

# KEY INFORMATION DOCUMENT

## Purpose

This document provides you with key information about this investment product, TAM Balanced Fund Class E Retail EUR (the **Fund**). It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of the Fund and to help you compare it with other products.

## Product

**Name:** TAM Balanced Fund – Class E Retail EUR

**International Securities Identification Number (ISIN):** IE00BYM9Z17

**Name of the UCITS Management Company:** Quayside Fund Management Limited

**Website:** <https://www.quaysidefunds.com/>

Quayside Fund Management is authorised by the Central Bank of Ireland

Call +353 87 4128808 for more information.

This document was issued on 20 February 2025.

**Comprehension Alert: You are about to purchase a product that is not simple and may be difficult to understand**

## What is this product?

**Type:** TAM Balanced Fund (the Fund) is an Irish domiciled open-ended sub-fund of Platform Capital UCITS ICAV (the ICAV), which an Irish collective asset-management vehicle umbrella fund with segregated liability between sub-funds which is registered in Ireland by the Central Bank of Ireland and authorised under the UCITS Regulations.

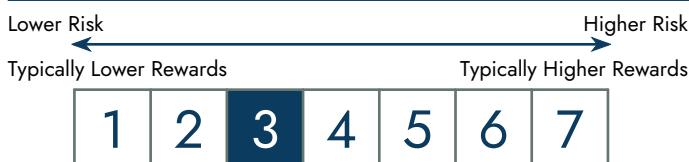
**Objectives:** The Fund will seek to achieve its investment objective through investing in a wide range of global diversified collective investment schemes including unit trusts, mutual funds, UCITS and exchange traded funds (ETFs), whose managers aim to outperform their respective markets. Asset class allocation in this portfolio are government bonds, corporate bonds, equities and cash. Absolute return funds may also feature which are traded on major stock exchanges (e.g. ETFs), along with other investment funds which follow indices (passive funds), as set out below whose value is linked to various asset types, including bonds and equities. The portfolio will have a balanced approach to equities - typically comprising of around 50% equities, though this weighting may fluctuate allowing the managers to react to market conditions.

**Intended retail investor:** The product is intended to be offered to retail investors who fulfil all of the criteria below:

1. they have the ability to make an informed investment decision through sufficient knowledge and understanding of the product and its specific risks and rewards, either independently or through professional advice, and they may have experience of investing in and/or holding a number of similar products providing a similar market exposure;
2. they seek capital growth, expect the movement in the underlying to perform in a way that generates a favourable return and have an investment horizon of the recommended holding period specified below;
3. they accept the risk that the issuer could fail to pay or perform its obligations under the product and they are able to bear a total loss of their investment; and
4. they are willing to accept a level of risk to achieve potential returns that is consistent with the summary risk indicator shown below.

**Maturity date:** the Product has no maturity date. Quayside Fund Management Ltd is not entitled to terminate the Product unilaterally. The Fund may not grow to or maintain an economically viable size, in which case its directors may determine to wind up the Company Fund at a time that may not be opportune for investors.

## What are the risks and what could I get in return?



The summary risk indicator is a guide to the level of risk of the Fund compared to other products. It shows how likely it is that the Fund will lose money because of the performance of the underlying assets in the Fund.

**We have classified the Fund as 3 out of 7, which is a below average risk class.**

This rates the potential losses from future performance at a below average, and poor market conditions could impact the capacity of the Company to pay you. For a more detailed explanation of the risks, please refer to the "Risk Factors" section of the Prospectus and the "Risk Warnings" section of the Supplement.

The risk indicator assumes you keep the Fund for at least 5 years.

You should refer to the prospectus for the Fund for further information on relevant risk factors.

## Performance scenarios

Investment EUR 10,000			
Scenarios		1 Year	5 Years (Recommended Holding Period)
<b>Stress</b>	Total After Costs	6,172	6,974
	Annual Return	-38.28%	-6.96%
<b>Unfavourable</b>	Total After Costs	8,816	10,938
	Annual Return	-11.84%	1.81%
<b>Moderate</b>	Total After Costs	10,484	11,728
	Annual Return	4.84%	3.24%
<b>Favourable</b>	Total After Costs	12,108	14,734
	Annual Return	21.08%	8.06%

This table shows the money you could get back over the next 5 years (recommended holding period), under different scenarios, assuming that you invest £100,000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.

