PMNT

RIZE DIGITAL PAYMENTS ECONOMY UCITS ETF

ARK INVEST

FUND DESCRIPTION

The Rize Digital Payments Economy UCITS ETF ("PMNT") seeks to invest in companies that potentially stand to benefit from the structural transition away from traditional cash payments to the speed and convenience of digital wallets, digital payments and digital currencies.

WHY INVEST IN CYBR?

Favourable Growth Prospects: PMNT is Europe's new digital payments economy ETF, and provides investors with exposure to companies that are leading the structural transition toward online and digital payments, digital wallets and digital currencies.

Powered by Euromonitor®: PMNT is purpose-built in collaboration with Euromonitor, a strategy research firm based in London, United Kingdom, and leverages their unique insights and proprietary classification system of companies that are leaders and innovators in the digital payments economy.

Unconstrained Approach: PMNT's composition transcends classic sector, size and geographic classifications by tracking an emerging theme.

ETF Efficiency: In a single trade, PMNT delivers access to dozens of companies that are favourably positioned to ride the tailwinds of the digital payments economy theme.

FUND DETAILS

As of 31 January, 2025

ETF	**Rize Digital Payments Economy UCITS ETF**
Type	**Index Equity ETF**
ISIN	**IE00BLRPRQ96**
Fund Size (AUM)	**$5.5 Million**
TER	**0.45%**
Inception Date	**05 November 2021**
SFDR Classification	**Article 8**
Holdings	**65**
Base Currency	**USD**
Income Treatment	**Accumulating**
Replication	**Physical - Full Replication**
Index Ticker	**FXBYPMNT Index**
Domicile	**Ireland**
UCITS	**Yes**
Exposure	**Global Equities**
Issuer	**ARK Invest UCITS ICAV**
Promoter	**ARK Invest International Ltd**
Manager	**IQ EQ Fund Management (Ireland) Ltd**
Investment Manager	**ARK Investment Management LLC**
Depositary / Custodian	**Northern Trust Fiduciary Services (Ireland) Ltd**
ISA Eligible (UK)	**Yes**
SIPP Eligible (UK)	**Yes**
Reporting Fund Status (UK)	**Yes**
Equity Fund (DE)	**Yes**

SUSTAINABILITY PROFILE

As of 31 January, 2025

MSCI ESG Rating	**A**

Engagement and Voting: The Fund is supported by the engagement and voting programs of the Rize Future First Policy.

SCREENING CRITERIA

- Thermal Coal
- Oil and Gas
- Nuclear
- Controversial Weapons & Firearms
- Adult Entertainement
- Military Contracting
- Gambling
- Alcohol
- Tobacco
- Bribery & Corruption
- UN Global Compact & OECD Guidelines Violations
- Controversies
- Poor Governance

INVESTMENT FOCUS

As of 31 January, 2025

Payment Services and Solutions Providers	**52.7%**
Payment Processors	**29.7%**
Payment Infrastructure Providers	**8.1%**
Card Payment Networks	**7.5%**
Cryptocurrency Economy Pioneers	**1.5%**

PMNT

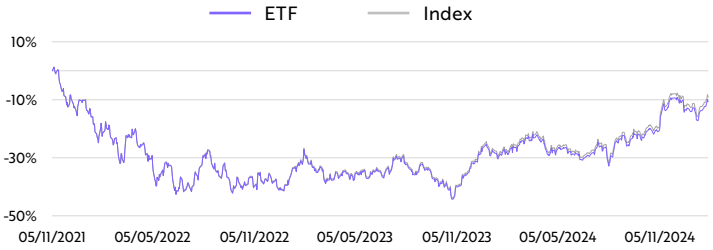
Information as of 31 January, 2025

RIZE DIGITAL PAYMENTS ECONOMY UCITS ETF

TRADING INFORMATION

Exchange	Currency	Listing Date	SEDOL	Bloomberg Ticker	RIC
Borsa Italiana	EUR	01-Dec-21	BNM5H24	PMNT IM	PMNT.MI
Deutsche Börse Xetra	EUR	11-Nov-21	BNM5H35	PMNT GY	PMNTG.DE
London Stock Ex-change	USD	11-Nov-21	BNM5GZ0	PMNT LN	PMNT.L
London Stock Ex-change	GBP	11-Nov-21	BNM5H02	PAYG LN	PAYG.L
SIX Swiss Exchange	CHF	10-Jan-22	BNM5H13	PMNT SE	PMNT.S

PERFORMANCE RETURN



Cumulative	ETF	Index	Difference
Year to date	4.02%	4.06%	-0.05%
1 month	4.02%	4.06%	-0.05%
3 months	12.70%	12.87%	-0.17%
6 months	21.39%	21.82%	-0.44%
1 year	25.56%	26.27%	-0.71%
Since Inception	-10.65%	-9.13%	-1.53%

Past performance is not a reliable indicator of future results and is not guaranteed. The ETF performance is the NAV per share and is net of all fees.

