



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

Signet Baltic Bond Fund

ISIN: LV0000104073

Manufacturer of the product is Signet Asset Management Latvia IPS, an investment management Manufacturer operating within Signet Bank Group, registration number: 40103362872, legal address: 3-1 Antonijas street, Riga, LV-1010, Latvia (<https://signetbank.com/en/about-us/signet-asset-management-latvia/>).

Additional information about the product can be obtained by phone +371 67 081 031 or by e-mail: info@signetam.com.

The Bank of Latvia is responsible for the supervision of the Manufacturer. The product is registered in the Republic of Latvia with the Nasdaq CSD securities depository. The date of preparation of this key information document is 17.03.2026.

What is this product?

Type. Open-ended investment fund within the meaning of the Investment Management Companies Law of the Republic of Latvia and Directive 2014/91/EU of the European Parliament and of the Council. A fund is a body of assets formed by investments made against the Fund's shares. The Manufacturer is obliged to redeem the Fund's shares at the request of the Investor, the Manufacturer accepts purchase and redemption orders every business day.

Term. The Fund has no maturity date. The Manufacturer has the right to unilaterally terminate the Product in accordance with the provisions of the Prospectus, the Investment Management Companies Law and only after receiving a permission from the Bank of Latvia.

Objective. The fund's investment objective is to provide long-term income from investments into fixed income instruments of Baltic region's issuers. The Fund's income consists of investment price appreciation and interest income from coupon payments, which are reinvested.

A Baltic region's issuer, for the purpose of the Fund's investments, is a government, municipality, credit institution and corporation that is established, operates or has its head office in one of the Baltic States, or whose debt securities are issued in accordance with the laws and regulations of Latvia, Lithuania or Estonia.

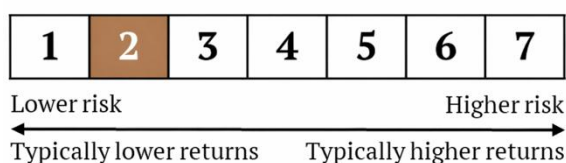
Potential retail investor. The Fund is suitable for Investors with or without investment experience who wish to make diversified investments in bonds of Baltic region issuers and are prepared to hold the Product for at least 3 years. The Investor should be aware that the value of the money invested in the Fund may increase as well as decrease and that there is no guarantee that the full amount of the invested capital may be recovered. Investments in this product do not pose the risk of assuming additional financial obligations or responsibilities.

Your income or losses are reflected in the increase or decrease in the value of Fund's share. The value of the Fund's share is determined each business day of the Product Developer and is published here <https://signetbank.com/en/where-to-invest/signet-baltic-bond-fund/>. Investments in this product do not impose any obligation to make new contributions.

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

The summary risk indicator is a guide to the level of risk of this product in comparison to other products. It shows how likely it is that the product will lose money due to market movements.

Under the PRIIPS Regulation, this product is classified as 2 out of 7, which indicates a low-risk category. Therefore, the Manufacturer assesses the potential losses from the future product performance as low. Poor market conditions are unlikely to affect the value of your investment. The risk indicator is based on the assumption that the product will be held for 3 years.



The actual risk may vary significantly and the benefits may be lower if funds are withdrawn earlier. The currently assigned risk category may change in the future; therefore, it cannot be considered a reliable indication of the Fund's future risk profile. A lower indicator category does not mean that investments in the Fund are not subject to risk.

This product does not include any protection against the impact of future financial market fluctuations on the performance of the product, and accordingly, there is a risk that you may lose a part or all of your investment. The product currency is Euro.

Significant risks that are not included in the determination of the summary risk indicator: credit risk - the possibility of losses in the event that the bond issuer is unable to meet its obligations to creditors, as well as liquidity risk, counterparty risk, operational risk and other risks, which are detailed in Section 2 of the Prospectus.

Performance scenarios

The figures in the table include all costs associated with the product itself, but may not include all costs associated with your payments to your consultant or distributor. These figures do not take into account your tax situation, which may also affect how much money you get back.

Scenarios	Recommended holding period: 3 years Investment volume: 10 000 EUR	If you terminate the investment after 1 year	If you terminate the investment after 3 years (recommended investment period)	Corresponds to the performance of this product during the period	
Minimum	There is no minimum guaranteed return. You could lose some part or all of your investment.				
Stress	What you could receive back after costs	EUR 8 121	EUR 8 114	-	-
	Average annual return (%)	-18.8%	-6.7%		
Unfavorable	What you could receive back after costs	EUR 9 587	EUR 8 946	31.03.2017	31.03.2020
	Average annual return (%)	-4.1%	-3.6%		
Moderate	What you could receive back after costs	EUR 10 215	EUR 10 819	31.05.2018	31.05.2021
	Average annual return (%)	2.1%	2.7%		
Favourable	What you could receive back after costs	EUR 11 080	EUR 13 808	30.09.2022	30.09.2025
	Average annual return (%)	10.8%	11.4%		

This table shows the amount of money you can get back over the next 3 years under different scenarios, assuming you invest EUR 10 000. The scenarios reflect the possible performance of your investment. You can compare them with scenarios of other products. The scenarios presented are an estimate of future performance based on a benchmark index (*Bloomberg Euro High Yield B Rating Only Total Return Index Value Unhedged EUR index*). These estimates are theoretical and are not a precise prediction of the future performance of the product. The amount of money you will receive will depend on how the financial markets perform and how long you hold the product. The unfavorable, moderate and favourable scenarios shown reflect the worst, average and best 3-year (adverse scenario: 1-3 years) performance of this product/benchmark index, respectively, over the last 10 years.

