Key Information Document

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

Goodbody Dividend Income Balanced Fund

a sub-fund of **Goodbody Funds ICAV**

Class B EUR Accumulation Shares (IE00BYWKP999)

Goodbody Dividend Income Balanced Fund is authorised in Ireland and regulated by the Central Bank of Ireland (CBI).

The PRIIP Manufacturer and the Management Company is Waystone Management Company (IE) Limited which is authorised in Ireland and supervised by the Central Bank of Ireland (CBI). For more information on this product, please refer to www.goodbody.ie or call +353 (0)16192300.

Accurate as of: 1 September 2026

What is this product?

Type

This is an investment fund established as an Irish Collective Asset-Management Vehicle (ICAV).

Objectives

Investment objective The investment objective of the Fund is to deliver stable and consistent growth in capital and income over the medium to long term.

Investment policies The Goodbody Dividend Income Balanced Fund ("the Fund") invests primarily in a diversified portfolio of predominantly dividend paying global equity securities which generate stable income. In order for the Fund to deliver stable and consistent growth consistent with its objective, the investment manager may reduce exposure to equities and increase exposure to money market instruments and fixed income securities, based on its view of the outlook for global equity markets.

The Fund may take long only and long/short positions.

Long Only

The Fund will take a long only exposure via equities and fixed income securities. Investment in equity securities may be direct, or indirect via financial derivative instruments, exchange traded funds (ETFs)/collective investment schemes (CIS) and Global and American depositary receipts. The Fund may invest up to 100% of its Net Asset Value in equities and may typically invest up to 70% of its Net Asset Value invested in equities. The equity securities in which the Fund may invest may comprise equity REITS.
The Fund may invest in exchange traded funds (ETFs) (a marketable security that tracks an index, a commodity, bonds, or a basket of assets like an index fund). Any investment in such instruments will provide indirect exposure to global equity and fixed income markets. Investment in ETFs will be limited to 15% of the Net Assets of the Fund.
The Fund may invest in Global and American depositary receipts for the purpose of gaining exposure to the underlying equity securities.
The Fund may also invest in Money Market Instruments such as treasury bills (rated at least investment grade), cash and deposits. The Fund may invest in fixed income securities including government and corporate bonds. Such instruments will predominately be rated investment grade or higher. The Fund may invest in sub investment grade fixed income securities, subject to a maximum of 7.5% of the Net Asset Value of the Fund.

Long/Short

The Fund may take long and short positions via the use of financial derivative positions.
These may include bond futures, options, commodity-index linked derivative instruments and/or exchange traded notes.
The investment manager will seek to generate additional income for the Fund by writing covered call options on some of the underlying equity holdings in the Fund. All such transactions will be covered by the long-only equity positions.
The Investment Manager will aim to reduce the volatility of the overall Fund by purchasing downside protection via index puts on some of the major global equity indices, for example, S&P 500, EuroStoxx 50, Topix and DAX30.
For the purposes of diversification, the Fund may gain exposure to commodities through investment in commodity-index linked derivative instruments and/or exchange traded notes.
The Fund may, via the use of futures, hold both "long" and "short" positions in individual investments and markets.

The Fund may invest up to a maximum of 20% of its Net Asset Value in emerging markets (to include China, South Korea, Taiwan, India, South Africa, Brazil, Chile, Colombia, Mexico, Peru, Indonesia, Malaysia, Philippines, Thailand, Turkey, the UAE, Qatar, Poland, Hungary and Egypt).

Please refer to the Prospectus and Supplement for more detailed information.

Benchmark The Fund is actively managed. The investment manager has full discretion over the composition of its portfolio subject to the stated investment objectives and policies and it does not track or benchmark its performance against an index.

Redemption and Dealing On demand, you can buy and sell Shares in the Fund on any Business Day.

Distribution Policy All income and gains generated by the Class B EUR Accumulation Shares will be reinvested. No dividends will be paid for the Accumulation Classes.

Launch date The Fund launched on 18/12/2015. The share class launched on 18/12/2015.

Fund Currency The share class is denominated in EUR.

Switching Investors may switch shares in the Fund for shares in other sub-funds of Goodbody Funds ICAV, provided that they satisfy the criteria applicable to investments in the other sub-fund(s). Further information on switching is contained in the prospectus.

Asset Segregation The Fund is a sub-fund of Goodbody Funds ICAV, an open-ended umbrella type Irish collective asset-managed vehicle with variable capital with segregated liability between its sub-funds and is established as an Undertaking for Collective Investment in Transferable Securities (UCITS).

Intended retail investor

This product is intended for investors who plan to stay invested for at least 5 years and are prepared to take on a medium-low level of risk of loss to their original capital in order to get a higher potential return.