The figures shown include all the costs of the product itself but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of Fund over the last 5 years. The stress scenario shows what you might get back in extreme market circumstances.

Find past performance information at: [www.quaysidefunds.com](http://www.quaysidefunds.com)

## What happens if TAM Asset Management Ltd is unable to pay out?

The Fund's assets are legally separated from the PRIIP Manufacturer's. The PRIIPs Manufacturer is not obliged to make any payment in relation to the Fund, such obligations being those of the Fund itself. Any insolvency or default of the PRIIPs manufacturer should not result in the Fund suffering financial loss in relation to those assets.

The Fund's assets are held by the Depositary. You may face a financial loss in the event of a default, insolvency or compulsory wind-up of the Depositary. However, this risk is mitigated to a certain extent by the fact that the Depositary is required to segregate its own assets from the assets of the Fund. Losses are not covered by any investor compensation or guarantee scheme.

## What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you may get. The total costs include one-off, on-going incidental costs.

The amounts shown here are the cumulative costs of the Fund itself, for two different holding periods. They include potential entry and exit penalties. The figures assume you invest \$100,000 and the moderate performance scenario. The figures are estimates and may change in the future.

## Costs over time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment Scenarios EUR 10,000	If you cash in after 1 year	If you cash in at the end of the recommended holding period
<b>Total costs</b>	46	234
Impact on return (RIY) per year	0.46%	0.41%

## Composition of Costs

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product [and how well the product does (where applicable)]. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed, in the first year you would get back the amount that you invested (0 % annual return). For the other holding period, we have assumed the fund performs as shown in the moderate scenario.

This table shows the impact on return per year			
<b>One-Off Costs</b>	Entry costs	0.00%	The impact of the costs you pay when entering your investment.
	Exit costs	0.00%	The maximum impact of the costs of exiting your investment when it matures.
<b>Ongoing Costs</b>	Portfolio transaction costs	0.01%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	0.45%	The impact of the costs that we take each year for managing your investments.
<b>Incidental Costs</b>	Performance fees	0.00	This product does not have any performance or other incidental fees.
	Carried interests	N/A	The impact of carried interests. We do not charge carried interests to the Company.

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

## How long should I hold it and can I take money out early?

### Recommended holding period: 5 years

The product aims to provide you with the return described under "1. What is this product?" above. However, this only applies if the product is held to maturity. It is therefore recommended that the product is held until 2025-2027. The product does not guarantee the possibility to disinvest other than by selling the product either (1) through the exchange (if the product is exchange traded) or (2) off-exchange, where an offer for such product exists. No fees or penalties will be charged by the issuer for any such transaction, however an execution fee might be chargeable by your broker if applicable. By selling the product before its maturity, you may receive back less than you would have received if you had kept the product until maturity. In volatile or unusual market conditions, or in the event of technical faults/disruptions, the purchase and/or sale of the product can be temporarily hindered and/or suspended and may not be possible at all.

## How can I complain?

If you have any complaints about the product or the conduct of Quayside Fund Management Ltd or the person advising on or selling the product, you may contact: + 353 87 4128808, [operations@quayside.eu](mailto:operations@quayside.eu). Further details are available via our website: <https://www.quaysidefunds.com>.

## Other relevant information

The information contained in this Key Information Document does not constitute a recommendation to buy or sell the product and is no substitute for individual consultation with your bank or advisor. Investors may switch their shares in the Sub Fund for shares in another sub fund within the ICAV, subject to meeting certain conditions as set out in the Prospectus. Under Irish law, the ICAV has segregated liability between its sub-funds (i.e. the Fund's assets will not be used to discharge the liabilities of other sub-funds within the ICAV).

Please note that the tax laws of Ireland may impact your personal tax position. You are advised to seek professional tax advice. Details of the up-to-date remuneration policy, including, but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits, are available at [www.quayside.eu](http://www.quayside.eu). A hard copy version of the remuneration policy will be made available free of charge upon request.

This key investor information relates to the Class C Institutional GBP Shares of the Fund. More specific information about the ICAV and the Class E Retail EUR Shares, including how to buy, sell and switch shares, may be found in the Prospectus and Supplement