TOP 10 HOLDINGS

Wise Plc	**2.4%**
Shift4 Pmts Inc	**2.3%**
Dlocal Ltd	**2.2%**
Remitly Global Inc	**2.2%**
Nu Holdings Ltd	**2.2%**
Worldline	**2.2%**
Visa Inc	**2.2%**
Mastercard Inc	**2.1%**
Toast Inc	**2.1%**
Adyen Nv	**2.1%**
	22.2%

TOP 10 COUNTRIES

Total may not sum to 100% due to rounding

United States	**61.2%**
Japan	**7.3%**
Brazil	**5.1%**
France	**3.9%**
Uruguay	**3.4%**
Canada	**2.9%**
United Kingdom	**2.4%**
Netherlands	**2.1%**
China	**1.7%**
Switzerland	**1.6%**
	91.5%

REGISTRATIONS

Austria	Italy	Sweden
Denmark	Luxembourg	Switzerland
Finland	Netherlands	United Kingdom
Germany	Norway	
Ireland	Spain	

MARKET CAPITALISATION

Mega ($100B+)	**0.0%**
Large ($10 - $100B)	**41.5%**
Medium ($2 - $10B)	**38.0%**
Small ($300M - $2B)	**20.6%**
Micro ($50 - $300M)	**0.0%**

RISK FACTORS

- All financial investments involve an element of risk. Therefore, the value of your investment and the income from it will vary and your initial investment amount cannot be guaranteed.
- The ETF may be subject to the risks associated with financial technology companies and other technologies associated with digital and internet based payments and digital currency, including the risks to companies operating in the industry arising from: fierce domestic and international competition and the potential for rapidly changing technologies and the risk of obsolescence of existing products, leading to reduced revenues and/or profit margins for individual companies and/or companies operating in particular segments; the loss of patent, copyright and trademark protections; evolving industry standards; unsophisticated and/or evolving or divergent regulatory frameworks which may become less favourable or even prohibitive in one or more countries over time and which may impede the adoption of digital payment products and services; and cybersecurity and associated risks in relation to users' personal data and other company information and intellectual property.
- PMNT invests in global equity securities. As such, there is a risk of loss arising from exchange rate fluctuations or exchange control regulations. Some companies may be smaller and less experienced companies, with limited product lines, markets or financial resources and fewer experienced management or marketing personnel. They may experience extreme price and volume fluctuations that are often unrelated to their operating performance.
- The Index is typically comprised of a mix micro, small, mid, and large capitalisation companies. Micro and small capitalisation companies may be more vulnerable to adverse business or economic events than larger, more established companies and may underperform other segments of the market or the equity market as a whole. Securities of micro and small capitalisation companies generally trade in lower volumes, are less liquid and are often more vulnerable to market volatility and greater and more unpredictable price changes than larger capitalisation stocks or the stock market as a whole.
- Other: (1) Third-party service providers (such as the ICAV's depositary) may go bankrupt and fail to pay money due to PMNT or return property belonging to PMNT. (2) If the Index provider stops calculating the Index or if PMNT's license to replicate the Index is terminated, PMNT may have to be closed. (3) It may not always be possible to buy and sell PMNT's Shares on a stock exchange or at prices closely reflecting the Net Asset Value. (4) There is no capital guarantee or protection on the value of PMNT and investors can lose all the capital invested in PMNT. (5) Please refer to the "Risk Factors" section of the ICAV's Prospectus and the Fund Supplement.

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The Rize Digital Payments Economy UCITS ETF replicates the Foxberry Digital Payments Economy Index. An investment in the Fund involves significant risk and is subject to the volatility of the financial technology sector and crypto economy.

Capital at Risk Warning – Please note that the value of an investment and any income taken from it is not guaranteed and can go down as well as up. You may not get back the amount you originally invested. If your investment currency is different to the Funds' currency of denomination (USD) or the currencies in which the Funds' assets are denominated (which may be a range of different global currencies), then the return you will get from your investment may increase or decrease as a result of currency fluctuations between your investment currency and such currencies.

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