

APS Ethical Fund



The APS Ethical Fund is an ethical investment which adds strong ethical considerations to sound financial analysis. It is a medium-low risk fund seeking to maximise total return.



Invest with values

The fund will invest in government and corporate entities that adhere to ethical values that benefit society and the environment. This means that you will have the potential to earn an attractive return on your savings, with the peace of mind that your money does not support unethical activities.



Choose between receiving or compounding income

As an investor you have the option to choose between receiving any distributable income or to add the income to your invested capital benefitting from compounding.



Professional management

The fund is managed by a team of professionals that is focused on providing you with good returns through proper governance.

How can I invest?

We understand that every investor has different objectives. You can invest in the APS Ethical Fund in two different ways:

SAVINGS PLAN

If you'd like to invest smaller sums or are looking at a savings plan, we offer the APS Ethical Fund in the form of a monthly savings plan. From as little as €50 every month, this approach helps you build a portfolio in manageable monthly investments.

LUMP SUM PACKAGE

Starting from a minimum investment of €2,000, this approach is perfect for you if you would like to invest a lump sum.

Learn more on apsfunds.com.mt/ethical-fund

The information contained in this document is intended to be of general interest only and should not be considered as an offer, investment advice or solicitation to deal in the shares of the Fund. Subscriptions to shares of the Fund can only be made on the basis of the Fund's Prospectus, Offering Supplement and the Key Investor Document which may be obtained free of charge from APS Bank plc, any of its branches and other licensed investment intermediaries, or www.apsfunds.com.mt. Investors should seek independent legal and financial advice, including advice as to tax consequences, before making any investment decision.

The Fund is actively managed and not managed by reference to any index. The value of the investment may fall as well as rise and currency fluctuations may also affect the value of the investment. You may lose some or all of the money you invest. Past performance is not a guarantee of future performance. Income and frequency of payments are not guaranteed. Any initial charges and any exit fees that may apply may lower the amount invested and the amount received upon redemption. There are additional risks involved with this type of investment, which are described in the Fund's Prospectus, Offering Supplement and Key Information Document and should be read before investing.

The Fund is a Sub-Fund of APS Funds SICAV p.l.c. and is licensed as a Collective Investment Scheme by the Malta Financial Services Authority under the Investment Services Act. The Fund qualifies as a 'Maltese UCITS'. APS Funds SICAV plc is managed by ReAPS Asset Management Limited, a subsidiary of APS Bank plc, licensed to provide Investment Services in Malta by the Malta Financial Services Authority under the Investment Services Act.

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