The stress scenario shows the possible return in the event of extreme market conditions; however, it does not consider a situation where cash withdrawal would not be possible at all.

What happens if the Manufacturer is unable to make payments?

The product's assets are held and managed separately from the assets of the Manufacturer, other products under its management and the custodian bank (Signet Bank AS). In the event of liquidation of the Fund, you will receive liquidation proceeds in proportion to the number of your Fund's shares. If the Manufacturer is unable to fulfil its obligations to the Investor in full and on time, the Investor has the right to receive compensation in accordance with the procedure set out in the Investor Protection Law of the Republic of Latvia.

What are the costs?

The fees that you pay are used to cover the operating expenses of the Fund, including the costs of selling and distributing of investment units. These fees reduce the potential increase of your investment.

Costs over time

The amounts indicated in the table are deducted from your investment to cover various types of costs. The calculations are based on assumptions that EUR 10 000 are invested, 2 investment periods are possible and the product return for the investment period of 1 year is 0%, while for the investment period of 3 years it corresponds to the moderate scenario.

Investment example: EUR 10 000	If the investment period is 1 year	If the investment period is 3 years (recommended investment)
Total costs for the period	EUR 156	EUR 338
Impact of costs on return, per year (*)	1.6%	1.1%

(*) Shows how costs reduce the return on your investment each year. For example, in case you stop investing immediately after the recommended holding period, your return before costs would be 3.7% per year, but after all deducted costs it would be 2.7% per year. The calculations take into account one-off, recurring and additional costs, where applicable. These are estimates that are subject to change in the future.

Cost structure

The table below shows a more detailed cost structure for EUR 10 000 investment:

		If you terminate the investment:	
One-off costs when making or terminating an investment		After 1 year	After 3 years [recommended holding period]
Transaction-related costs	There is no transaction-related costs charged for this product.	EUR 0	EUR 0
Costs related to withdrawing from a transaction	There is no exit fee if the investment term is 1 year or longer. If you exit before 1 year, a fee of 0.5% of your investment value applies. The fee is deducted before the investment value is paid out.	EUR 0	EUR 0
Regular annual costs			
Management fees and other administrative costs	1.03% of the value of your investment per year. These fees are included in the value of your share of the Fund. This is an estimate based on the maximum charges set out in the Prospectus.	EUR 103	EUR 313
Costs related to Fund transactions	0.03% of the value of your investment per year. This is an estimate of the costs incurred when buying and selling financial instruments for the product. The actual amount will vary depending on how many transactions are executed per year.	EUR 3	EUR 9
Additional costs incurred under certain circumstances			
Performance-based fees	This product has no performance fees	EUR 0	EUR 0

Signet Bank Group does not charge additional fees for providing advice to the Fund.

How long should I hold it, and can I withdraw money earlier?

The recommended investment period is at least 3 years that is determined taking into account the median maturity of the Baltic bonds, thus mitigating the liquidity risks of these bonds, while allowing you to benefit from bonds interests. You may terminate your investment in this product in full or in part at any time upon request to the Manufacturer. There is no minimum holding period this product. If the investment is terminated in full or in part before the end of the recommended investment period, you may receive less than expected due to changes in the financial market. If you terminate your investment before 1 year, the Manufacturer charges a fee of 0.5% of the value of your investment. The recommended investment term is only an estimate and it should not be considered a guarantee of the Fund's future performance.

How to file a complaint?

You can submit a complaint about this product or about the actions of the Manufacturer or a person who advises, sells or distributes this product in person at the Manufacturer's office at 3-1 Antonijas street, Riga, Latvia, LV-1010, as well as use Signet Bank AS online bank's website or send the complaint by mail to the Manufacturer's office address or to the e-mail address info@signetam.com. Detailed information on the procedure for submitting and reviewing complaints can be found in the relevant section on the website <https://signetbank.com/en/about-us/signet-asset-management-latvia/>.

Other important information

Performance to date

The Fund was registered on 16.04.2025. and commenced its operation on 09.05.2025. **The Fund does not have any performance indicators available to date for a full calendar year.**

Calculations of past performance scenarios are available on the website <https://signetbank.com/en/where-to-invest/signet-baltic-bond-fund/>.

Additional information

The Fund's Prospectus, Management Regulation, annual and semi-annual reports, as well as other available information about the Fund can be obtained free of charge in Latvian on the Fund's website: <https://signetbank.com/en/where-to-invest/signet-baltic-bond-fund/>. This document cannot be considered an offer or recommendation to buy or sell the mentioned product mentioned.

Taxes. Please be warned that tax laws of both the Republic of Latvia and the investor's country of residence may affect your personal situation as an investor and taxpayer.