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.

abrdn Sterling Money Market Fund, a Sterling denominated sub fund of the abrdn OEIC I, I Acc Shares (ISIN: GB00B1C42332). This fund is managed by abrdn Fund Managers Limited..

OBJECTIVES AND INVESTMENT POLICY

Investment Objective

The fund aims to generate income and preserve some capital over the short term (2 years or less) by investing in cash deposits and money market instruments.
Performance Target: The fund targets a return equivalent to SONIA. There is no certainty or promise that the Performance Target will be achieved. SONIA is the Sterling Overnight Index Average and is the representative rate for the return on cash deposits.

Investment Policy

Portfolio Securities

- The fund invests at least 80% in cash deposits and money market instruments (assets that can be turned into cash quickly).
- The fund may also invest in reverse repos, securitisations and asset-backed commercial paper.
- The fund may also invest in other funds (including those managed by Aberdeen Investments).
- The fund qualifies as a money-market fund (MMF) under the MMF Regulation and more specifically as a Standard Variable Net Asset Value (VNAV) MMF.

Management Process

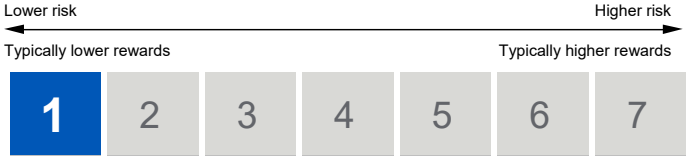
- The management team use their discretion (active management) to maintain a diverse asset mix at country, sector and company level.
- The fund is managed in line with the MMF Regulation which is used as a reference for portfolio management and risk monitoring of the fund. For example, constraints include limits on the average maturity of the portfolio.

Derivatives and Techniques

- The fund may use derivatives to reduce risk, reduce cost and/ or generate additional income or growth consistent with the risk profile of the fund.
- Derivatives are linked to the value of other assets. In other words, they derive their price from one or more underlying asset.
- Derivatives include instruments used to manage expected changes in interest rates.

Investors in the fund may buy and sell shares on any dealing day (as defined in the Prospectus).
If you invest in income shares, income from investments in the fund will be paid out to you. If you invest in accumulation shares, income will be added to the value of your shares.
Investors should satisfy themselves that their attitude to risk aligns with the risk profile of this fund before investing.

RISK AND REWARD PROFILE



This indicator reflects the volatility of the fund's share price over the last five years which in turn reflects the volatility of the underlying assets in which the fund invests. Historical data may not be a reliable indication for the future.
The current rating is not guaranteed and may change if the volatility of the assets in which the fund invests changes. The lowest rating does not mean risk free.
The fund is rated as 1 because of the extent to which the following risk factors apply:

- Money Markets Fund Risk - The fund price and liquidity is not guaranteed and the risk of loss is borne by the investor. An investment in the fund is different from an investment in bank deposits because the value of the investment may fluctuate, for example, due to counterparty default or changes in interest rates.
- Interest Rate Risk - The fund invests in securities which can be subject to price fluctuation for a variety of reasons including changes in interest rates or inflation expectations.
- Credit Risk - The fund invests in securities which are subject to the risk that the issuer may default on interest or capital payments.
- Derivatives Risk - The use of derivatives may involve additional liquidity, credit and counterparty risks. In some cases the risk of loss from derivatives may be increased where a small change in the value of the underlying investment may have a larger impact on the value of the derivative.

All investment involves risk. This fund offers no guarantee against loss or that the fund's objective will be attained.
The price of assets and the income from them may go down as well as up and cannot be guaranteed; an investor may receive back less than their original investment.
Inflation reduces the buying power of your investment and income.
The value of assets held in the fund may rise and fall as a result of exchange rate fluctuations.
The fund could lose money if an entity (counterparty) with which it does business becomes unwilling or unable to honour its obligations to the fund.
In extreme market conditions some securities may become hard to value or sell at a desired price. This could affect the fund's ability to meet redemptions in a timely manner.
The fund could lose money as the result of a failure or delay in operational processes and systems including but not limited to third party providers failing or going into administration.

CHARGES

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

One-off charges taken before or after you invest

Entry charge	0.00%
Exit charge	0.00%

These are the maximum charges that we might take out of your money before it is invested and before we pay out the sale proceeds of your investment. In some cases, you might pay less and you should speak to your financial adviser about this.

