WHI

WHI Wealth Fund (the "Fund")

Class CHF Accumulation Shares (ISIN: IE00BMHMZ073)

EPIC Funds p.l.c.

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.

OBJECTIVES AND INVESTMENT POLICY

The Fund's objective is to seek to achieve long-term returns from a mix of capital and income.

The Fund is actively managed. The Investment Manager uses its own global allocation framework to identify investments across a range of asset classes, geographies, sectors and investment styles. The portfolio invests in a variety of asset classes and uses FDI for hedging and investment purposes to both reduce market risk and enhance returns.

In normal market conditions, up to 70% of the Fund's assets will be held in traditional assets such as major market securities, emerging market equities, debt securities, liquid instruments and both open-ended and listed closed-ended funds which provide exposure to such assets. The remaining 30% of the Fund's assets may be invested in alternatives, such as FDI, open-ended and listed closed-ended funds which may provide exposure to real estate markets, commodity markets and hedge funds.

Investors can buy, sell or switch shares on any day on which banks in Ireland and London are open for regular business ("Dealing Day"). Applications must be received by the Administrator by 11.59am (Irish time) on the relevant Dealing Day.

For full investment objective and policy details, please refer to the "Investment Objective" and "Investment Policy" sections in the Fund's supplement (the "Supplement").

Recommendation: Investment in the Fund may be suitable for investors seeking capital growth over the longer term (5 years) and who are willing to accept a moderate to high level of risk.

FDI: a derivative contract between two or more parties whose value depends on the rise and fall of the relative value/price of a referenced underlying asset.

NAV: net asset value of the Fund.

RISK AND REWARD PROFILE



The Fund is in category 4 as assets it holds have historically been subject to higher levels of price fluctuation. The category shown is not guaranteed and may change over time. It is based on historic data and may not be a reliable indication of future circumstances. The lowest category does not mean a risk-free investment.

The Fund is exposed to additional risks not captured by the risk indicator including, without limitation:

Company Shares Risk: the values of shares of companies are subject to changes in the issuing company's financial condition and overall market and economic condition as well as market perception.

Currency Risk: changes in exchange rates may reduce or increase the value of non-GBP denominated assets held by the Fund, which may impact the overall net asset value of the Fund regardless of the performance of the relevant assets themselves.

Counterparty Risk: a party with whom the Fund contracts for investments or to safekeep assets may fail to meet its obligations or become bankrupt, which may expose the Fund to a financial loss.

Credit Risk: the issuer of a financial derivative instrument held within the Fund may not pay income or repay capital to the Fund when due.

FDI Risk: FDI may increase Fund volatility or expose the Fund to losses greater than the cost of the derivative. FDI also involves counterparty risk.

Liquidity Risk: certain securities could become hard to value, or to sell at the desired time and price.

Emerging Market Countries Risk: emerging market securities are subject to greater social, political, regulatory, and currency risks than developed market securities. This may impact on the liquidity and value of such securities and, consequently, the value of the Fund.

Operational Risk: human error, system and/or process failures, inadequate procedures or controls may cause losses to the Fund.

These risk factors are not exhaustive. Please review the "Risk Factors" sections in the Company's prospectus (the "Prospectus") and Supplement.

CHARGES FOR THIS FUND

ONE-OFF CHARGES TAKEN BEFORE OR AFTER YOU INVEST	
Entry charge	5.00%
Exit charge	0.00%
Anti-Dilution Levy	0.00% amount reflecting specific dealing costs.

This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out. In some cases you may pay less and you should speak to your financial adviser or the Administrator about this.

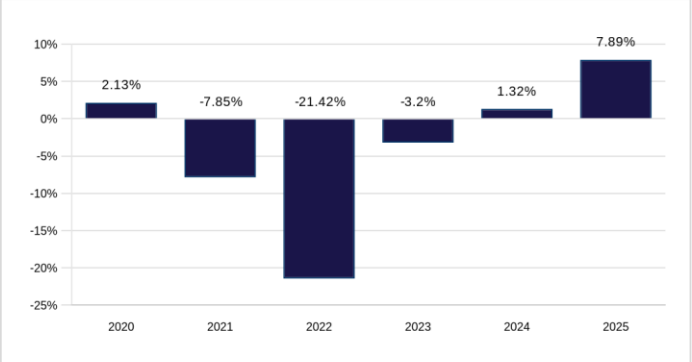
CHARGES TAKEN FROM THE SHARE CLASS OVER A YEAR	
Ongoing charges	4.16%
CHARGES TAKEN FROM THE FUND UNDER CERTAIN SPECIFIC CONDITIONS	
Performance fee	0.00%

The charges 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.

The ongoing charges figure shown here is based on the 12 month period ending 31st December 2025. This figure may vary from year to year. It excludes portfolio transaction costs other than entry and exit charges for investing in other funds (where relevant). The Company's financial statements for each financial year will include detail on the exact charges made.

For more information about fees and expenses please see the section entitled "Fees and Expenses" of the Prospectus and the Supplement.

PAST PERFORMANCE



The Fund was authorised by the Central Bank of Ireland on 7 July 2020. On 8 December 2020, the Fund merged with Garraway Wealth Fund, a sub-fund of Garraway Global Strategies p.l.c. (the "Merging Sub-Fund"). The past performance shown relating to periods prior to that date is that of the Merging Sub-Fund. The Fund was established for the purpose of the merger. Its ongoing charges and investment objective and policies are substantially similar to the Merging Sub-Fund.

Past performance is calculated in CHF. The past performance calculation does not take into account the entry and exit charges but does take into account the ongoing charges referred to above. Past performance is not a reliable indicator of future performance.

PRACTICAL INFORMATION

Management Company: EPIC Investment Partners (Ireland) Limited

Depositary: Société Générale, S.A., Dublin Branch.

Investment Manager: WH Ireland Limited

Further Information: Further information on the Fund (including the Supplement as well as the current Prospectus and the most recent financial statements which are prepared for the Company as a whole), as well as information on other share classes of the Fund and other sub-funds of the Company are available at www.epicip.com in English free of charge.

Share Price: the current share price is available at www.epicip.com.

Umbrella Fund: The Fund is a sub-fund of the Company, an umbrella investment company with segregated liability between sub-funds, established under the laws of Ireland. This means that the assets and liabilities of each sub-fund are segregated by law and the assets of a sub-fund cannot be used to pay the liabilities of other sub-funds of the Company.

Remuneration Policy: details of the Management Company's remuneration policy is available at https://www.epicip.com and a paper copy is available free of charge on request.

Tax legislation: The Fund is subject to Irish taxation legislation, which may have an impact on your personal tax position as an investor in the Fund. Investors should consult their own tax advisers before investing in the Fund.

Switching Shares: Shares in the Fund may be switched for shares of another class in the Fund, subject to certain conditions and meeting the requirements for investment in such other classes. See the section entitled "Exchange of Shares" in the Prospectus.

Liability Statement: The Company 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 and Supplement.

The Company and the Fund are authorised and regulated by the Central Bank of Ireland. EPIC Investment Partners (Ireland) Limited is authorised in Ireland and regulated by the Central Bank of Ireland as an Undertaking for Collective Investment in Transferable Securities Fund Manager. This key investor information is accurate as at 30TH October 2026.