Key Information Document

EASTERNMED EQUITIES FUND (THE "SUB-FUND"), A SUB-FUND OF EASTERNMED FUNDS VCIC PLC (THE "FUND")

ISIN: Class A: CYF000000473

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

Name:	EASTERNMED FUNDS VCIC PLC – Easternmed Equities Fund
Product manufacturer:	Easternmed Asset Management Services Ltd ("UCITS Management Company").
ISIN:	CYF00000473
Website:	https://www.eastmedfin.com/

Call +357 22 274 400 for more information

The Cyprus Securities and Exchange Commission ("CySEC") in Cyprus is the competent authority of the product manufacturer and of the Fund. This PRIIP is authorized in Cyprus. Easternmed Asset Management Services Ltd is authorized in Cyprus and regulated by CySEC. This key information document is accurate as at 30th of October 2026.

What is this product?

TYPE OF PRODUCT

The product is a sub-fund of EASTERNMED FUNDS VCIC PLC, an Undertaking for Collective Investment in Transferable Securities (UCITS) incorporated as a variable capital investment company (VCIC) under the laws of Cyprus.

TERM

The Product does not have a maturity date (the Product has been established for an infinite period of time). The Manufacturer may terminate the Product early following a decision of the Board of Directors. The amount you will receive upon early termination may be less the amount you invested.

OBJECTIVES

Easternmed Asset Management Services Ltd manages the investments of this sub-fund. Aims to preserve shareholders' wealth and to achieve long-term capital growth subject to moderate volatility with a target return of Euribor 3 Months+ 5% p.a. The sub-fund is actively managed and uses the Euribor 3 months as benchmark for comparative purposes only. Its performance can deviate significantly from the Benchmark.

Invests more than 50% of its Net Asset Value in listed Equities. Although European (but also US) equities are the main investments of the Sub-Fund, up to 20% of NAV may be allocated to equities of other Developed markets and up to 20% of NAV to Emerging Markets equities. The Sub-Fund invests predominantly in large capitalization and well-established European, but also US, companies with a recognizable brand name, solid market share and reputable management. The Sub-Fund's direct equity investments concentrate on (a) companies with a solid real asset base in industries such as energy, materials, utilities, industrials, etc., (b) financial companies such as banks and insurance companies and (c) healthcare. Specifically, the Sub-Fund invests up to 35% of NAV in energy, up to 30% of NAV in financials and up to 25% of NAV in each of all other equity sectors. Investments in listed equities include large capitalization equities of mainly European and US Companies (>$10 billion) and to a limited extent (up to 20% of NAV) in mid and small-cap equities (<$10 billion). The Sub-Fund may further invest a portion of its assets (up to 25% of its net assets) in long-only equity funds (e.g. UCITS and Other UCIs) with Assets under Management (AuM) in excess of €500 million. The Sub-Fund may finally invest in fixed income and cash less than 50% of its net assets. Fixed income may also include investments in bond funds (e.g. UCITS, Other UCIs) and other money market instruments, which should not exceed 10% of the Sub-Fund's net assets.

This Class is cumulative. Dividend distributions are not planned but could be executed following a decision of the Board of Directors.

The return of the product is determined using the net asset value calculated by the Fund Administration function. This return depends mainly on the market value fluctuations of the underlying investments.

The Sub-Fund's assets are segregated from assets of other Sub-Funds of the Fund. The assets of the Sub-Fund cannot be used to pay debts of other sub-funds.

The recommended holding period of this product is determined to allow sufficient time for this product to reach its objectives and avoid short term market fluctuations

INTENDED RETAIL INVESTORS

The product is suitable for retail, high net worth individuals and institutional investors with a conservative approach and sufficient knowledge and experience. The investor must have experience with volatile products. The investor must be able to accept significant temporary loses. However, there can be no assurance that the investors recover the assets originally invested to this Sub-Fund as the value may either increase or decrease. The product is compatible with investors who may bear capital losses and who do not need capital guarantee as well as looking for growing their capital and who wish to hold their investment over 10 years.

OTHER INFORMATION

The depositary is Bank of Cyprus Public Company Limited and the fund administrator is MFO Asset Management Services Ltd.

Further information about the Fund (including the prospectus, other classes, latest annual and semi-annual reports, latest NAVs) are available in English free of charge on https://www.eastmedfin.com/ or by making a written request to the registered office of the product manufacturer.