Charges taken from the fund over a year

Ongoing charges	0.15%

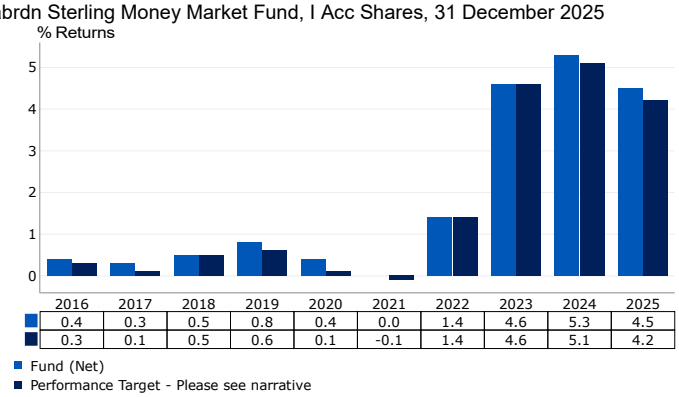
Charges taken from the fund under certain specific conditions

Performance fee	0.00%

The entry and exit charges shown are maximum figures. In some cases you might pay less - you can find this out from your financial adviser.
The Ongoing Charges figure reflects the amount based on the expenses within the annual report for each financial year. This figure may vary from year to year. It excludes: performance fees (where applicable); portfolio transaction costs, except in the case of an entry/exit charge paid by the fund when buying or selling in another collective investment undertaking.
Where the Fund invests in an open-ended collective investment scheme which is operated or managed by the ACD/the Manager or an associate of the ACD/the Manager, no additional annual management charge will be incurred by the Fund on such an investment.
The annual report for each financial year will include detail on the exact charges made.
The Ongoing Charge figure is as at 31/07/2025.
A switching charge may be applied in accordance with the Prospectus. For more information about charges please see Prospectus.
Further information on the charges can be found in the Prospectus.

PAST PERFORMANCE

abrdn Sterling Money Market Fund, I Acc Shares, 31 December 2025



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund (Net)	0.4	0.3	0.5	0.8	0.4	0.0	1.4	4.6	5.3	4.5
Performance Target - Please see narrative	0.3	0.1	0.5	0.6	0.1	-0.1	1.4	4.6	5.1	4.2

Past performance is not a guide to future performance.
Performance is net of charges and does not take into account any entry, exit or switching charges but does take into account the ongoing charge, as shown in the Charges section.
Performance is calculated in GBP.
The fund was launched in 1990. The share/unit class was launched on 2007.

Performance Target - SONIA GBP from 01/10/2021. 1 Week GBP LIBID from 31/07/2007 to 30/09/2021

PRACTICAL INFORMATION

This document describes only one share class and other share classes are available. Information on how to buy, sell and switch shares is available by contacting us (see below).
Detailed information about the Fund, including its Prospectus, latest Annual and Half-Yearly reports and current share prices is available at www.abrdn.com.
Alternatively, please contact abrdn Fund Managers Limited, PO BOX 12233, Chelmsford, Essex CM99 2EE. Telephone: 0345 113 6966. Email: customer.services@abrdn.com.
The documents are available in English only.
abrdn OEIC I offers a range of funds with diversified investment objectives. The Prospectus, Annual and Half-Yearly reports cover all the funds within abrdn OEIC I. In the unlikely event of one fund having debts, the assets of the other funds may not be used to settle these.
The Fund's Authorised Corporate Director is abrdn Fund Managers Limited.
The depositary of the Fund is Citibank UK Limited.
The tax legislation of the United Kingdom may have an impact on your personal tax position.
abrdn Fund Managers Limited 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 Fund.
Details of an up-to-date UCITS V Remuneration Policy Statement, including but not limited to, a description of how remuneration and benefits are calculated, and the identities of persons responsible for awarding remuneration and benefits, including the composition of the Remuneration Committee, are available at www.abrdn.com and a paper copy will be made available free of charge on request to the Authorised Corporate Director.

The Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority. abrdn Fund Managers Limited is authorised and regulated by the Financial Conduct Authority in the United Kingdom. This key investor information is accurate as at 13/02/2026.

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

Product: Aegon Global Equity Income Fund, Sterling Class B, Cap

Aegon Asset Management Investment Company (Ireland) plc

ISIN: IE00BF5SVX39

Website: www.aegonam.com

Call number: + 353 1 622 4493

Central Bank of Ireland is responsible for supervising Aegon Asset Management Investment Company (Ireland) plc in relation to this Key Information Document.

