

APS REGULAR INCOME
ETHICAL FUND

INVEST, ETHICALLY.

An ethical investment process adds strong ethical considerations to sound financial analysis. It combines a number of positive values for inclusion, such as organisations that ensure a responsible approach to social, environmental, and governance issues. Ethical funds also actively exclude those entities that are known to harm society.



INVESTING WITH VALUES
A UNIQUE OPPORTUNITY

The Fund will invest in entities that adhere to ethical values that benefit society and the environment. This means that you will have the potential to earn an attractive return on your savings, with peace of mind that your money does not support unethical activities.

REGULAR INCOME
THE CHOICE IS YOURS

As an investor you have the option to choose between receiving a dividend twice annually or to add the dividends to your invested capital benefitting from compounding.

PROFESSIONAL MANAGEMENT
PEACE OF MIND

The Fund is managed by a team of professionals that is focused on providing you with good returns through proper governance. The Fund is well diversified and the overall portfolio has a global spread.

YOU MAY BE WONDERING...

Ethical funds have been in existence for many years. However, the APS Regular Income Ethical Fund is the only retail ethical fund that is managed locally. Here are a few of the questions we're frequently asked about the Fund.

When I invest in an ethical fund, should I be ready to sacrifice part of my return?

Definitely not. Ethical funds perform at par with traditional funds. The performance of any fund is determined on how the risk associated with the investment is managed and mitigated.

When investing in an ethical fund, are investors exposed to any additional risk?

No. Ethical investments are evaluated on their financial performance but also undergo stringent screening. This ensures that all potential investments are thoroughly checked for financial performances as well as ethical and business practices. This thorough assessment is intended to reduce additional risks.

Will I be able to make use of my funds should the need arise?

You are in control. The investors' funds are not tied up for any pre-determined period. Should the need arise, you can liquidate your holdings without incurring any fees on any Redemption Day as outlined in the Offering Supplement.

Are all ethical funds the same?

Ethical funds are managed by specific principles and ethical mandates which may differ from one another. It is important that a prospective investor reads the ethical policy of the fund before investing. Fund managers have both internal and external mechanisms to ensure that these values and principles are continuously upheld.

The APS Regular Income Ethical Fund investment policy can be downloaded from www.apsfunds.com.mt



STAGE 1

We do not invest in any companies involved in military, tobacco, pornography, alcohol, gambling, and life termination services.



STAGE 2

We apply Environmental, Social, and Governance (ESG) analysis to our investment process.



STAGE 3

We apply the conventional financial analysis to our investment process.



STAGE 4

END RESULT - An optimal portfolio which is expected to deliver sustainable returns over time.

APS REGULAR INCOME ETHICAL FUND

The APS Regular Income Ethical Fund is a medium risk fund focused on income paying instruments. The Fund forms part of the APS Funds SICAV p.l.c., an open-ended Malta UCITS collective investment scheme.

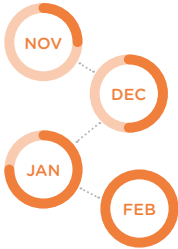
INVESTMENT APPROACH

The Fund has the responsibility to select properly run companies and entities that add value and provide a sustainable investment return. Apart from the financial analysis, the Fund adopts positive screening criteria to select the investments. The Fund also adopts stringent criteria for sovereign issuers. Institutions operating in sectors or industries which are harmful to society are excluded from the investment portfolio of the Fund.

We are committed to investing in organisations that do not harm the well-being of society at large and that score highly in ESG (Environmental, Social and Governance) factors, ensuring proper business sustainability.

HOW MAY I INVEST?

We understand that every investor has different objectives. You can invest in the APS Regular Income Ethical Fund in two different ways:



SAVINGS PLAN

If you'd like to invest smaller sums or are looking at a savings plan, we offer the APS Regular Income Ethical Fund in the form of a monthly savings plan. From as little as €50 every month, this approach helps you build a portfolio in manageable monthly investments.



LUMP SUM PACKAGE

Starting from a minimum investment of €2,000, this approach is perfect for you if you would like to invest a lump sum.

Take your time to evaluate which approach suits you best. Our professional team is focused on providing you with sound investment advice.

Contact Us Today!



Speak to one of our representatives at your nearest branch, email us at info@apsfunds.com.mt or call our Customer Support Centre on **2122 6644**.

The value of the investment may fall as well as rise and currency fluctuations may also affect the value of the investment. Past performance is not a guarantee of future performance. Income and frequency of payments are not guaranteed. Any initial charges and any exit fees that may apply may lower the amount invested and the amount received upon redemption. Investments are to be based on the full details of the Prospectus, APS Regular Income Ethical Fund Offering Supplement and KIIDs, which may be obtained from APS Bank plc, any of its branches and other licensed investment intermediaries, or www.apsfunds.com.mt. Please contact your financial advisor before making any financial decisions. APS Funds SICAV plc is managed by ReAPS Asset Management Limited, a subsidiary of APS Bank plc, and licensed to provide investment services in Malta by the Malta Financial Services Authority ("MFSA"). APS Funds SICAV p.l.c. and APS Regular Income Ethical Fund are licensed by the MFSA as a collective investment scheme pursuant to the Investment Services Act and the UCITS Directive.

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