



## Charges

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

One-off charges taken before or after you invest	
Entry charge	5%
Exit charge	3%
These are the maximum charges that we might take out of your money before it is invested and before we pay out the sale proceeds of your investment. In some cases, you might pay less and you should speak to your financial adviser about this.	
Charges taken from the Fund over a year	
Ongoing charges	1.59%
Charges taken from the Fund under certain specific conditions	
Performance fee	None

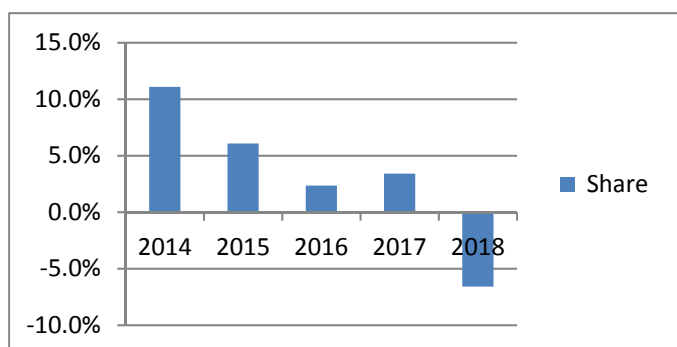
The Directors may impose an anti-dilution levy in the case of net subscriptions and/or net repurchases on a transaction basis as a percentage adjustment on the value of the relevant subscriptions or repurchases to reflect the impact of other dealing costs and to preserve the value of the underlying assets.

A maximum exchange charge of 2% may apply.

The ongoing charges figure shown here is based on the expense for the year ending 31 December 2018. The ongoing charges figure may vary from year to year, they include the ongoing charges incurred by the underlying CIS and excludes the costs of buying or selling assets for the Fund (unless these assets are shares of another fund).

**For more information about charges, please refer to prospectus and the Fund's supplement which are available on [www.davy.ie](http://www.davy.ie).**

## Past Performance



Please be aware that past performance is not a reliable indicator of future results. The Davy Balanced Growth Fund, Class B € accumulating shares, of the AIF version ("AIF Fund") was launched on 23 April 2013. Investors should note the following:

- the past performance chart reflects past performance data relating to the AIF Fund, prior to its merger with the UCITS version of the fund on 12 December 2014 (the "Merger");
- although such past performance data relates to a period prior to the Merger when the AIF Fund was not authorised as a UCITS, the investment policy, strategy and portfolio composition of original fund were substantially the same as the UCITS version of the Fund.

Past Performance has been calculated in Euros. The share class of the Fund launched on 12 December 2014. In the circumstances, the past performance data included in this document is believed to be an appropriate reference for investors. The ongoing charges are included in the calculation of past performance and the entry/exit figures are excluded from the calculation of past performance.

## Practical Information

- The base currency of the Fund is EUR. The available share classes of the Fund are Class A Accumulating Shares, Class C Accumulating Shares and Class D Accumulating Shares (the "Accumulating Share Classes") and Class A Distributing Shares, Class B Distributing Shares and Class C Distributing Shares (the "Distributing Share Classes").
- Further information in respect of these other classes is set out in the Fund's supplement. It is possible to exchange your shares in the Fund for shares of another class in the Fund. Details of exchange of shares are provided in the supplement.
- Information on how to buy and sell shares is available by contacting us at Davy Funds Plc, c/o Northern Trust Securities Services (Ireland) Limited, Georges Court, 54-62 Townsend Street, Dublin 2, Ireland. Tel: 353 (0)1 434 5122. Email: [dublin\\_ops\\_team@ntrs.com](mailto:dublin_ops_team@ntrs.com). Website: [www.davy.ie](http://www.davy.ie).
- Further detailed information about the Fund, including its prospectus, supplement and latest annual and half-yearly reports, is available free of charge from [www.davy.ie](http://www.davy.ie). The documents are available in English only.
- Other practical information, including current share prices for the Fund, may be obtained from our website or by contacting us and may also be published in the Irish financial press. The prices of shares will be published weekly on our website [www.davy.ie](http://www.davy.ie).
- The Fund's Depositary is Northern Trust Fiduciary Services (Ireland) Limited.
- You should be aware that the tax legislation in Ireland (where the Fund is authorised) may have an impact on your personal tax position.
- Davy Funds 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 this Fund.
- The Company is an umbrella fund with segregated liability between sub-funds. This means that the holdings of the Fund are maintained separately under Irish law from the holdings of other sub-funds of the Company and your investment in the Fund will not be affected by any claims against any other sub-fund of the Company.
- Details of the Company's remuneration policy are available at the following website: [www.davy.ie](http://www.davy.ie). The remuneration policy may be obtained free of charge on request from the Company.
- The Fund is authorised in Ireland and is regulated by the Central Bank of Ireland. This key investor information is accurate as at 19/02/2019.