Aegon Investment Management B.V. is authorised in the Netherlands and regulated by the Netherlands Authority for the Financial Markets

Date of Publication: 13/08/2026

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

What is this product?

Type

Aegon Global Equity Income Fund is a sub-fund of Aegon Asset Management Investment Company (Ireland) plc.

Term

The term of the Fund is unlimited and therefore there is no maturity date. The Fund Manager / Manufacturer may decide to terminate the Fund unilaterally as set out in the Prospectus of the Funds. Situations that give rise to an automatic termination are not foreseen in the Funds Prospectus, but may be foreseen by laws and regulations applicable to the Fund.

Objective: is to provide income and capital growth over the longer term by investing in the global equities market. The Fund will aim to deliver a yield higher than that generally available from investment in global equities.

Policy: The Fund shall directly invest at least 80% of the Net Asset Value of the Fund in equity securities. The Investment Manager in seeking to achieve the Fund's investment objective, intends to invest primarily in a portfolio of global equity securities providing an above average yield (i.e. a higher yield than the yield of the overall global equity market). The Fund may also invest to a limited extent, in other securities and instruments as described below. In selecting investments, the Investment Manager shall seek to invest in equity securities that have the potential for growth of income and capital and meet the Investment Manager's ESG criteria. The Investment Manager shall seek to identify companies with attractive long-term business prospects that generate cash and produce attractive levels of dividend income. The Fund shall invest in a diversified portfolio of equity securities.

The Fund is actively managed. The Fund adheres to environmental, social and governance ('ESG') criteria for all of its equity securities including indirect exposure (excluding collective investment schemes, index derivatives and ancillary cash) which combines screening such securities against exclusionary criteria as more fully described in the Fund supplement along with ESG risks. The Investment Manager will firstly apply an exclusionary screen to exclude investments which the Investment Manager considers to have a negative impact on society and/or the environment and excludes such securities that fall within either the “exclusion list” and “watch list” (the Fund will commit to a strict application of the watch list and treat it as a hard restriction limit) referenced in the Fund Supplement. The Investment Manager will then use a bottom-up stock selection process to select equity securities from the remaining universe. ESG analysis will be integrated into this bottom-up process and the Investment Manager will use a combination of external third party research and internal analysis to evaluate ESG related risks and opportunities.

The Investment Manager may invest the Fund's assets in securities of companies across a broad range of industries and sectors, with a wide range of market capitalisations and in companies domiciled throughout the world. The Fund will not concentrate on any particular sector or geographic location, however it is intended that, under normal market conditions, the majority of the Fund's investments will be concentrated in liquid shares of companies with a market capitalisation in excess of £1 billion.

The Fund may also hold ancillary liquid assets such as cash, cash investments, bank deposits, short term certificates or high quality short-term money market instruments including, but not limited to, commercial paper and treasury bills but the Investment Manager would not expect to hold substantial amounts of assets in these forms except if such investments were considered to be in the best interests of the Shareholders in the Fund. The Fund may invest up to 10% of the Fund's Net Asset Value in other open-ended collective investment schemes. The Fund may use financial indices, such as FTSE 100 and the S&P 500, for efficient portfolio management purposes which is further described in Specific FDI, Futures and Options. The Fund's use of underlying indexes will be in accordance with the Central Bank UCITS Regulations.

Although it is the intention of the Investment Manager to invest primarily in equity securities, in circumstances where the Investment Manager is unable to identify suitable equity investments, the Fund may invest up to 20% of its assets in preferred stocks, convertible securities, rights, warrants, American Depositary Receipts, Global Depositary Receipts and fixed income securities such as corporate, convertible and government bonds or notes (which may be fixed or floating rate and shall primarily be investment grade (although may include non-investment grade to a limited extent)). In addition, The Fund will seek to invest at least 10% of its net assets in sustainable investments, for further details please refer to the Appendix I of the Fund Supplement.

The fund promotes E/S (i.e. Environmental and Social) characteristics within the meaning of Article 8 of the Sustainable Finance Disclosure Regulation (SFDR).

Other information: You can buy, sell or exchange the Fund's shares on any business day (see 'Key Information for Buying and Selling' in the Fund Supplement to the Prospectus for more information).

