

## 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.



# Harvest Equity Kernel Fund

A sub-fund of Sector Capital Funds plc (“the Company”)

Class P NOK Unhedged Shares  
ISIN: IE00BWW6CT39

The Fund is managed by Harvest Funds AS (the “Investment Manager”)

## Objective and Investment Policy

**Investment Objective:** The investment objective of Harvest Equity Kernel Fund (“the Fund”) is to maximise long-term total return relative to the MSCI ACWI Index (the “Index”).

The Fund is actively managed which means that the Investment Manager is actively making investment decisions for the Fund. The Fund is managed in reference to a benchmark.

The investment universe will generally consist of listed companies which may or may not be constituents of the Index.

**Investment Strategy:** The Investment Manager intends to pursue the Fund’s investment objective by implementing a long-only strategy and invest globally, both in developed and emerging markets, in a broad and diverse group of equities and equity related securities.

The Investment Manager intends to apply a fundamental investment strategy to capture returns from inefficiencies in the prevailing stock pricing through a systematic approach.

The Fund will not have a geographic or sectoral focus.

The Fund may use derivatives to gain exposure to certain equities/markets, to reduce risk, for more cost-efficient management and/or for hedging purposes.

**Dividends:** All dividends will be reinvested by the Fund.

**ESG policy:** The Fund will generally not invest in companies that violate fundamental humanitarian principles, that violate human rights in a serious or systematic way or other particularly serious violations of fundamental ethical norms. The Fund follows the Investment Manager’s principles for responsible investment available at [www.harvestfond.no](http://www.harvestfond.no).

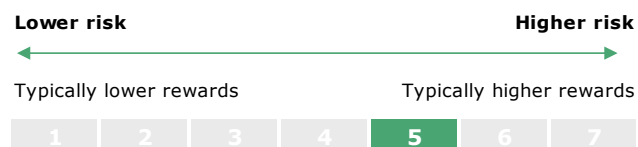
**Base currency:** USD

**Buying and selling:** Shares may be subscribed, redeemed and transferred in the Fund on a daily basis, except on weekends or bank holidays in Norway and/or Ireland.

**Investment Horizon:** Investments in the Fund may be suitable for investors with a long-term investment horizon.

The capital in the Fund is not protected, and future returns are not guaranteed. The Company’s Prospectus and the Fund’s Supplement provide full disclosure of the Fund’s investment objectives, policy details and terms.

## Risk and Reward Profile



The Fund takes on different types of risk in order to obtain return on its investments. The Fund will hold a minimum of 50 investments, spread between several sectors and geographic areas in order to reduce the effect of losses on individual investments.

The risk level of the Fund is set at 5 which means that the Fund’s shares are exposed to a medium-to-high volatility in its share price. The above risk category is based on historic

data and is no guarantee of the future risk level. The risk and reward category is not guaranteed and is likely to shift over time.

Please note that the lowest category does not mean a risk-free investment.

The risk indicator does not take into consideration event risk such as extreme market conditions nor any unforeseen actions (i.e. sudden currency devaluation, suspension of trading, extreme interest rate hikes, war and other political events).

The Fund invests globally and will therefore be exposed to other currencies than the base currency.

## Charges for the Fund

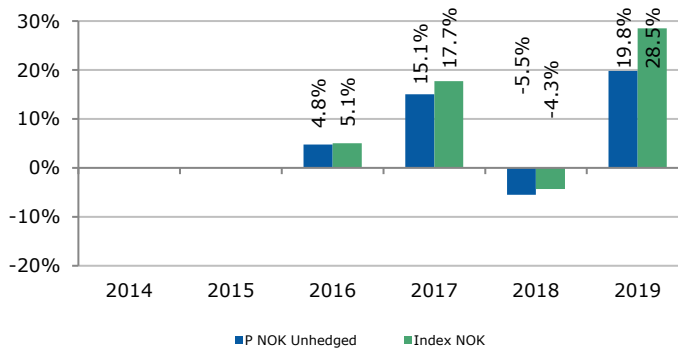
The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distribution. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry Fee	None
Exit Fee	None
Charges taken from the Fund over a year	
Management fee	0.50%
Operational charges <sup>1</sup>	0.45%
Total ongoing charges	0.95%
<sup>1</sup> Operational charges include but are not limited to fees to the Administrator, Depositary, Auditors, Legal advisors and Directors. In addition, certain research costs are covered by the Fund.	
Charges taken from the Fund under certain specific conditions	
Performance Fee	N/A

The Fund does not charge entry or exit fees. Ongoing charges are expenses charged to the Fund, that are given by law, articles, Prospectus and Supplement for the Fund, in order to provide efficient, timely and accurate management of the Fund. The total ongoing charges are based on the expenses for the year ending December 2019 for Class P NOK Unhedged. Actual ongoing charges may vary from year to year and between share classes within the Fund.

More detailed information on charges may be found in "Fees and Expenses" section of the Company's Prospectus and Fund Supplement.

## Past Performance



The Fund was launched in March 2014, and the P NOK Unhedged shares were launched on April 20, 2015. The performance is calculated in NOK and is net of all fees charged to the Fund.

Please note that historical performance is no guarantee for the future performance of the Fund.

## Practical Information

- > The Depositary is the Bank of New York Mellon SA/NV.
- > Further information on the Fund including copies of the Prospectus, Supplement, latest annual reports and semi-annual reports are available from the administrator, BNY Mellon Fund Services (Ireland) Designated Activity Company. These documents are published in English and are available free of charge.
- > Details of the Company's remuneration policy is available at [www.harvestfund.no](http://www.harvestfund.no) and a paper copy is available to investors free of charge upon request.
- > Fund prices are published on [www.bloomberg.com](http://www.bloomberg.com) and on [www.morningstar.no](http://www.morningstar.no).
- > The tax regime applicable to the Fund in Ireland may have an impact on the personal tax position of the investor.
- > Class P Shares are also available in USD. Class A, Class B, Class C, Class O and Class L Shares are also available. Further information on share classes is available in the Fund's Supplement.
- > The Company is authorised in Ireland and regulated by the Central Bank of Ireland and is structured as an umbrella fund with segregated liability between sub-funds. Your investment in the Fund will not be affected by any claims against other sub-funds of the Company.

*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 Company's Prospectus and Supplement for the Fund.*

*Harvest Funds AS is regulated/supervised by The Financial Supervisory Authority of Norway.*

*This key investor information is accurate as at February 11, 2020.*