Term

The Fund is open-ended and has no maturity date. Subject to the liquidation, dissolution and termination rights of the board of the Fund as set forth in the Fund prospectus, the Fund cannot be automatically terminated. The PRIIP manufacturer, Waystone Management Company (IE) Limited, is not entitled to terminate the product unilaterally.

Practical information

Depositary The Fund's assets are held through its Depositary, which is CACEIS Bank Ireland Branch and are segregated from the assets of other sub-funds of Goodbody Funds ICAV.

Further information Further information about the Fund (including the current prospectus and most recent financial statements) and the different Classes of Shares are available at the registered office of the ICAV. The net asset value per share for each share class of the Fund is available at www.goodbody.ie.

Representative share classes information Class B EUR Accumulation Shares (IE00BYWKP999) is representative for Share Class A EUR Accumulation Shares (IE00BYWKP882).

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

Risk Indicator

Lower risk						Higher risk
1	2	**3**	4	5	6	7

The risk indicator assumes you keep the product for 5 years.

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 3 out of 7, which is a medium-low risk class.

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 Fund to pay you.

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

Beside the risks included in the risk indicator, other risks may affect the fund performance. Please refer to the fund prospectus, available free of charge at www.goodbody.ie.

Performance scenarios

The figures shown include all the costs of the product itself, and includes the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

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 of a suitable benchmark over the last 10 years. Markets could develop very differently in the future.

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

Unfavourable: this type of scenario occurred for an investment between 31 January 2025 and 31 July 2026.

Moderate: this type of scenario occurred for an investment between 30 April 2019 and 30 April 2024.

Favourable: this type of scenario occurred for an investment between 30 December 2016 and 31 December 2021.

Recommended holding period		**5 years**	
Example Investment		**10,000 EUR**	
Scenarios		**If you exit after 1 year**	**If you exit after 5 years** (recommended holding period)
Minimum	**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress	**What you might get back after costs** Average return each year	**6,028 EUR** -39.7%	**5,644 EUR** -10.8%
Unfavourable	**What you might get back after costs** Average return each year	**8,913 EUR** -10.9%	**9,965 EUR** -0.1%
Moderate	**What you might get back after costs** Average return each year	**10,776 EUR** 7.8%	**14,778 EUR** 8.1%
Favourable	**What you might get back after costs** Average return each year	**12,468 EUR** 24.7%	**16,318 EUR** 10.3%

What happens if Waystone Management Company (IE) Limited is unable to pay out?

The Management Company has no obligation to pay out since the Fund design does not contemplate any such payment being made. You are not covered by any national compensation scheme. To protect you, the assets are held with a separate company, a depositary. Should the Fund default, the depositary would liquidate the investments and distribute the proceeds to the investors. In the worst case, however, you could lose your entire investment.

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. 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 EUR is invested.

	If you exit after 1 year	If you exit after 5 years
Total Costs	**95 EUR**	**594 EUR**
Annual cost impact*	**1.0%**	**1.0% 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 9.2% before costs and 8.1% after costs.

Composition of costs

One-off costs upon entry or exit		**If you exit after 1 year**
Entry costs	**0.00%**, we do not charge an entry fee.	**0 EUR**
Exit costs	**0.00%**, we do not charge an exit fee for this product, but the person selling you the product may do so.	**0 EUR**
Ongoing costs taken each year		**If you exit after 1 year**
Management fees and other administrative or operating costs	**0.60%** of the value of your investment per year. This is an estimate based on actual costs over the last year.	**60 EUR**
Transaction costs	**0.35%** 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.	**35 EUR**
Incidental costs taken under specific conditions		**If you exit after 1 year**
Performance fees	There is no performance fee for this product.	**0 EUR**

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

Recommended holding period: 5 years

This product is designed for longer term investments; you should be prepared to stay invested for at least 5 years. However, you can redeem your investment without penalty at any time during this period, or hold the investment longer. On demand, you can buy and sell Shares in the Fund on any Business Day.

How can I complain?

You can send your complaint to the Management Company at 35 Shelbourne Rd, Ballsbridge, IE - Dublin, D04 A4E0, Ireland or by e-mail to complianceeurope@waystone.com.

If you have a complaint about the person that advised you about this product, or who sold it to you, they will tell you where to complain.

Other relevant information

Cost, performance and risk The cost, performance and risk calculations included in this key information document follow the methodology prescribed by EU rules.

Performance scenarios You can find previous performance scenarios updated on a monthly basis at www.goodbody.ie.

Past performance You can download the past performance over the last 10 year(s) from our website at www.goodbody.ie.

Additional information Details of the up-to-date remuneration policy, including but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration benefits are available at the following website www.waystone.com and a paper copy of such remuneration policy is available to investors free of charge upon request. Administrator: CACEIS Ireland Limited.

The Fund is subject to Irish taxation legislation, which may have an impact on your personal tax position as an investor in the Fund. Investors should consult their own tax advisers before investing in the Fund.

Past performance is not a reliable indicator of future performance.