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.

MI Sinfonia Income & Growth Portfolio Fund - A Accumulation Shares; ISIN: GB00B2R2XR03

MI Sinfonia Income & Growth Portfolio Fund a sub-fund of MI Sinfonia OEIC. The Fund is a UCITS retail scheme Open Ended Investment Company.

Apex Fundrock Ltd is the Authorised Corporate Director of the Fund ("MI" and "MI Funds" are trading names of the ACD).

Objectives and Investment Policy

The Fund aims to provide returns over the long term (5 years) by a combination of both capital growth and income generation.

The Fund's investment objective will be achieved by investing in a diversified portfolio of equities as well as fixed interest securities, warrants and money market instruments primarily (at least 70%) through investment in a portfolio of collective investment schemes (which may include those managed and/or advised by the ACD or Investment Manager). The Fund will typically be invested in a global portfolio of assets with a focus on UK assets.

Normally, the Fund will be fully invested except for an amount to enable redemption of shares, efficient management of the Fund in relation to its strategic objectives, and other purposes which may be reasonably regarded as ancillary to the investment objectives of the Fund. However, there may be short periods (e.g. in times of market stress) where it is considered appropriate for the scheme property not to be fully invested (and so for higher levels of liquidity to be maintained).

One measure of risk is the proportion invested in the riskiest assets, such as equities.

For this Fund, over the long-term (5 years), it is expected that the proportion of the Fund exposed to equities will be approximately 60%. In the shorter term, this weighting may be adjusted tactically as economic and market conditions dictate while not deviating by more than ±12.5%. The asset classes in which the Fund may also invest include transferable securities, money market instruments, cash and near cash and deposits.

Derivatives (that is sophisticated investment instruments linked to the rise and fall of the price of one or more underlying assets) may be used for used for efficient portfolio management and hedging purposes.

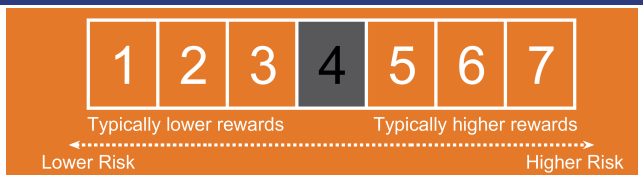
Other information:

You can buy and sell shares in the Fund on any business day. If you hold accumulation shares, income from the Fund will be added to the value of your investment (i.e. dividend income will be included in the value of your shares).

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

For full investment objectives and policy details please refer to the Prospectus.

Risk and Reward Profile



The Risk and Reward Indicator table 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 above shows the Fund's ranking on the Risk and Reward Indicator.

This Fund is ranked at this rating because funds of this type have experienced average rises and falls in value in the past.

The following risks are material in addition to the risks captured by the indicator above:

Counterparty risk: The Fund can conclude various transactions with contractual partners.

If a contractual partner becomes insolvent, it can no longer or can only partly settle unpaid debts owed to the Fund.

Market Risk: External factors can cause an entire asset class to decline in value which would result in a decrease in the value of investments.

Currency Risk: As the Fund may invest in overseas securities, movements in exchange rates may, when not hedged, cause the value of your investment to increase or decrease.

Liquidity Risk: adverse market conditions may affect the ability to sell certain assets when necessary. Reduced liquidity may have a negative impact on the price of assets.

Bond value risk: The Fund has exposure to bonds, the prices of which will be impacted by factors including; changes in interest rates, inflation expectations and perceived credit quality. When interest rates rise, bond values generally fall. This risk is generally greater for longer term bonds and for bonds with higher credit quality.

For further risk information please see the Prospectus.

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	0%
	Exit charge	0%

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. In some cases, you might pay less and you should speak to your financial advisor about this.

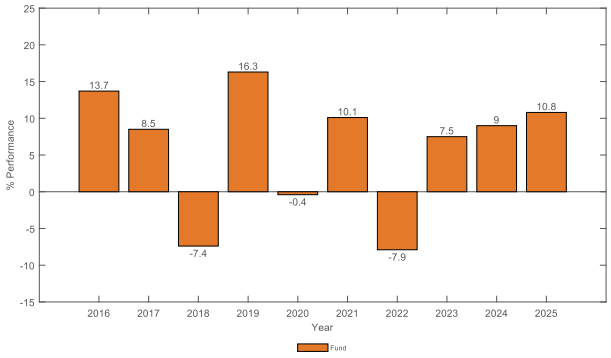
Charges taken from the Fund over a year	Ongoing charges	1.09%
Charges taken from the Fund under certain specific conditions	Performance fee	None

The ongoing charges figure is based on expenses and the net asset value as at 31 December 2025. This figure may vary from year to year. It excludes portfolio transaction costs. The Funds annual report for each financial year will include detail on the exact charges made.

You may also be charged a dilution levy on entry to or exit from the Fund, this is to cover costs associated with your transaction.

For more information about charges, please see the Prospectus.

Past Performance



The share class was launched 16 June 2008.

The performance of the share class is calculated in: GBP

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

Fund launch date: 16 June 2008

Practical Information

The document is issued by Apex Fundrock Ltd and contains information on the A Accumulation Shares only.

Each fund of the Company has its own pool of assets and liabilities, segregated by law. If one fund were unable to pay for its liabilities the assets of the other funds could not be used to pay for those liabilities.

You can get further detailed information regarding the Fund, including details of the investment manager and how to switch, buy and sell shares and other share classes available, within the Prospectus, the supplementary information document and the annual and half yearly managers' reports. You can get these free of charge from Apex Fundrock Ltd, Hamilton Centre, Rodney Way, Chelmsford, Essex, CM1 3BY or from our website: www.fundrock.com/mi-funds/. These are available in English only. You can also call us on 0345 872 4984 or email on Tatton@apexgroup.com for the latest share prices.

Details of the ACD's remuneration policy (including a description of how remuneration and benefits are calculated, the composition of the remuneration committee and the identities of persons responsible for awarding remuneration and benefits) are available at www.fundrock.com/mi-funds/ or by requesting a copy free of charge (see above for contact details).

The Depositary of the Fund is Citibank UK Limited.

Please note that the tax laws of the United Kingdom may impact your own tax position.

Apex Fundrock Ltd 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.

This Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority (FCA). Apex Fundrock Ltd is authorised in the United Kingdom and regulated by the Financial Conduct Authority (FCA).

This Key Investor Information Document is accurate as of 02 May 2026.