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 investment products.

Product

Signet Baltic Bond Fund ISIN: LV0000104073

The manufacturer of the product is Signet Asset Management Latvia IPS (hereinafter – the Company), 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 calling 67 081 031 or by writing to the e-mail address **info@signetam.com**.

The Bank of Latvia is responsible for the supervision of the Company in relation to this key information document.

The product is registered in the Republic of Latvia (hereinafter – the RL), with the Nasdaq CSD securities depository.

The date of revision and publication of this key information document is 17.03.2026.

What is this product?

Type. An open-ended investment fund within the meaning of the Investment Management Companies Law of the RL and Directive 2009/65/EC of the European Parliament and of the Council (hereinafter – the Fund). The Fund is a body of assets formed by the investments made against investment certificates. The Company is obliged to redeem the investment certificates at the request of the Investor. The Company accepts purchase and redemption orders on each of its business days.

Term. The Fund has no fixed term of operation or holding period. The Company is entitled to unilaterally terminate the operation of the Fund in accordance with the provisions of the Fund's 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 in bonds of Baltic region issuers. The Fund's income consists of investment price appreciation and interest income from coupon payments, which are reinvested.

For the purposes of the Fund's investment, a Baltic region issuer is a government, municipality, credit institution or commercial company of the Baltic States (Latvia, Lithuania or Estonia) 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 the Baltic States.

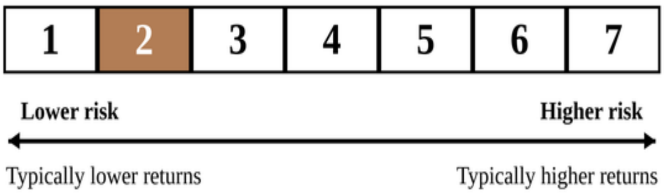
Intended retail investor. The Fund is suitable for Investors with or without investment experience who wish to make diversified investments in bonds of Baltic region issuers and are prepared to hold their investments in the Fund for at least 3 years. The Investor should be aware that the value of the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

The Investor's income or losses are reflected in the increase or decrease in the value of the investment certificates. The value of an investment certificate is determined on each business day of the Company and is published on the website **https://signetbank.com/en/where-to-invest/signet-baltic-bond-fund/**. Investments in this product do not impose any obligation to make further contributions in addition to the initial investment.

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 its value because of movements in the market.

On the risk category scale, this product is classified as 2 out of 7, which denotes a low-risk category. On this basis, the Company assesses the potential losses from the future performance of this product 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 return may be lower if the funds are withdrawn earlier. The currently assigned risk category may change in the future; therefore, it cannot be considered a reliable indication of the future risk profile of this product. The lowest risk indicator category does not mean that investments in the product are not exposed to risk.

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

Material risks that are not included in the determination of the summary risk indicator: credit risk – the possibility of losses if the issuer of a financial instrument is unable to meet its obligations to creditors, as well as liquidity risk, counterparty risk and operational risk, which are set out in detail in Section 2 of the Fund's prospectus.

Performance scenarios

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

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

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

The stress scenario shows the possible return in the event of extreme market conditions; however, it does not take into account a situation where payment of the money would not be possible at all.

What happens if the Company is unable to make payments?

The Fund's assets are held and managed separately from the assets of the Company, of other products under its management and of the custodian bank (Signet Bank AS). In the event of liquidation of the Fund, you will receive the liquidation proceeds in proportion to the number of your investment certificates. If the Company 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 RL.

What are the costs?

The fees that you pay are used by the Company to cover the operating expenses of the Fund, including the costs of trading and distributing the investment certificates. These fees reduce the potential growth of your investment.

Costs over time

The table shows the amounts that are deducted from your investment to cover various types of costs. The calculations are based on the assumptions that the investment amount is EUR 10 000, that 2 investment periods are possible, and that the return of the product for the 1-year investment period is 0%, while for the 3-year investment period 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 period)
Total costs for the period	156 EUR	338 EUR
Impact of costs on return, per year (*)	1.6%	1.1%

(*) This shows how costs reduce the return on your investment each year. For example, if you terminated your investment immediately after the recommended investment period, your return before costs would be 3.7% per year, but after all costs it would be 2.7% per year. The calculations take into account one-off, recurring and additional costs, to the extent that they are applicable. These are estimated figures which may change in the future.

Cost structure

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

		If you terminate the investment:	
One-off costs upon entry or exit		**after 1 year**	**after 3 years** [recommended holding period]
Entry costs	No fee for making an investment is charged for this product.	0 EUR	0 EUR
Exit costs	No fee for terminating an investment is charged if the investment term is 1 year or longer. If you terminate the investment before 1 year, a fee of 0.5% of the value of your investment applies. The fee is withheld before the value of the investment is paid out.	0 EUR	0 EUR
Ongoing costs charged each year			
Management fees and other administrative or operating costs	1.03% of the value of your investment per year. These fees are included in the value of the Fund's unit. This is an estimate based on the maximum costs set out in the Fund's prospectus.	103 EUR	313 EUR
Transaction costs	0.03% of the value of your investment per year. This is an estimate of the costs incurred when buying and selling financial instruments in the Fund's portfolio. The actual amount will vary depending on the number of transactions executed per year.	3 EUR	9 EUR
Additional costs incurred under certain circumstances			
Performance fees	This product has no performance fees.	0 EUR	0 EUR

Signet Bank Group does not charge additional costs for providing advice on the Fund.

How long should I hold it, and can I take my money out earlier?

The recommended investment period is not less than 3 years, which has been determined taking into account the median maturity of Baltic bonds, thereby mitigating the liquidity risks of these bonds while at the same time allowing the full yield potential of the bonds to be used. You may terminate your investment in this product in full or in part at any time if you make a request to the Company. There is no minimum investment period set for this product. If the investment is terminated in full or in part before the end of the recommended investment period, you may get back less than expected because of movements in the financial market. If you terminate your investment before 1 year, the Company charges a fee of 0.5% of the value of your investment. The recommended investment term is only an estimate and must not be regarded as a guarantee of the future performance of this product.

How to file a complaint?

You may submit a complaint about this product, or about the conduct of the Company or of a person who advises on, sells or distributes this product, in person at the Company's office at 3-1 Antonijas Street, Riga, Latvia, LV-1010, as well as by using Signet Bank AS internet banking, or by sending it by post to the Company'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 of the website https://signetbank.com/en/about-us/signet-asset-management-latvia/.

Other important information

Past performance

The Fund was registered on 16.04.2025 and commenced operation on 09.05.2025. Past performance figures for a full calendar year are not available for the Fund.

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

Additional information

The Fund's prospectus, management regulations, annual and semi-annual reports, as well as other freely available information about the Fund, can be obtained free of charge in Latvian on the website https://signetbank.com/en/where-to-invest/signet-baltic-bond-fund/. This document may not be regarded as an offer or a recommendation to buy or sell the product mentioned in it.

Taxes. We warn you that the tax laws and regulations of both the RL and the investor's country of residence may affect your personal situation as an investor and taxpayer.