

# Key Investor Information

This document provides you with 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.

The Harding Loevner Global Paris-Aligned Equity Fund (the "Fund"): US Dollar Class X1

The Fund is a sub-fund of Harding Loevner Funds plc (the "Company")

ISIN: IE00026H8635

The Company has appointed KBA Consulting Management Limited (the "Manager") as its management company.

## Objectives and Investment Policy

The Fund's investment objective is to provide long-term capital growth in your investment by investing primarily in a variety of global equities.

The Fund will invest in stocks and equity related securities of issuers based both inside and outside the United States, as well as in emerging and frontier markets (subject to a maximum investment of 25% of the Fund's assets).

The Fund will also invest (up to 10% of its assets) in open-ended collective investment schemes which shall be mainly in the form of exchange traded funds and shall be listed and traded in the US and Europe.

Equity related securities include, but are not limited to, common stocks, preferred stocks, warrants, rights, convertible securities, depositary receipts and Structured Financial Instruments. Warrants are securities that give the holder the right to purchase securities from the issuer at a specific price within a certain timeframe. Rights give shareholders in a company the option to purchase new shares issued by that company at a predetermined price in proportion to the number of shares already owned. Convertible securities are securities, usually bonds or preferred shares, that can be converted into common stock. Depositary receipts are financial instruments issued by a bank which provide a return on the shares and stocks they represent. Structured Financial Instruments are highly complex financial instruments offered by financial institutions to companies with very particular financing needs. The Fund will invest only in Structured Financial Instruments which are traded on stock exchanges

or regulated markets. The particular Structured Financial Instruments in which the Fund may invest include, but are not limited to, notes whose performance is dependent on the shares and stocks to which they are linked.

The Fund promotes environmental characteristics, including a reduction of carbon emissions and climate change mitigation, by investing in companies the Investment Manager believes, through its screening of companies' carbon reduction practices, demonstrate a viable pathway to achieve 'net zero' carbon emissions before 2050, consistent with the Paris Agreement. Investee companies must also follow good governance practices in accordance with Article 8 of SFDR. The Fund does not have sustainable investment as its investment objective.

The Fund also excludes from the portfolio fossil fuel companies; tobacco producers; and controversial, assault-style and nuclear weapons.

Your shares do not pay you income, instead the Fund reinvests income to grow your capital.

You can sell your shares on a daily basis.

The Fund is actively managed by the Investment Manager and has discretion over the composition of its portfolio. The performance of the Fund will be measured against the MSCI All Country World Index .

For more information, please see the section entitled 'Investment Objective and Policies' in the Prospectus.

## Risk and Reward Profile

Lower risk ← Higher risk  
Potentially lower reward ← Potentially higher reward



- Historical data may not be a reliable indication for the future.
- The risk category shown is not guaranteed and may shift over time.
- The lowest category does not mean 'risk free'.

This Fund is in category 6 because of the medium range and frequency of price movements of the underlying investments of the Fund.

The indicator opposite does not take account of the following risks of investing in the Fund:

Credit and counterparty risk - there is a risk that a counterparty to a derivatives contract may not be able to meet interest, principal or settlement payments or otherwise honour its obligations.

Liquidity risk - it may become difficult to sell the Fund's assets at any given time for a reasonable price.

Market risk - certain stocks may decline in value more than the overall stock market and some markets may become illiquid or highly volatile.

Currency risk - the Fund may invest in securities that are issued in currencies other than the base currency of the fund.

ESG Integration Risk - Integrating ESG risks and opportunities may impact the Funds's performance, may require subjective analysis and may be difficult if data about a particular company is limited.

Derivatives risk - the complexity and rapidly changing structure of derivatives markets may increase the possibility of market losses.

The Fund invests in emerging and frontier markets which carry higher than average investment risks and the Fund may have problems or delays in having its investments returned when required.

For more information on risks, please see the section entitled 'Risk factors' in the Prospectus.

## Charges

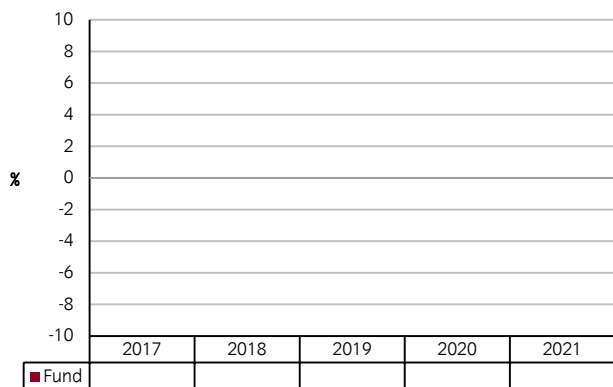
The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry charge	No charge
Exit charge	No charge
Charges taken from the Fund over a year	
Ongoing charges	0.54%
Charges taken from the Fund under certain specific conditions	
Performance fee	No charge

The ongoing charges figure shown here is an estimate of the charges as there is insufficient historical data. It excludes portfolio transaction costs and performance fees (if any). This figure may vary from year to year. The Fund's annual report for each financial year will include detail on the exact charges made.

More detailed information on charges can be found in the Prospectus under the section entitled "Fees and Expenses".

## Past Performance



- The Fund has not yet launched and does not have performance data for one complete calendar year - accordingly there is insufficient data to provide a useful indication of past performance to investors.
- Past performance is not a guide to future performance of the Fund.
- The Fund was authorised by the Central Bank of Ireland on 31 May 2022.

## Practical Information

- Northern Trust Fiduciary Services (Ireland) Limited acts as Depositary to the Fund.
- You should be aware that tax legislation in Ireland (where the fund is authorised) may have an impact on your personal tax position.
- The Manager 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 the Company.
- The Company has segregated liability between its sub-funds and as such your investment in the Fund will not be affected by claims against any other sub-fund of the Company and any liability incurred on behalf of or attributable to any fund shall be discharged solely out of the assets of that fund. This document relates only to the share class(es) of the Fund referred to herein and not any other share classes that may exist. Subject to any restrictions on the eligibility of investors for a particular share class, a shareholder in the Fund may be able at any time to switch all or some of his/her shares into another class or fund in the Company. Please see the Prospectus for full details.
- Details of the remuneration policy of the Manager is available at [www.kbassociates.ie](http://www.kbassociates.ie). A paper copy of the remuneration policy will be made available free of charge upon request.
- The Manager is authorised in Ireland and regulated by the Central Bank of Ireland.
- The Net Asset Value per Share shall be made public at the office of the Administrator on each dealing day.
- The Fund is a sub-fund of the Company. Further information about the Fund and copies of the Prospectus, the KIIDs, annual and half yearly reports of the Company and the Articles of Association of the Company may be obtained free of charge in English upon request at Second Floor, 5 Earlsfort Terrace, Dublin 2, the registered office of the Company, or can be obtained free of charge at the registered office of the Swiss Representative.