Investors may redeem shares on demand. Please refer to the prospectus for details.

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

Risk indicator



The risk indicator assumes you keep the product for 10 years.

The risk can be significantly different 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 the Fund is not able to pay you.

We have classified this product as 6 out of 7, which is a high risk class.

This rates the potential losses from future performance at a high level. Poor market conditions could impact the Fund's capacity to pay you.

Additional risks: Market liquidity risk could amplify the variation of product performances

Please refer to the prospectus for more information on the specific and material risks relevant to the Fund not included in the summary risk indicators.

This Fund does not include any protection from future market performance, so you could lose some or all of your investment. If the Fund is not able to pay you what is owed, you could lose your entire 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 unfavorable, moderate, and favorable scenarios shown are illustrations using the worst, average, and best performance of the product and a suitable proxy over the last 15 years. Markets could develop very differently in the future.

Recommended holding period: Example investment:		10 years EUR 10 000	
		If you exit after 1 year	If you exit after 10 years
Scenarios			
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress scenario	What you might get back after costs Average return each year	EUR 7 492 -25%	EUR 557 -25%
Unfavorable scenario	What you might get back after costs Average return each year	EUR 8 746 -13%	EUR 2 619 -13%
Moderate scenario	What you might get back after costs Average return each year	EUR 10 588 6%	EUR 17 706 6%
Favorable scenario	What you might get back after costs Average return each year	EUR 11 234 12%	EUR 32 008 12%

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

The figures shown include all costs of the product itself. The figures do not take account of your personal tax situation, which can also have an impact on how much you receive back.

Unfavorable scenario: This type of scenario occurred for an investment or proxy between 2009-2019.

Moderate scenario: This type of scenario occurred for an investment or proxy between 2012-2022.

Favorable scenario: This type of scenario occurred for an investment or proxy between 2011-2021

What happens if Easternmed Asset Management Services Ltd is unable to pay out?

There is no guarantee in place against the default of the Sub-Fund and you could lose your capital if this happens.

The Sub-Fund's assets are held with Bank of Cyprus Public Company Ltd and are segregated from the assets of other sub-funds of the Fund. The assets of the Sub-Fund cannot be used to pay the debts of other sub-funds.

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.
- EUR 10 000 is invested

Investment of EUR 10 000	If you exit after 1 year	If you exit after 10 years
Investment of EUR 10 000		
	EUR 30	EUR 382
Annual cost impact (*)	0.30%	0.30%

(*) 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 6.0% before costs and 5.65% after costs.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	There is no entry fee for this product.	EUR 0
Exit costs	There is no exit fee for this product.	EUR 0
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.33% of the value of your investment per year. This is an estimate based on actual costs over the last year.	EUR 27
Transaction costs	0.03% 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.	EUR 3
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	EUR 0

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

Recommended Holding Period (RHP): 10 years

This is the holding period recommended based on the risk and the expected return of the product. Please note that expected return is not guaranteed. The more the actual holding period differs from the recommended holding period of the product, the more your actual return will also differ from the product assumptions. A different holding period may be suitable for you depending on your needs and limitations. We therefore recommend you discuss this issue with your investment advisor.

Shares will be redeemed at the Net Asset Value per share determined as at the relevant Valuation Day. Applications must be received by the Administrator no later than 2.00 p.m. Cyprus time on each Business Day. Any applications received after the applicable deadline will be processed in respect of the next Valuation Day. Payment for redeemed Shares has to be made no later than 3 Business Days after the relevant Valuation Day.

How can I complain?

Complaints can be sent in written form by e-mail (complaints@eastmedfin.com) or to the following address of the product manufacturer at:

Easternmed Asset Management Services Ltd
48, Themistokli Dervi Av., ATHIENITIS CENTENNIAL BUILDING,
1st Floor, Office 104
1066 Nicosia Cyprus

More details about the Complaints Policy of the External Manager can be found at https://eastmedfin.com/who-we-are/complaints-handling-policy

Other relevant information

Further information about the Fund (including the prospectus, latest annual and semi-annual reports, latest NAVs) are available free of charge on https://eastmedfin.com/ or by making a written request to the registered office of the product manufacturer.

The past performance of the Sub-fund is available on the website https://www.eastmedfin.com/managed-funds/fact-sheets.