

Key Investor Information



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

RGI UK Equity Income Fund

B Inc (GBP), ISIN: GB00B3KQG447

A sub-fund of RGI Funds ICVC

RGI Fund Management Limited is the Authorised Corporate Director ("ACD") of the Fund.

Objectives and Investment Policy

The investment objective of the fund is to (a) generate an average annual income above the dividend yield of the Benchmark over a rolling 3 year period; and (b) achieve a total return (income and growth in the value of your investments (known as 'capital growth')) above the total return of the Benchmark over a rolling 5 year period, after the deduction of all fees. The 'Benchmark' for the fund is the MSCI United Kingdom Investable Market Index (IMI) Net Total Return.

Although the fund aims to deliver capital growth over a rolling 5 year period, there is no guarantee that this will be achieved over this time period, or any time period. The fund's capital is at risk meaning that the fund could suffer a decrease in value and the value of your investment would decrease as a result.

The fund seeks to achieve its investment objective by investing in at least 60% of its value in shares of UK companies (companies which are domiciled, incorporated, or have significant operations in the UK). Investment can be direct, or indirect, in shares (including common and preference shares), rights for shares, warrants, depositary receipts (securities issued by banks that represent company shares), investment trusts (including REITS) and collective investment schemes.

In addition, up to 20% of the fund may be invested in shares of companies which are not UK companies but which, at the time of investment, are listed in the UK. Investment can be direct or indirect as noted above. It is expected that at least 80% of the fund will be invested in UK companies and companies which are listed in the UK.

Up to 20% of the fund may be invested in shares of overseas companies (companies which are not UK companies and which are not listed in the UK), excluding emerging markets, investment grade bonds issued by companies and governments (an investment grade rating conveys the rating agency's view that there is a lower risk of loss resulting from the issuer defaulting, than would apply to a non-investment grade bond), convertible bonds, collective investment schemes and cash. Investment can be direct or indirect as noted above.

Investment in collective investment schemes (which includes exchange traded funds) can include those operated and/or managed by the ACD or the Investment Manager.

The fund may use derivatives for the purposes of reducing risk or cost or for generating extra income or growth (known as 'efficient portfolio management'). As an example, the fund may use forward contracts for currency hedging with the intention of reducing the risk arising from currency exposures in a cost-effective way.

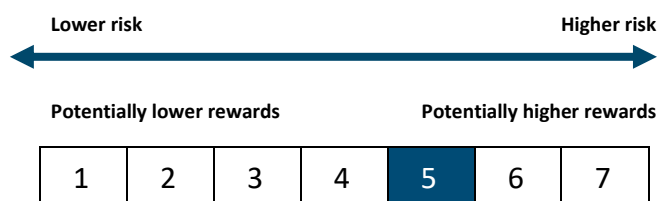
The fund is actively managed, meaning the Investment Manager will use their expertise to pick investments to achieve the fund's objectives. The fund will invest in a range of companies by industry group and size and does not have to hold the same companies that are included in the Benchmark or in the same weights. However, where the fund invests in companies which are included in the Benchmark the fund's exposure to any company will not be more than 5% above the Benchmark's exposure to that company. Exposure to any industry group will not be more than 8% above or below the Benchmark's exposure to that industry group, measured at the industry group level of MSCI GICS (Global Industry Classification Standard).

Dividend income for this share class is paid to investors as detailed in the fund's prospectus.

Recommendation: this fund may not be appropriate for investors who plan to withdraw their money within 5 years.

Risk and Reward Profile

The Risk and Reward Indicator demonstrates where the fund ranks in terms of its potential risk and reward. The higher the rank the greater the potential reward but the greater the risk of losing money. It is based on past data, may change over time and may not be a reliable indication of the future risk profile of the fund. The shaded area in the table below shows the fund's ranking on the Risk and Reward Indicator.



The fund is ranked at 5 because funds of this type have experienced medium to high rises and falls in value in the past. The risk and reward score is based on past performance and calculated in accordance with European legislation. It may not be a reliable indication of the future risk profile. The risk and reward score is not guaranteed and may change over time. The lowest category does not mean risk free. While the risk indicator takes into account the broader risk profile, the following risks are considered most relevant to this fund:

Equity Securities: Equities can lose value rapidly, and typically involve higher market risks than bonds, money market instruments or other debt instruments. Fluctuation in value may occur in response to activities of individual companies, the general market, economic conditions, or changes in currency exchange rates.

