

Fund Fact Sheet

31 January 2018

US\$ Class I Dist
ISIN: IE00BY7RSZ24



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NAV per Share

US\$ Class I Dist US\$2.13

Fund Particulars

Fund Size US\$478.4 million
Base Currency GBP
Denominations GBP / US\$ / EUR
Fund Structure Open-ended
Domicile Dublin, Ireland
Listing Irish Stock Exchange
Launch Date¹ 15 October 2009
Management Polar Capital LLP

Historic Yield (%)² 3.76

Dividend Dates

January 2018 US\$0.0210
October 2017 US\$0.0208
July 2017 US\$0.0195
April 2017 US\$0.0188

Fund Manager



Nick Brind

Fund Manager

Nick has managed the Fund since 2009, he joined Polar Capital in 2010 and has 23 years of industry experience.

Fund Profile

Investment Objective

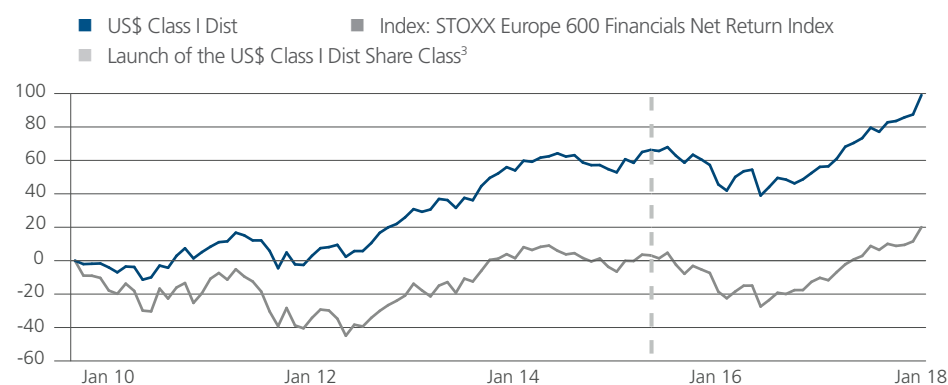
The Fund aims to provide an attractive level of income for investors, together with capital growth, by investing primarily in the equity, debt and other securities of financial companies worldwide.

Key Facts

- Team of 7 sector specialists
- Award-winning managers, 100+ years of combined experience
- 20+ year track record of running specialist financial sector funds
- Up to 150 positions
- No benchmark or tracking error constraints
- Fundamentally-driven analysis and stock selection combined with macro-economic analysis

Share Class Performance

Performance Since Launch (%)¹



	1 month	3 month	YTD	1 year	3 years	5 years	Since Launch Ann.	Cum.
US\$ Class I Dist	6.20	8.46	6.20	27.52	30.26	52.17	8.65	99.08
Index	7.64	10.18	7.64	33.63	28.34	39.09	2.21	19.91

Discrete Annual Performance (%)

12 months to	31.01.18	31.01.17	29.01.16	30.01.15	31.01.14
US\$ Class I Dist	27.52	7.21	-4.72	-0.74	17.69
Index	33.63	10.16	-12.82	-7.92	17.70

Source: Northern Trust International Fund Administration Services (Ireland) Ltd, monthly percentage growth, US\$ and has been calculated to account for the deduction of fees, **with reinvestment of all principal, dividends, interest and profits**. Fund performance does not take account of any commissions or costs incurred by investors when subscribing for or redeeming shares. The US\$ Class I Dist was launched on 01 July 2015. The index performance figures are sourced from Bloomberg and are in US\$ terms. These figures refer to the past. Investments in funds are subject to risk. **Past performance is not a reliable indicator of future returns.** The money invested in a fund can increase and decrease in value and past performance is not a reliable indicator that you will get back the full amount invested. The performance calculation is based on US\$. If the currency in which the past performance is displayed differs from the currency of the country in which you reside, then you should be aware that due to exchange rate fluctuations the performance shown may increase or decrease if converted into your local currency. Please see the Important Information on the last page of this document for further information on the risks to your investment.

