflation expectations, perceived credit quality of the issuer, perceived value of underlying instrument or positive or adverse news.

Counterparty risk: As the Sub-Fund may enter into derivative agreements there is a risk that other parties may fail to meet their obligations. This may lead to delays in receiving amounts due to the Sub-Fund, receiving less than is due or receiving nothing.

Currency risk: As the Sub-Fund invests in overseas securities, movements in exchange rates may, when not hedged, cause the value of your investment to increase or decrease.

Market risk: The Sub-Fund holds no capital protection against market risk which cause the value of your investment to increase or decrease.

All Investment involves risk and you may receive back less than your investment amount. This Sub-Fund offers no guarantee against loss or that the Sub-Fund's objective will be attained. For a comprehensive list of risk factors that may apply to the investment, please refer to the offering supplement of the Sub-Fund. Please note that the share class risk category is not guaranteed and may change from time to time.

Performance Scenarios

Scenarios	Investment amount (10,000)	1 year	5 years (Recommended Holding Period) Period
Stress Scenario	What you might get back after costs	6,967	5,785
	Average return each year	-30.33%	-10.37%
Unfavourable Scenario	What you might get back after costs	6,967	5,785
	Average return each year	-30.33%	-10.37%
Moderate Scenario	What you might get back after costs	9,776	7,205
	Average return each year	-2.24%	-6.35%
Favourable Scenario	What you might get back after costs	9,803	9,803
	Average return each year	-0.4%	-0.4%

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

The above scenarios occurred with the exact date ranges as follows:

	1 year	5 years
Unfavourable	September 2021 - September 2022	December 2017 - December 2022
Moderate	March 2021 - March 2022	June 2019 - June 2024
Favourable	October 2023 - October 2024	October 2020 - October 2025

Note: The Sub-Fund is less than 5yrs old, performance prior to the Sub-Funds launch date (used in the simulations above) is based on the backdated performance of the 'AlphaPredictor Model' (APMABAL Index) which is the proprietary model the Sub-Fund looks to implement on a monthly basis. Past performance, simulated or real is not an accurate guide to future performance.

This table shows the money you could get back over the next 5 year(s), under different scenarios, assuming that you invest 10,000.00 GBP. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance over the last 10 years. The scenarios shown are illustrations based on results from the past and on certain assumptions and may include simulated or benchmark data. Markets and subsequently Sub-Fund performance could be significantly different in the future.

The figures shown include all the costs of the product but may not include additional third-party fees applicable based on the manner in which you access the strategy as well as your personal tax situation, which may affect how much you get back.

Past Performance of any kind, actual or simulated, is not a reliable indicator of future performance. The scenarios shown are only an indication of some of the possible outcomes based on historical returns. Actual returns could be significantly lower than shown.

WHAT HAPPENS IF THE INVESTMENT MANAGER IS UNABLE TO PAY OUT?

The Navigate SICAV as the product manufacturer may close or wind up the Sub-Fund on terms as set out in the Prospectus. In this eventuality the value of an investment and any income taken from it is not guaranteed and can go down as well as up, you may not get back the amount you originally invested.

The Investment Manager is responsible for the management of the Sub-Fund, and does not typically hold assets of the Company (assets that can be held by a depositary are, in line with applicable regulations, held with a depositary in its custody network).

If the Investment Manager defaults, investors in the Sub-Fund would not face any financial losses. However, investors may suffer loss if the Company or the depositary is unable to pay out. Furthermore, the value of an investment and any income taken from it is not guaranteed and can go down as well as up, you may not get back the amount you originally invested. The Company or the Sub-Fund is not covered by an investor compensation scheme.

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WHAT ARE THE COSTS?

The table shows the amounts that are taken from your investment to cover different types of costs. The amounts shown here are illustrations based on a specific investment amount, taking into consideration different holding Periods. The charges you pay are used to pay the costs of running the Sub-Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

Investment €10,000 Scenarios	if you cash in after 1 year	if you cash in after 5 years recommended holding period
	Total Costs	553
Annual Cost Impact	5.53%	4.73%

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 and the meaning of the different cost categories. The table also shows the impact on return per year. We also assumed that 10,000 EUR is invested.