Small and Mid-Cap Stock: Stocks of small and mid-size companies can be more volatile and less liquid than stocks of larger companies. Small and mid-size companies often have fewer financial resources, shorter operating histories, and less diverse business lines, and as a result can be at greater risk of long-term or permanent business setbacks.

Liquidity: There is a risk that adverse market conditions may affect the fund's ability to sell assets at the price the fund would like, or the fund may have to sell them at a loss.

Overseas investment: Investments by the sub-fund(s) in global equities issued by overseas companies may carry additional risks including exchange rate movements, political and economic upheaval, relative lack of information, relatively low market liquidity and the potential lack of strict financial controls and standards.

Charges for this Fund

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 that may be taken before or after you invest

Entry charge	0.00%
Exit charge	0.00%

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.

Charges taken from the fund over a year

Ongoing charge	0.95%
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Charges taken from the fund under certain specific conditions

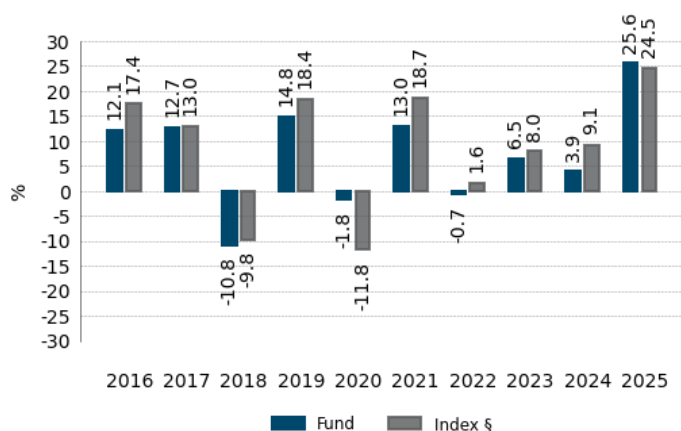
Performance fee	None
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The ongoing charges figure shown here is an estimate of the charges. Due to a change of service providers in February 2025, historical charges are not a reliable indication of future charges. RGI Funds ICVC's annual report for each financial year will include detail on the exact charges made.

All charges and fees, except any investor dealing charges, have been included within the performance.

For more information about charges please refer to the fund's Prospectus which is available from the ACD at <https://river.global/fm>.

Past Performance



You should be aware that past performance is not a guide to future performance.

Fund launch date: 03/02/2009.

Share/unit class launch date: 03/02/2009.

Performance is calculated in GBP.

The graph shows full calendar year performance in GBP. Performance shown takes into account ongoing charges, but not entry fees, and is calculated in pounds sterling on a Net Asset Value basis with net dividends reinvested.

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§ MSCI United Kingdom IMI

Practical Information

Unless otherwise defined, capitalised terms used in this document shall have the meaning given to them in the Prospectus of the RGI Funds ICVC (the 'Prospectus').

This fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority. The assets of the fund belong exclusively to it and are not available to meet the liabilities of any other sub-fund of RGI Funds ICVC.

This document contains information on the B Inc shares only.

Detailed information on this fund, including how to buy, sell and switch shares and other share classes available can be found within the Prospectus and the annual and semi-annual reports which are prepared for the whole of RGI Funds ICVC and are available free of charge. These documents are only available in English and can be downloaded from the ACD at <https://river.global/fm>. Daily prices can be found at www.trustnet.com. You may switch between other funds of RGI Funds ICVC. Details on switching are provided in the Prospectus.

The ACD has put in place a remuneration policy in accordance with the requirements of SYSC 19E of the FCA Handbook. The remuneration policy ensures that the ACD's remuneration practices are consistent with and promote sound and effective risk management and do not encourage risk taking which is inconsistent with the risk profile of the fund. A description of how remuneration and benefits are calculated, the identity of the persons responsible for awarding the remuneration and benefits, including the composition of the remuneration committee, is available from the ACD's website: <https://river.global/fm> or a paper copy is available upon request free of charge.

State Street Trustees Limited is the depositary for the fund.

The tax laws of the UK, in addition to the tax laws of your country of residence, may impact how your investment in the fund is taxed. You are advised to seek professional tax advice.

The ACD 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 the fund.

Your investment will fall and rise in value and you could get back less than you invest.

This Key Investor Information is accurate as at 30-01-2026.

RGI Fund Management Limited is a regulated subsidiary of River Global Holdings Limited.