1. On 13 June 2014, the Polar Capital Income Opportunities Fund was re-named from the Polar Capital Financials Income Fund which was launched on 15 October 2009 (the HIM Income Fund, launched October 2009, was merged into the Polar Capital Financials Income Fund on 1 July 2011).

2. Historic yield is based on a NAV per share of US\$2.13 and income of US\$0.0801 per unit paid in the last 12 months, based on US\$ Institutional distribution units.

3. Performance is representative of the Institutional US\$ Accumulation share class which launched on 01 July 2015. Prior to this the performance figures are representative of the B2 Institutional GBP Accumulation share class converted to US\$, which launched on 15 October 2009.

WARNING: Investors should note that historic yield does not measure the overall performance of a fund. It is possible for a fund to lose money overall but to have a positive historic yield. Historic yield cannot be considered as being similar to the interest rate an investor would earn on a savings account.

Polar Capital Funds plc - Income Opportunities Fund

Portfolio Exposure

As at 31 January 2018

Top 10 Equity Positions (%)

JPMorgan	3.0
Sampo	2.7
ING Groep	2.6
KBC Groep	2.1
BNP Paribas	2.0
Chubb	1.7
Société Générale	1.6
VPC Specialty Lending Investments	1.5
Sumitomo Mitsui Financial	1.5
PNC Financial Services	1.5
Total	20.2

Top 10 Fixed Income Positions (%)

Nationwide Bldg Society 10.25%	1.6
Intl Personal Finance PI 5.75% 04/2021	1.3
Pension Insurance 6.5% 07/2024	1.2
Wachovia Cap Trust III 5.56975%	1.1
Morgan Stanley 1.89317% 07/2019	0.9
Sainsburys Bank Plc 6% 11/2027	0.8
XLIT Ltd 3.81667%	0.8
CYBG Plc 8%	0.8
Pershing Square Holdings 5.5% 07/2022	0.8
ABN Amro Bank Nv 1.79844% 01/2019	0.7
Total	10.0

Sector Exposure (%)

Banks	34.9
High-Yield Bonds	12.7
Investment Grade Bonds	11.7
Insurance	8.2
Investment Companies	6.4
General Financials	5.8
Real Estate	5.2
BDCs	5.2
GBP Currency Futures	1.4
Convertibles	0.4
Long Gilt Futures	-3.6
Cash	9.6

Performance Attribution - 1 Month (%)

Top Contributors

Validus Holdings	0.37
Intesa Sanpaolo	0.15
KBC Groep	0.14
Société Générale	0.11
Banco Santander SA	0.11

Top Detractors

Hastings Group Holdings	-0.08
Mitsubishi UFJ Financial	-0.08
PennantPark Floating Rate Capital	-0.06
New Mountain Finance Corp	-0.05
Wachovia Cap Trust III 5.56975%	-0.05

Total Number of Positions

113	
Equity	61
FX	1
Fixed Income	51

Market Capitalisation Exposure (%)

Large Cap (>£2.5bn)	61.9
Mid Cap (£350m - £2.5bn)	21.8
Small Cap (<£350m)	16.3

Performance attribution is calculated in GBP.

Geographic Exposure (%)

	Equities	Hybrid	Fixed Income	Total
■ UK	10.9	8.3	13.5	32.7
■ Europe	20.0	1.4	3.9	25.2
■ North America	12.0	5.2	5.6	22.8
■ Asia	6.0	2.3	1.4	9.7
■ Cash	-	-	-	9.6
Total	48.8	17.2	24.4	



Administrator Details

Northern Trust International Fund Administration Services (Ireland) Ltd

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Fax +353 1 542 2889

Dealing Daily

Cut-off 17:00 Dublin time

Note: Totals may not sum due to rounding. It should not be assumed that recommendations made in future will be profitable or will equal performance of the securities in this document. A list of all recommendations made within the immediately preceding 12 months is available upon request.

Additional Share Class Information

Minimum Investment:

Class I Shares; US\$1 million (or its foreign currency equivalent).

Class R Shares; No minimum subscription.