Comparator Benchmarks: MSCI All Country World Index (ACWI) Gross GBP. Comparison against this index will allow investors to compare the income yield of the Fund (i.e. income as a percentage of value) against that of a representative but not identical universe of the Fund's potential investments. Comparison against this index will also allow investors to judge the active nature of the Fund against performance of an index which could reflect the performance of equivalent passive funds.

Investors should be aware that a comparison of the yield of the Fund (income as a percentage of value) against the yield of this index will not necessarily be representative of the total performance (income and capital) of the Fund as against the index. MSCI AC World High Yield Dividend Yield TR GBP Index. Comparison against this index will allow investors to compare the Fund's performance against that of a representative but not identical universe of the Fund's potential investments. Comparison against this index will also allow investors to judge the active nature of the Fund against performance of an index which could reflect the performance of equivalent passive funds with a high dividend yield orientation. Lipper Global Equity Global Income Peer Group. Comparison of the Fund against this Peer Group will give investors an indication of how the Fund is performing compared with Funds investing in a similar but not identical investment universe and income orientation. The composition of this peer group is maintained externally and the investment manager makes no guarantees to its accuracy,

Income the Fund receives will be reinvested and automatically reflected in the value of your shares.

Intended retail investor

The Fund is designed for retail and institutional investors seeking pooled exposure to the global equity market, and who are comfortable with a higher level of investment risk. Share prices will fluctuate and may fall in value. It is important to understand that the Fund should be viewed as a medium to long term investment. The Fund may not be appropriate for investors who plan to invest in the short term.

It is expected that the Fund will be held as part of a diversified portfolio which may include other assets such as bonds, equities, property and cash.

The Depositary of the Fund is Citibank Depositary Services Ireland Limited.

Further information about the Fund and copies of the Prospectus, Supplement, latest Annual and Semi-Annual Reports of the Company can be obtained free of charge from our website (www.aegonam.com) or by calling +353 1 622 4493. These documents are available in English.

The prices of shares will be published daily on our website (www.aegonam.com).

What are the risks and what could I get in return?

Risk Indicator

1	2	**3**	4	5	6	7

Lower risk **Higher risk**

The risk indicator assumes you keep the product for 5 years.

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 Fund as 3 out of 7 which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level and poor market conditions are unlikely to impact performance.

Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

This fund exposes investors to investment risks, including market and liquidity risk. Please refer to the fund's prospectus document for a comprehensive list of applicable risks for this fund.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance Scenarios

What you will get from this Fund depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period:		**5 years**	
Example Investment:		**GBP 10 000**	
		If you exit after 1 year	**If you exit after 5 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**	GBP 4 560	GBP 4 990
	Average return each year	-54.40%	-12.98%
Unfavourable	**What you might get back after costs**	GBP 9 440	GBP 12 290
	Average return each year	-5.60%	4.21%
Moderate	**What you might get back after costs**	GBP 11 120	GBP 16 980
	Average return each year	11.20%	11.17%
Favourable	**What you might get back after costs**	GBP 13 610	GBP 20 010
	Average return each year	36.10%	14.88%

The figures shown include all the costs of the product itself, 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 stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario: this type of scenario occurred for an investment between 2025 and 2026.

Moderate scenario: this type of scenario occurred for an investment between 2019 and 2024.

Favourable scenario: this type of scenario occurred for an investment between 2020 and 2025.

What happens if Aegon Asset Management Investment Company (Ireland) plc is unable to pay out?

As a Fund participant, you may suffer financial loss in case the Fund is unable to pay out. This financial loss is not covered by the Irish Investor Compensation Scheme.

What are the costs?

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. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

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 the product performs as shown in the moderate scenario

- 10 000 GBP is invested.

	If you exit after 1 year	**If you exit after 5 years**
Total costs	GBP 96	GBP 749
Annual cost impact (*)	1.0%	1.0% each year

(*) This illustrates 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 12.2% before costs and 11.2% after costs.

Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	We do not charge an entry fee.	GBP 0
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	GBP 0
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.83% of the value of your investment per year. This is an estimate based on actual costs over the last year.	GBP 83
Transaction costs	0.13% 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 Fund. The actual amount will vary depending on how much we buy and sell.	GBP 13
Incidental costs taken under specific conditions		
Performance fees (and carried interest)	There is no performance fee for this product.	GBP 0

How long should I hold it and can I take money out early?

