

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 to understand the nature and risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

PSG Global Diversified Income Sub-Fund – Class A

a sub-fund of PSG Global Funds SICAV p.l.c. (ISIN: MT7000038576)

This Fund is managed by PSG Fund Management (Malta) Limited, part of the PSG group of companies

Objective and Investment Policy

Investment Objective

The PSG Global Diversified Income Sub-Fund (the “Fund”) intends to invest primarily in world-wide income assets that may include (amongst others) cash, money market instruments, bank money market paper, government and corporate bonds from developed and emerging markets which may be denominated in any currency. The Fund’s Investment Policy will attempt to provide returns in excess of the overnight US Dollar SOFR (the “Benchmark”). The Fund intends to measure performance against the Benchmark for mere reference purposes but does not intend to track it or have similar asset composition.

Investment Policy

The Fund will seek to achieve its investment objective by investing in a diversified portfolio of global debt and fixed income securities in any currency, of various types and maturities issued by government and/or corporate entities which may be fixed or floating rate, rated or unrated, convertible or non-convertible. The Fund will invest globally with no geographic or market sector bias.

The Fund may invest in debt or fixed income securities of various types and maturities issued by government, state-owned enterprises, corporate entities, supranationals, securitisation vehicles including asset backed and mortgage-backed securities and other issuers as permitted.

Also, as part of its investment in fixed income securities, the Fund may invest in exchange-traded notes (which will not embed leverage) which reference either debt securities, basket or indices of debt securities and which are typically issued by investment grade institutions as permitted.

The Fund may seek to achieve its objective by being fully invested in collective investment schemes and/or ETFs, the primary focus will be investments in UCITS schemes/ETFs, which give exposure to some, or all of the asset classes referred to in the Fund’s Offering Supplement. Such collective investment schemes and/or ETFs will have investment policies consistent with the investment objective of the Fund. The Fund is not intended to operate as a fund-of-funds and direct investment in fixed income securities will typically constitute the majority of the portfolio. Investments via ETFs and collective investment schemes would be performed as an execution mechanism rather than a structural feature.

The Fund may engage in securities financing transactions in order to meet its investment objective to generate income for the benefit of the Fund. The Fund may engage in transactions in financial derivative instruments for the purposes of efficient portfolio management including reduction of risk or cost or the generation of additional capital or income for the Fund (subject to the conditions and within the limits laid down by the MFSA). Such techniques and instruments include but are not limited to futures, options, forward foreign exchange contracts, stock-lending and repurchase/reverse repurchase agreements subject to the conditions and limits set out in the MFSA Rules. The Fund will not be leveraged through the use of financial derivative instruments.

The Fund is allowed to invest in equity securities and REITS in accordance with the limits stated in its Offering Documentation.

Investors can redeem their shares on business days as indicated in the Offering Supplement.

Income

The shares in the Fund are ‘accumulation’ shares meaning that rather than paying dividends, the Fund’s income is re-invested and reflected in the Fund’s share price.

Fund Currency

The Fund’s reference currency is US Dollars.

Buying and Selling Shares

You may buy or sell shares in the Fund on any business day in Malta or South Africa subject to certain cut-off times.

Recommendation: this fund may not be appropriate for investors who plan to withdraw their money within four years.

Risk and Reward Profile

Lower risk ← ————— → Higher risk
Typically lower rewards Typically higher rewards

1 **2** 3 4 5 6 7

Additional Risks

The Fund’s risk and reward category may not capture all material risks to which the Fund may be subject, such as:

Geopolitical Risk – investments in equities issued or listed in different countries may imply the application of different standards and

As the share class has not launched, there is insufficient fund history to provide a useful indication of the risk and reward profile for the Fund. The risk and reward indicator is based on historical data of comparable funds and may not be a reliable indication for the future.

The risk and reward category shown is not guaranteed to remain unchanged and may change over time. The lowest category does not mean that a share class is risk free and your initial investment is not guaranteed.

Why is the Fund in this Category?

The Fund is in category 2 (SRRI) as it invests in diversified income assets which, as an asset-class tend to be subject to low price movements (volatility). This volatility may result in gains or losses for the Fund. The Fund's risk and reward category accordingly reflects the historical volatility of diversified income assets held by the Fund.

regulations, exposure to changes in laws or restrictions applicable to such investments, changes in exchange control regulations or price volatility.

Liquidity Risk – in extreme market conditions some equities may become hard to value or sell at a desired price.

Exchange Rate Risk – The Fund may invest in equities denominated in currencies other than US Dollars, this exposes the Fund to fluctuations in exchange rates.

Further information on risks may be found in the “Risk Factors” section in the Umbrella’s Prospectus. The Practical Information section below explains how you may obtain a free copy of the Prospectus and other useful information.

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	None
Exit Charge	None
Charges taken from the fund over each year	
Ongoing charge	0.69%
Charges taken from the fund under specific conditions	
Performance fee	None

The ongoing charges figure stated in the table is an estimate of the charges based on the expected charges that will be taken from the Fund over the year. An estimate was provided here since the Fund is not yet active and as such no historical data are present. The Umbrella's annual report for each financial year will include detail on the exact charges made. These figures may vary from year to year.

For more detailed information about charges and how these are calculated, please see the “Fees Payable by the Sub-Fund” section of the Fund’s Offering Supplement. The section entitled “Practical Information” below explains how you may obtain a free copy of the Fund’s Offering Supplement, the Prospectus and other useful information.

Past Performance

As this class of the Fund is not yet active, there is insufficient data to provide a useful indication of past performance.

Practical Information

- The Fund's depository bank is Sparkasse Bank Malta plc.
- This Key Investor Information Document is specific to the Fund as a sub-fund of PSG Global Funds SICAV plc (the “Umbrella”). However, the Prospectus, annual and half-yearly financial reports are prepared for the entire Umbrella. The Prospectus is supplemented by an Offering Supplement specific to each sub-fund including the Fund.
- The Fund's assets and liabilities as well as its legal liability are segregated from other sub-funds of the Umbrella.
- Further information about the Fund can be obtained from the Prospectus and related Offering Supplement as well as the latest annual and half-yearly financial reports. These documents are available free of charge in English and can be found along with other information, such as unit prices, on the PSG Asset Management Group website www.psgkglobal.com.
- The Fund is subject to Maltese tax laws. Depending on your country of residence, this might have an impact on how you are taxed on your investment. For further details, please speak to an adviser.
- PSG Fund Management (Malta) Limited may be held liable solely based on any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Fund.
- Investors may switch investment to any other sub-fund of the Umbrella.
- Details of the remuneration policy of the Investment Manager will be available on www.psgkglobal.com. A hard copy of the remuneration policy is available upon request and free of charge from the registered office of the Investment Manager.

Authorisation: This fund is authorised in Malta and regulated by the Malta Financial Services Authority (the “MFSA”). PSG Fund Management (Malta) Limited is authorised in Malta and regulated by the MFSA.

Date of KII: This Key Investor Information document is accurate as at 31 December 2025.