Performance Fee 10.00% of outperformance of STOXX Europe 600 Financials Net Return Index.

Ongoing Charges Figure (OCF) is correct as per the date of this factsheet.

Share Class Information

Codes & Fees

Share Class	Bloomberg	ISIN	SEDOL	OCF
GBP A1 R Dist	HIMRA11 ID	IE00B759Y860	B759Y86	1.36%
GBP A2 R Acc	HIMRA2A ID	IE00B7456569	B745656	1.36%
GBP B1 I Dist	HIMIB11 ID	IE00B4TCHT23	B4TCHT2	0.86%
GBP B2 I Acc	HIMIB2A ID	IE00B73PVZ22	B73PVZ2	0.86%
EUR Class R Dist	HIMRESD ID	IE00BY7RSY17	BY7RSY1	1.36%
EUR Class R Acc	HIMRESA ID	IE00BY7RTK46	BY7RTK4	1.36%
EUR Class I Dist	HIMRIES ID	IE00BY7RT263	BY7RT26	0.86%
EUR Class I Acc	HIMRIEA ID	IE00BY7RTT39	BY7RTT3	0.86%
US\$ Class R Dist	HIMRUSD ID	IE00BY7RST63	BY7RST6	1.36%
US\$ Class R Acc	HIMRUSA ID	IE00BY7RT826	BY7RT82	1.36%
US\$ Class I Dist	HIMRIUD ID	IE00BY7RSZ24	BY7RSZ2	0.86%
US\$ Class I Acc	HIMRIUA ID	IE00BY7RTS22	BY7RTS2	0.86%
EUR Class I Acc Hedged	POIIEAH ID	IE00BZ4SWG46	BZ4SWG4	0.86%
EUR Class I Dist Hedged	POIIEDH ID	IE00BZ4SWF39	BZ4SWF3	0.86%
EUR Class R Acc Hedged	POIREAH ID	IE00BZ4SWD15	BZ4SWD1	1.36%
EUR Class R Dist Hedged	POIREDH ID	IE00BZ4SWC08	BZ4SWC0	1.36%
US\$ Class R Acc Hedged	POIRUHA ID	IE00BF2CWP70	BF2CWP7	1.36%
US\$ Class R Dist Hedged	POIRUHD ID	IE00BZ4D6L20	BZ4D6L2	1.36%

Polar Capital Funds plc - Income Opportunities Fund

Glossary of Terms

Please refer to the Prospectus for further information on these definitions. This is a guide to investment terms for Polar Capital Funds plc. Some of the terms listed will not be relevant for every sub-fund. This document is intended for use by individuals who are familiar with investment terminology. Please contact your financial adviser if you need an explanation of the terms used.

Acc/Accumulation Class

Any share which accumulates all the net investment income and net realised capital gains and does not declare dividends.

Active Positions

Percentage weighting in the fund of a position above or outside of the benchmark as at the date indicated.

Active Share

Active Share is a measure of the percentage of stock holdings in a fund that differ from the benchmark index.

Alpha

The excess return on an investment in the fund compared to the benchmark.

Annual Fee

A charge made each year to cover the expenses associated with running the fund. Although it is expressed in annual percentage figures it is usually split into 12 monthly amounts and taken from the fund monthly.

Ann/Annualised

The amount the Fund has gained or lost over a rolling 12 month period as a percentage after fees.

AUM

Assets under management.

Base Currency

The currency in which the net asset value of each portfolio is calculated.

Beta

A statistical estimate of the fund's volatility in comparison to its benchmark.

Beta Adjusted Net

(Beta of long positions X long position weighting) - (beta of short positions X short position weighting)

Bloomberg

A financial data and news company headquartered in New York. Traders, fund managers or analysts use Bloomberg terminals to extract data, securities prices and other financial information.

Bond

A debt investment where an investor loans money to an entity which borrows the funds for a defined period of time at a variable or fixed interest rate. Owners of bonds are creditors of the issuer.

Bottom Up Stock Selection/ Portfolio Construction

An investing approach which focuses on the analysis of individual stocks rather than the broader market and economic environment.