Recommended holding period: 5 years

Investors can subscribe and redeem daily. The Company may levy an initial charge of up to 5% of the Net Asset Value per Share in connection with the subscription of Class A, D, G and X Shares of the Fund. This fee will be retained for the benefit of the Global Distributor. There can also be a Repurchase Charge of up to 3% of the redemption amount on Classes A, D, G and X Shares classes. The Fund may suffer dilution (reduction in the value of the assets as a result of the costs incurred in dealing in its underlying investments and of any spread between the buying and the selling prices of such investments which is not reflected in the issue or redemption price paid by or to Shareholders). With a view to countering this (which, if it is significant, disadvantages existing or continuing Shareholders), the Manager may make an adjustment (Dilution Adjustment) to the Share price on a daily basis.

How can I complain?

Each shareholder/investor which is not satisfied with its experience as an investor in the Fund is entitled to bring a complaint in accordance with the applicable complaints handling policy. As an investor, you are entitled to file a complaint free of charge. Any such complaint must be handled by Aegon Investment Management B.V. or its delegates promptly and effectively. Aegon Asset Management's complaints management policy is available upon request. Irish investors may also have the right to complain to the Irish Financial Services and Pensions Ombudsman. Investors may also raise a complaint through https://consumer-redress.ec.europa.eu/dispute-resolution-bodies/ireland-financial-services-and-pensions-ombudsman_en if the complaint relates to Shares that were subscribed by electronic means, including via email. Making a complaint will not prejudice your rights to commence legal proceedings. Our summary of investor rights and collective redress can be found on our website: https://www.aegonam.com/en/contact/ under 'Complaints'.

For matters relating to Aegon Asset Management Investment Company (Ireland) plc

Citibank Europe plc, 1 North Wall Quay, 3rd Floor, Transfer Agency, Dublin 1, Ireland

+353 1 622 4493, AegonAMTA@citi.com

Other relevant information

Please refer to website: www.aegonam.com for further details of fund.

Past Performance will be shared for 10 years where available, otherwise the longest available period.

https://docs.data2report.lu/documents/Aegon/KID_PP/KID_annex_PP_IE00BF5SVX39_en.pdf.

https://docs.data2report.lu/documents/Aegon/KID_PS/KID_annex_PS_IE00BF5SVX39_en.pdf.

You should be aware that Irish tax legislation may have an impact on your personal tax position.

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

Name	Allspring (Lux) Worldwide Fund - Climate Transition Global Equity Fund Class Z (GBP)
PRIIP manufacturer	Allspring Global Investments Luxembourg S.A.
ISIN	LU2332865323
Contact	Tel: +352 2021 3159 Website: https://www.allspringglobal.com
Competent authority	Commission de Surveillance du Secteur Financier (the "CSSF") is responsible for supervising Allspring Global Investments Luxembourg S.A. in relation to this Key Information Document.
Management company	Allspring Global Investments Luxembourg S.A. is authorized in Luxembourg, and regulated by the CSSF.
KID production date	01/04/26

What is this product?