			If you exit after 1 year
One-Off Costs upon Entry or Exit	Entry Costs	The impact of the costs you pay when entering an investment. We do not charge an entry fee for this product	0
	Exit Costs	The impact of the costs of exiting your investment when it matures. We do not charge and exit fee for this product	n/a
Ongoing Costs	Management fees and other administrative or operating costs	4.36% of the value of your investment per year. This percentage is based on actual costs over the last year.	436
	Transaction costs	0.17% 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	17
Incidental Costs	Performance fees	There is no performance fee for this Sub-Fund	n/a
	Carried Interest	There is no carried interest for this Sub-Fund.	n/a

HOW LONG SHOULD I HOLD IT AND CAN I TAKE MY MONEY OUT EARLY?

Recommended holding period (RHP): 5 years

The Recommended Holding Period (RHP) of 5 years has been selected for illustrative purposes only and must not be taken as a guarantee or an indication of future performance, return or risk levels. This is the period over which the investment is expected to break-even. Note that this is not guaranteed and the more your actual holding period differs from the product's RHP, the more your actual risk of losing money will deviate from the product assumptions. If you wish, you may redeem before the RHP at the Net Asset Value of the product. Also, it may be that you have needs and constraints implying a different holding period suitable to you than the RHP. Thus, we recommend that you discuss this with your financial advisor.

You can redeem your investment without penalty at any time, by following the procedure as set out in the Offering Supplement, please refer to it for further detail on the process. HI Class Shares can incur a Promoter Fee which amounts to 1% of the Net Asset Value attributable to each subscription. If charged, this Promoter Fee is amortised per valuation point for the first 60 months of the investment. The Directors reserve the right to waive or modify the Distributor Charge. Thus, we recommend that you discuss this with your financial adviser.

HOW CAN I COMPLAIN?

The Investment Manager has established and implemented appropriate procedures and arrangements to ensure that it deals promptly and reasonably with investor complaints. The Investment Manager's Complaints Handling Procedure is available on the website www.ariacm.com. If you are dissatisfied with any part of the service, you have received you may make a complaint in writing to complaints@ariacm.com or to your closest ARIA office which can be found at www.ariacm.com. If you are dissatisfied with any part of the service, you have received you may make a complaint in writing to complaints@ariacm.com or at the registered office of Navigate SICAV plc: Nu Bis Centre, Mosta Road, Lija LJA 9012, Malta

OTHER RELEVANT INFORMATION?

Depository:

The Custodian of the Sub-Fund is Swissquote Financial Services (Malta) Ltd, Palazzo Spinola, 46 St. Christopher's Street Valletta VLT1464, Malta

Further Information:

The prospectus, offering supplement and annual report are available upon request, free of charge from the registered office of Navigate SICAV plc: Nu Bis Centre, Mosta Road, Lija LJA 9012, Malta or via email admin@ariacm.com or on the website at <https://www.ariacm.com/library.php>

Tax Legislation

The Maltese tax regime may have an impact on your personal tax position and there may be tax implications in your country of residence and/or origin.

Liability

NAVIGATE FUNDS SICAV PLC 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 Sub-Fund. No guarantee is

provided in relation to the level of returns.

Eligibility:

Investors may wish to note that the Sub-Fund has four different share classes available to investors in EUR/GBP/USD:

- Class A6, C6 and D6 shares are available for subscription by all investors.
- Class B6 and E6 shares are only available for investment by investors who/which have invested pursuant to the services of an authorized distributor.

Switches:

Investors of any Sub-fund of NAVIGATE FUNDS SICAV PLC are allowed, without fee, to switch between share classes of the same sub-fund or move to another sub-fund within the NAVIGATE FUNDS SICAV PLC.

Remuneration Policy:

Details of the remuneration policy are available upon request.