Capital Structure

A capital structure is a mix of a company's long-term debt, specific short-term debt, common equity and preferred equity. The capital structure is how a firm finances its overall operations and growth by using different sources of funds.

Cum/Cumulative

The total amount the Fund has gained or lost in the period specified as a percentage after fees.

Convertible (Bonds)

Convertible Bonds are securities that can be converted into ordinary shares of the underlying company, typically at the investors discretion.

Cut-Off

The specified end of the trading day to accurately define settlement periods with respect to buying and selling trades.

Dealing

Arranging the sale and purchase of units or shares in the Fund.

Delta

The ratio comparing the change in the price of the underlying asset to the corresponding change in the price of a derivative.

Discrete Annual Performance

Discrete performance is calculated between two fixed specific time and static dates.

Dist/Distributing Class

Any share class which can declare and distribute dividends.

Domicile

The geographical location where a fund is incorporated.

Effective Method

The practice of accounting for the discount at which a financial asset is bought as interest income over the relevant period.

Equity/Security

The percentage of the fund that is currently invested in the equity market.

Financial Derivatives Instruments

A financial contract whose value is related to the underlying asset or financial index. Derivatives may be used by fund managers to manage risk in their portfolios, for greater flexibility to lower costs and to enhance returns.

Fixed Income

Any type of investment under which the borrower or issuer is obliged to make payments of a fixed amount on a fixed schedule.

Geographic Exposure

The geographical location in which the holdings of the Fund are listed. Exposure represents the relative risk particular to the percentage of investment in that particular geographic location.

Hedged class

A share class which is denominated in a currency other than the base currency of the portfolio. The investment manager employs techniques and instruments to protect against fluctuations between the class and the base currency of the portfolio.

Hedged Mandatories/Hedged Mandatory Delta

A package of long Mandatory Convertibles and short Equity so that the position has a low sensitivity to the underlying stock.

High water mark

A high water mark is the highest peak in value that an investment fund or account has reached in the context of a specified period of time.

Historic Yield

A measure of the dividend return of a fund. It is calculated by dividing the dividend per share for a particular period of time by the NAV per share at a particular date and multiplying by 100.

Index

The benchmark the fund has used to track performance. Further details of this are contained in the important information section of this document.

ISIN

International Securities Identification Number. A unique international code which identifies a securities issue. Each country has a national numbering agency which assigns ISIN numbers for securities in that country.

KIID

Key Investor Information Document.

Leverage

The extent to which the Fund's investments exceed the Fund's assets.

LMV

Long Market Value. The aggregate worth of a group of securities calculated using the prior trading day's closing prices of each security in the portfolio.

Long

Buying stocks/shares and other securities with the aim of generating capital gains and income from positive performance of those assets.

Mandatory Convertible

Bond or preferred share that on maturity must convert into a specified equity.

Market Capitalisation Exposure

The percentage of the fund's assets that are invested in companies having market capitalisation of a particular size.

Monthly Distribution

Refers to income paid out to investors of a fund on a monthly basis.

NAV per Share

Is an expression for net asset value that represents a fund's value per share. It is calculated by dividing the total net asset value of the fund or company by the number of shares outstanding.

Ongoing Charges Figure (OCF)

This is a figure representing all annual charges and other payments taken from the fund.

Open-Ended UCITS

An open-ended fund is a fund which does not have restrictions on the amount of shares that the fund will issue. A UCITS is an undertaking for collective investment in transferable securities, within the UCITS regulations.

Outperformance

Where an equity or financial instrument has performed better than the market return.

Overweight

Where the fund has more of a particular security when compared to the security's weight in the underlying benchmark portfolio.

Performance Attribution

The difference between the portfolio return and the benchmark return. The Top Contributors to the Fund reflect the portfolio holdings which most contributed to positive performance in the Fund. The Top Detractors indicate which holdings in the portfolio influenced underperformance in the fund against the benchmark.

