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 products.

PRODUCT

Open-end investment fund for informed investors INVL Bridge Finance (hereinafter – the Fund)

INVL Asset Management UAB (hereinafter – the Management Company)

www.invl.com

For more information, please call +370 527 90601

The Bank of Lithuania is responsible for the supervision of the Management Company and the Fund in relation to this Key Information Document

14 April 2026

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

WHAT IS THE PRODUCT?

Type	Investment unit of the Fund.
Term	The duration of the Fund is unlimited. The Fund may be liquidated by decision of the Board of the Management Company or by decision of the Bank of Lithuania.
Objectives	The objective of the Fund is to earn a return for the Participants by providing financing to companies (hereinafter – the Target Companies) that have a need for borrowed capital. The Fund seeks to provide financing to the Target Companies until they are able to obtain funding from other sources on terms more favourable than those which, in the opinion of the Management Company, meet the Fund's investment interests. The Fund focuses on short- and medium-term investments. The Fund invests in debt financing instruments, including bonds issued by the Target Companies, and may also use bridge finance, mezzanine-type financing, convertible debt or other similar forms of debt financing. The Fund does not provide financing under loan agreements. The Fund's investment objects include, but are not limited to, debt securities with a maturity of up to 3 years issued by the Target Companies, equity and non-equity securities, and other debt financial instruments of the Target Companies. To ensure liquidity and proper fulfilment of obligations, the Fund invests part of its assets (typically up to 20%) in liquid investment instruments, such as investment-grade government or corporate bonds, money market instruments, collective investment undertakings, index funds, exchange-traded funds (ETFs), deposits, as well as risk management and debt derivatives. The Fund may also hold part of its assets in cash. The Fund invests in Target Companies located in the Baltic States and other Member States of the European Union. Instruments used for liquidity management may be invested in without geographical restrictions, except in countries subject to international sanctions or considered to present elevated political risk. Applications for redemption of the Fund's investment units are executed once per calendar quarter at the net asset value (NAV) of the last month of that quarter, but no earlier than 12 months from the date of acquisition of the investment units. The Fund may use leverage, i.e. borrow funds to increase the scale of investments and potential returns. The use of leverage may increase both returns and potential losses and therefore increases the Fund's risk. The Fund's maximum leverage does not exceed 300% under the gross method and 300% under the commitment method, as defined in Commission Delegated Regulation (EU) No 231/2013. The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities.
Intended retail investor	The Fund is intended only for informed investors (as defined in the legal acts of the Republic of Lithuania) seeking medium- to long-term capital growth and willing to accept fluctuations in the value of their investment. No prior investment experience is required. The minimum investment amount is EUR 125,000 or EUR 30,000 depending on the investor category, as set out in the Fund's Rules.

The depositary of the Fund is AB Artea bankas.

Further relevant information about the Fund, including the Prospectus, the latest annual report, information on the latest value of an investment unit and other documents in Lithuanian and/or English, is available free of charge from the Management Company at Gynejų g. 14, LT-01110 Vilnius, Lithuania, by phone at +370 527 90601, by e-mail at info@invl.com, on the website www.invl.com, and from the Fund's Placement Agent.

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

Risk Indicator

Investors in this Fund should be able to accept at least a medium level of investment risk.

1	2	3	4	5	6	7

Lower risk **Higher risk**

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.
We have classified this product as 5 out of 7, which is a high risk class.
The risk indicator assumes you keep the product for 3 years.
The actual risk can vary significantly if you cash in at an early stage and you may get back less.
You cannot cash in early on demand. Investment units of the Fund may only be redeemed in accordance with the conditions and frequency set out in the Fund's Rules. Early exit before the redemption date is only possible by transferring the investment units to another investor in a private transaction, subject to the consent of the Management Company.
There is no organised secondary market for the investment units, which means that you may not be able to sell your investment easily or at a price that you would like.
This product does not include any protection from future market performance, so you could lose some or all of your investment.
If we are not able to pay you what is owed, you could lose your entire investment.
A complete description of the risks associated with investing in the Fund can be found in the Prospectus.

PERFORMANCE SCENARIOS

This table shows the amounts you could get back over a period of 1 year and 3 years under different scenarios, assuming that you invest EUR 10,000 (plus a EUR 200 distribution fee).
The scenarios shown are estimates of future performance based on past performance of the Fund and are not an exact indicator. What you will get will vary depending on how the Fund performs and how long you keep the investment. Future market developments are uncertain and cannot be accurately predicted.
The stress scenario shows what you might get back in extreme market circumstances.
The unfavourable, moderate and favourable scenarios are based on the Fund's historical performance and represent the worst, average and best performance of the Fund over the relevant period during the past 10 years. The figures shown include all the costs of the Fund, 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. The scenarios assume that the full amount is invested at the start of the investment period.

Recommended holding period: 3 years **Example Investment: EUR 10,000**		**If you exit after 1 year**	**If you exit after 3 years**
Scenarios			
Minimum	**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress	**What you might get back after costs** Average return (*) each year	**EUR 8,170** -19.90 %	**EUR 8,700** -5.16 %
Unfavourable	**What you might get back after costs** Average return (*) each year	**EUR 10,470** 2.65 %	**EUR 11,880** 5.21 %
Moderate	**What you might get back after costs** Average return (*) each year	**EUR 10,800** 5.88 %	**EUR 12,430** 6.81 %
Favourable	**What you might get back after costs** Average return (*) each year	**EUR 11,020** 8.04 %	**EUR 13,250** 9.11 %

(*) The average annual return is calculated in accordance with the requirements of the legal acts. It is assumed for calculation purposes that all interim distributions paid to investors by the Fund (if any are foreseen) are paid at the end of the recommended holding period. It means that the average annual return is calculated without taking into account the actual timing of such distributions.

