

KEY INVESTOR INFORMATION

This document provides you with the 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.

Optimal Multi Asset Defensive Fund, Class A (GBP) Shares, (the "Fund") a sub-fund within Optimal Global Investment Funds plc (the "Company") (ISIN: IE00BRJL4K01)

The Fund is managed by Link Fund Manager Solutions (Ireland) Limited, part of the Asset Services Division of Link Administration Holdings Limited.

Objectives and Investment Policy

Objective

The investment objective of the Fund is to seek to deliver long-term capital growth.

Investment Policy

The Fund will seek to achieve its objective through its investments, by obtaining exposure to a wide range of asset classes.

Essential features of the Fund:

- The Fund may be wholly invested in any of the following asset classes (i) shares and other securities issued by companies based worldwide (ii) share/units of other funds (iii) debt securities (issued by governments or companies) (iv) property (v) cash and other liquid securities.
- The Fund is actively managed. The reference benchmark for the Fund is Bank of England Base Rate and UK Consumer Price Index and is used for comparison purposes only. The Investment Manager uses its expertise to select investments for the Fund and has discretion to invest without constraint to the reference benchmark.
- The Fund may use financial instruments to limit its exposure to other financial assets or currencies.
- There is no geographic, economic or industry focus to the fund.
- You can buy and sell shares in the Fund on any day, except Saturday or Sunday, when banks in Dublin and London are open for normal business.
- Any income the Fund generates will be retained with the Fund. This will increase the value of your investment.

Risk and reward profile



- In line with the regulations, as the fund has less than 5 years performance history, the volatility of the fund has been calculated using appropriate benchmark data.
- This indicator shows how much a fund has risen and fallen in the past, and therefore how much a fund's returns have varied. It is a measure of a fund's volatility. The higher a fund's past volatility the higher the number on the scale and the greater the risk that investors in that fund may have made losses as well as gains. The lowest number on the scale does not mean that a fund is risk free.
- The Fund has been classed as 4 because its volatility has been measured as average.
- This indicator is based on historical data and may not be a reliable indication of the future risk profile of the Fund.
- The risk and reward profile shown is not guaranteed to remain unchanged and may shift over time.
- Portfolio Currency Risk: As the Fund invests in overseas securities, movements in exchange rates may cause the value of your investment to increase or decrease.
- For full details of the Fund's risks please see the "RISK FACTOR" section of the prospectus and supplement available from the address in 'Practical Information' overleaf.

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 taken before or after you invest	
Entry Charge	1%
This is the maximum that might be taken out of your money before it is invested.	
Exit Charge	None
Charges taken from the Sub-Fund over the year	
Ongoing Charges	2.00%
Charges taken from the Sub-Fund under certain specific conditions	
Performance Fee	None

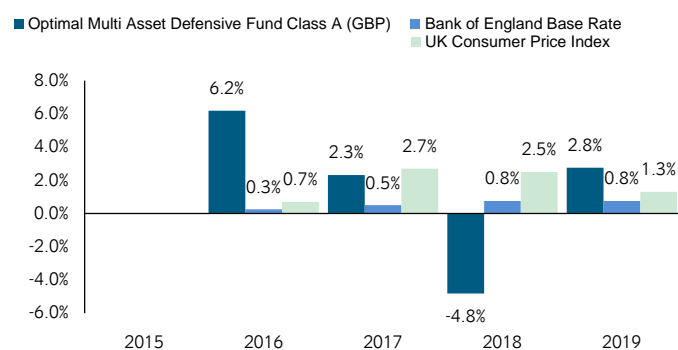
The entry charge shown is a maximum figure. In some cases investors may pay less. You can find out the actual charges from your financial advisor or distributor.

The ongoing charges percentage is an estimate figure based on actual expenses as at 29 May 2020 and projected investment management fees due to revised fee waiver. An estimate is used in order to better reflect the current charges. The ongoing charges may vary from year to year. The Fund's annual report for each financial year will include detail on the exact charges made. The ongoing charges are taken from the assets of the Fund and exclude portfolio transaction costs.

You may also be charged a dilution levy on entry to or exit from the Fund.

For more information about charges, please see Section 9 of the supplement to the prospectus, available free of charge from the address in 'Practical Information' below.

Past Performance



- Past performance is not a guide to future performance.
- The past performance in the chart shown opposite is net of tax and charges but excludes the entry and exit charges that may be paid on the purchase and sale of an investment.
- The Fund and this share class launched in January 2015.
- Performance is calculated in Pounds Sterling.

Practical Information

Optimal Global Investment Funds plc	This key investor information document describes a fund within the Optimal Global Investment Funds plc. The prospectus and periodic reports are prepared for the entire company.
Documents	Copies of the prospectus of the Company and the latest annual and semi-annual reports for the Company may be obtained from www.mitooptimal.com or free of charge from Link Fund Administrators (Ireland) Limited, 1st Floor, 2 Grand Canal Square, Grand Canal Harbour, Dublin 2, Ireland. The documents are available in English.
Representative Share Class	This document contains information on the Class A (GBP) Shares in the Fund as the representative share class for the Class Z (GBP) Shares. More specific information about these share classes and other share classes of the Fund are available in the prospectus and supplement issued in relation to the Fund.
Prices of shares and further information	The latest published prices of shares in the Fund and other information on the Fund, including how to buy and sell shares are available from www.mitooptimal.com or during normal business hours from Link Fund Administrators (Ireland) Limited, 1st Floor, 2 Grand Canal Square, Grand Canal Harbour, Dublin 2, Ireland.
Right to switch	Subject to any restrictions on the eligibility of investors for a particular share class, a shareholder may be able at any time to switch all or some of his shares of one class for shares in another class. Please see the prospectus for full details.
Fund Segregation	Optimal Global Investment Funds plc, is an umbrella fund with segregated liability between sub-funds. This means that the holdings of the Fund are maintained separately under Irish law from the holdings of other sub-Funds of Optimal Global Investment Funds plc and your investment in the Fund will not be affected by any claims against another sub-Fund of Optimal Global Investment Funds plc.
Depository	The Bank of New York Mellon SA/NV, Dublin Branch
Tax	Irish tax legislation may have an impact on your personal tax position.
Liability	Link Fund Manager Solutions (Ireland) 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 Optimal Global Investment Funds plc.
Remuneration	Details of the Manager's up-to-date remuneration policy, including, but not limited to, a description of how remuneration and benefits are calculated and the identity of persons responsible for awarding the remuneration and benefits, are available at https://www.linkassetsservices.com/what-we-do/funds-solutions/irish-management-company and a paper copy of such remuneration policy is available to investors free of charge upon request.

This fund is authorised in Ireland and regulated by the Central Bank of Ireland. Link Fund Manager Solutions (Ireland) Limited is authorised in Ireland and regulated by the Central Bank of Ireland.

This key investor information is accurate as at 26/06/2020.