Performance Fee

A fee charged on any returns that, subject to a High Water Mark, the fund achieves above its performance fee benchmark. Please refer to the prospectus for further information.

Portfolio

A grouping of financial assets such as stocks, bonds and cash equivalents, managed by a financial professional.

Sector Exposure

The percentage of the fund's assets which are invested in a particular sector or industry. Exposure represents the relative risk particular to the percentage of investment in that particular sector.

SEDOL

Stock Exchange Daily Official List. A SEDOL number is a unique code used in the UK and Ireland to identify securities.

Share class

Share class is a designation applied to a share in a fund. Different share classes within the same fund will confer different rights on their owners.

Sharpe Ratio

A measure of risk adjusted performance. The higher the ratio, the better risk adjusted performance has been.

Short

Borrowing shares to sell in the open market with the goal of buying these shares back at lower prices in the future, and at that time returning the shares to the lender.

Tracking Error

Measures how closely the fund's performance follows the benchmark.

Underperformance

Where an equity or financial instrument has performed worse than the market return.

Underweight

Where the fund has less of a particular security when compared to the security's weight in the underlying benchmark portfolio.

Valuation

The worth of an asset company based on its current price.

Volatility of Returns

Volatility is a measure of how quickly the value of an investment rises and falls over time and is a term applied to single shares, markets and collective investments schemes.

YTD

Year-to-Date. Refers to the amount the Fund has gained or lost since the first day of the calendar year.

Polar Capital Funds plc - Income Opportunities Fund

Important Information

Important Information: Income Opportunities Fund (the "Fund") is a sub-fund of Polar Capital Funds plc - which is authorised by the Central Bank of Ireland as an Undertaking for Collective Investment in Transferable Securities under the European Communities (Undertakings for Collective Investment in Transferable Securities) Regulations 2011 (S.I. 352/2011), as amended. This document has been prepared by Polar Capital LLP for informational purposes only for the sole use of the intended recipient. It does not seek to make any recommendation to buy or sell any particular security (including shares in the Fund) or to adopt any specific investment strategy. This document does not contain information material to an investor's decision to invest in the Fund. Shares in the Fund are offered only on the basis of information contained in the prospectus, key investor information document ("KIID"), and the latest annual audited accounts. Copies are available free of charge from Polar Capital LLP at the below address or on www.polarcapital.co.uk. The KIID is available in Danish, Dutch, English, French, German, Italian, Norwegian, Spanish and Swedish. The prospectus is available in English.

Regulatory Status: Polar Capital LLP is a limited liability partnership (OC314700), authorised and regulated by the UK Financial Conduct Authority and is registered as an investment adviser with the US Securities & Exchange Commission. A list of members is open to inspection at 16 Palace Street, London, SW1E 5JD.

Data/Holdings: Polar Capital LLP makes no express or implied warranties or representations with respect to the accuracy and completeness of any data. Data should not be relied upon as such information is subject to change, without notice, at the discretion of Polar Capital LLP. The holdings may represent only a small percentage of the aggregate portfolio holdings, are subject to change without notice, and may not represent current or future portfolio composition. Information on particular holdings may be withheld if it is in the Fund's best interest to do so.

Benchmark: The following benchmark index is used: STOXX Europe 600 Financials Net Return Index. This benchmark is generally considered to be representative of the Financial Equity Universe. This benchmark is a broad-based index which is used for comparative/illustrative purposes only and has been selected as it is well known and is easily recognizable by investors. Please refer to <http://www.stoxx.com> for further information on this index. Comparisons to benchmarks have limitations as benchmarks' volatility and other material factors may differ from the Fund. Security holdings, industry weightings and asset allocation made for the Fund may differ significantly from the benchmark. Accordingly, investment results and volatility of the Fund may differ from those of the benchmark. The index noted in this document is unmanaged, unavailable for direct investment, and is not subject to management fees, transaction costs or other types of expenses that the Fund may incur. The performance of the index reflects reinvestment of dividends and, where applicable, capital gain distributions. Therefore, investors should carefully consider these differences when evaluating comparative benchmark data performance. Information regarding the index is included merely to show general trends in the periods indicated and is not intended to imply that the Fund was similar to the index in composition or risk. The benchmark used to calculate the performance fee is provided by an administrator on the ESMA register of benchmarks which includes details of all authorised, registered, recognised and endorsed EU and third country benchmark administrators together with their national competent authorities.