WHAT HAPPENS IF UAB INVL ASSET MANAGEMENT IS UNABLE TO PAY YOU?

The assets of the Fund are held separately from the assets of the Management Company. Therefore, investors in the Fund will not suffer losses due to the default or insolvency of the Management Company. However, the investor may suffer financial losses as a result of the Fund's default. The Fund does not benefit from any investment guarantee or compensation scheme. The Fund's assets are not covered by any deposit guarantee or investor compensation scheme, therefore you may lose your entire investment.

WHAT ARE THE COSTS?

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.
Costs over time
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 performs.
The amounts shown are based on the moderate performance scenario and include both a one-year period and the recommended holding period.
We have assumed:
— in the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed that the product performs as shown in the moderate scenario;
— EUR 10,000 is invested.

	If you exit after 1 year	If you exit after 3 years
Total costs	EUR 421	EUR 938
Annual cost impact (**)	4.13 %	2.84 % each year.

(**) This shows how costs reduce your return each year over the holding period. For example, it shows that if you exit at the recommended holding period, your average return per year is projected to be 9.65% before costs and 6.81% after costs.

COMPOSITION OF COSTS

One-off costs upon entry or exit		If you exit after 1 year
Entry costs (***)	2% of the amount you invest. This is the distribution fee that you pay when investing.	EUR 200
Exit costs	We do not charge an exit fee for this product.	EUR 0
Ongoing costs (taken in each year)		
Management fees and other administrative or operating costs	2.16% of the value of your investment per year. This is an estimate based on actual historical costs and expected additional costs.	EUR 220
Transaction costs	0.01% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product.	EUR 1
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	EUR 0

(***) Depending on the investment amount, different distribution fees apply: 2% for investments up to EUR 125,000; 1% for investments from EUR 125,000 to EUR 500,000; and no distribution fee for investments above EUR 500,000. For calculation purposes, the maximum distribution fee has been applied.

HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?

RECOMMENDED HOLDING PERIOD: 3 YEARS

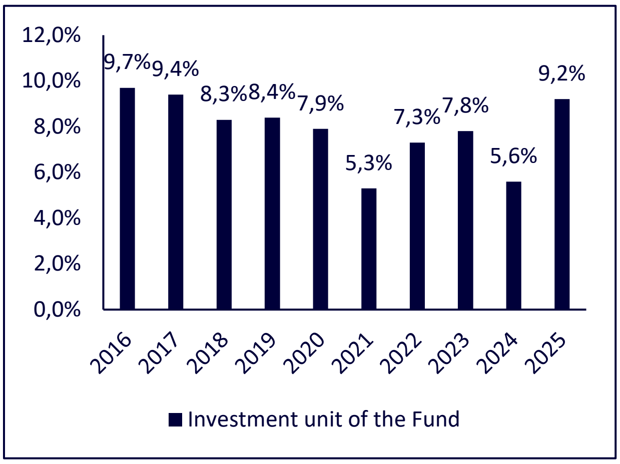
Minimum holding period: 12 months.
Recommended holding period: 3 years, which corresponds to the expected investment cycle of the Fund.
Investment units are redeemed once per calendar quarter at the net asset value (NAV).

HOW CAN I COMPLAIN?

Complaints may be submitted (a) by e-mail to the Management Company at info@invl.com, (b) by registered mail to Gynejų g. 14, LT-01110 Vilnius, Lithuania, or (c) in person at the Management Company. A complaint must include the following information: the name or company name of the complainant, the complainant's address, the subject of the complaint, and the services or products concerned and their type. Information on the handling of client complaints is available on the Management Company's website at www.invl.com.

OTHER RELEVANT INFORMATION

Placement Agent of the units: UAB FMĮ INVL Financial Advisors.
In accordance with legal requirements, the investor of the Fund is provided with the following documents: (i) Rules of the Fund; (ii) Prospectus of the Fund; (iii) an additional information document in accordance with the Law on Managers of Alternative Collective Investment Undertakings of the Republic of Lithuania; (iv) other necessary pre-contractual documents. Further relevant information about the Fund can be obtained free of charge by contacting the Management Company or the distributor. The calculations of fees, returns and risks presented in this document have been made in accordance with the methodology approved by the European Union. The Fund is subject to the tax laws of the Republic of Lithuania, which may affect the investor's personal tax situation. The Management Company shall only be liable for the information contained in this document if it is misleading, inaccurate or inconsistent with the relevant parts of the Fund's Prospectus.



Past performance
Past performance is not a reliable indicator of future performance. Markets could develop very differently in the future.
It can help you assess how the Fund has been managed in the past.
This chart shows the performance of the Fund's investment unit as the percentage loss or gain per year over the last 10 years.
Performance is shown after deduction of ongoing charges. Any entry and exit charges are excluded from the calculation.

The Fund was established on 23 March 2015.