Performance: The performance shown has been calculated to account for the deduction of fees and expenses and includes the reinvestment of dividends and capital gain distributions. £ or GBP/US\$/JPY/EUR/CHF = Currency abbreviations of: British Pound sterling/US Dollar/Japanese Yen/Euro/Swiss Franc, respectively.

Risk: Factors affecting fund performance may include changes in market conditions (including currency risk) and interest rates, as well as other economic, political, or financial developments. The Fund's investment policy allows for it to enter into derivatives contracts. Leverage may be generated through the use of such financial instruments and investors must be aware that the use of derivatives may expose the Fund to greater risks, including, but not limited to, unanticipated market developments and risks of illiquidity, and is not suitable for all investors. Past performance is not a guide to or indicative of future results. Future returns are not guaranteed and a loss of principal may occur. Polar Capital LLP may also receive a performance fee based on the appreciation in the NAV per share and accordingly the performance fee will increase with regard to unrealised appreciation, as well as realised gains. The performance fee may create an incentive for Polar Capital LLP to make investments for Polar Capital Funds plc which are riskier than would be the case in the absence of a fee based on the performance of Polar Capital Funds plc.

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United States: The Fund shall only be available to or for the account of U.S. persons (as defined in Regulation S under the United States Securities Act of 1933, as amended (the "Securities Act")) who are "qualified purchasers" (as

defined in the United States Investment Company Act of 1940, as amended (the "Company Act")) and "accredited investors" (as defined in Rule 501(a) under the Securities Act). The Fund is not, and will not be, registered under the Securities Act or the securities laws of any of the states of the United States and interests therein may not be offered, sold or delivered directly or indirectly into the United States, or to or for the account or benefit of any US person, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of such securities laws. The securities will be subject to restrictions on transferability and resale. The Fund will not be registered under the Company Act. Investments are not insured by the FDIC (or any other state or federal agency), or guaranteed by any bank, and may lose value. No investment process or strategy is free of risk and there is no guarantee that the investment process or strategy described herein will be profitable. It should not be assumed that recommendations made in future will be profitable or will equal performance of the securities in this document. A list of all recommendations made within the immediately preceding 12 months is available upon request.

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The Netherlands: This factsheet is for professional client use only in the Netherlands and it is intended that the Fund will only be marketed to professional clients in the Netherlands. Polar Capital Funds plc is authorized to offer shares in the Income Opportunities Fund to investors in the Netherlands on a cross border basis and is registered as such in the register kept by the Dutch Authority for the Financial Markets ("AFM") www.afm.nl.

Spain: The Fund is registered in Spain with the Comisión Nacional del Mercado de Valores ("CNMV") under registration number 771.

Switzerland: The principal fund documents (the prospectus, KIIDs, memorandum and articles of association, annual report and semi-annual report) of the Fund may be obtained free of charge from the Swiss Representative. In respect of the shares distributed in Switzerland, the place of performance and the place of jurisdiction is at the registered office of the Swiss Representative. The Fund is domiciled in Ireland. The Swiss representative and paying agent is BNP Paribas Securities Services, Paris, succursale de Zurich, Selnaustrasse 16, CH-8002 Zurich, Switzerland.

Austria / Denmark / Finland / Germany/ Ireland / Italy / Luxembourg / Norway / Spain / Sweden and the United Kingdom: The Fund is registered for sale to all investors in these countries. Investors should make themselves aware of the relevant financial, legal and tax implications if they choose to invest.

European Representatives

Austria - Paying Agent

Meinl Bank AG, Bauernmarkt 2,
AT-1010 Vienna, Austria

Germany - Paying and Information Agent

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France - Centralising Agent

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Luxembourg - Paying and Information Agent

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Switzerland - Paying Agent and Representative

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