Type	Allspring (Lux) Worldwide Fund (the "Fund") is a Societe d'Investissement à Capital Variable (SICAV) composed of several separate sub-funds organised under the laws of Luxembourg.
Term	The Fund has been established for an indefinite period of time. The PRIIP Manufacturer reserves the right to liquidate the Fund, subject to approval by the Board of Directors.
Objectives	Allspring (Lux) Worldwide Fund - Climate Transition Global Equity Fund (the "Sub-Fund") seeks long-term capital appreciation. The Sub-Fund promotes environmental and/or social characteristics but does not have a sustainable investment objective. Under normal market conditions, the Sub-Fund invests at least two-thirds of its net assets in equity securities of companies of any market capitalisation located worldwide. The Sub-Fund invests in equity securities of issuers located in at least five different countries, including the U.S. The Sub-Fund may also invest up to 20% of its net assets in equity securities through ADRs, CDRs, EDRs, GDRs, IDRs and similar depositary receipts as well as equities denominated in US Dollars issued by Non-US Issuers. In terms of environmental characteristics, the Investment Manager will use a combination of data from providers that specialise in climate data and internal analysis to construct a portfolio of global companies that the Investment Manager believes are well positioned for a transition to a decarbonised economy by investing in companies identified as being aligned with an average global temperature increase of 2 degrees Celsius or less. The Investment Manager will target to decarbonise the Sub-Fund by 2050. This is intended to be achieved by initially setting a cap on the weighted average carbon intensity for the Sub-Fund that is lower than that of the MSCI All Country World Index. The cap will reduce along a trajectory that will decline in order to decarbonise the Sub-Fund by 2050. The Sub-Fund may also use futures, forward contracts, options, or swap agreements, as well as other derivatives, for hedging or efficient portfolio management purposes. Through the use of a negative screening process, the Sub-Fund seeks to exclude securities in accordance with its exclusion policy. A copy of the methodology and list of excluded investments (including the revenue thresholds) is available under allspringglobal.com. Shareholders may also request a copy from the Fund or the Management Company. The Investment Manager employs a systematic approach that combines quantitative tools and fundamental analysis to identify and evaluate companies exhibiting attractive valuation, quality and momentum characteristics. The Investment Manager aims to achieve positive excess returns relative to the MSCI All Country World Index through a disciplined portfolio constructution process that combines active stock selection with holistic risk management. The Sub-Fund is actively managed but uses the MSCI All Country World Index as a reference for selecting investments and for performance comparison. The investments of the Sub-Fund may deviate significantly from the components of and their respective weightings in the benchmark. You may redeem your investment upon demand on each business day when banks in Luxembourg are open for normal business and the New York Stock Exchange is open for trading (a “Business Day”). This share class does not distribute dividends. Income is reinvested in the Sub-Fund.
Depositary	Brown Brothers Harriman (Luxembourg) S.C.A.
Additional information	This document describes a share class of a sub-fund of Allspring (Lux) Worldwide Fund. The assets and liabilities of each sub-fund are segregated and no sub-fund is responsible for the liabilities of another. The prospectus and financial reports are prepared for Allspring (Lux) Worldwide Fund as a whole. You may obtain free copies of these documents in English, French, and German from Allspring (Lux) Worldwide Fund, c/o Brown Brothers Harriman (Luxembourg) S.C.A., 80 Route d'Esch, L-1470 Luxembourg or at allspringglobal.com. Price Publication: Net asset value per share is calculated on each Business Day and is available in local media and/or with the Fund's local agent in certain countries and at the registered office of the Fund.
Intended investor	This product is intended for investors of all knowledge and/or experience levels who are prepared to experience higher levels of volatility in pursuit of higher returns, who have an investment horizon of 5 years or longer and who have a risk tolerance compatible with the product's SRI rating.

What are the risks and what could I get in return?

Summary risk indicator



The risk indicator assumes you keep the product for 5 years.

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 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level; and poor market conditions are very unlikely to impact the capacity of the Sub-Fund to pay you.
Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Performance scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product / a suitable benchmark over the last 10 years. The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

Recommended holding period:	**5 years**		
Example investment:	**GBP 10,000**		
Scenarios		**If you exit after 1 year**	**If you exit after 5 years**
Minimum	**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress scenario	What you might get back after costs	3,860 GBP	3,520 GBP
	Average annual return	-61.4%	-18.8%
Unfavourable scenario	What you might get back after costs	9,280 GBP	14,780 GBP
	Average annual return	-7.2%	8.1%
Moderate scenario	What you might get back after costs	11,230 GBP	18,040 GBP
	Average annual return	12.3%	12.5%
Favourable scenario	What you might get back after costs	13,890 GBP	22,440 GBP
	Average annual return	38.9%	17.5%

The figures shown include all the costs of the product itself, 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.

- **Stress scenario:** This type of scenarios shows what you might get back in extreme market circumstances.
- **Unfavourable scenario:** This type of scenario occurred for an investment between December 2017 and December 2022
- **Moderate scenario:** This type of scenario occurred for an investment between December 2016 and December 2021
- **Favourable scenario:** This type of scenario occurred for an investment between October 2020 and October 2025

What happens if Allspring Global Investments Luxembourg S.A. is unable to pay out?

The value of your investment would not be affected by a default by the PRIIP Manufacturer. The value of your investment is not guaranteed but you will not face financial loss greater than the amount of your 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 does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed: in 2027 you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.

Investment GBP 10,000		
Scenarios	**If you exit after 1 year**	**If you exit after 5 years**
Total costs	84 GBP	766 GBP
Annual cost impact(*)	0.8%	0.9%

(*) This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at maturity your average return per year is projected to be 13.5% before costs and 12.5% after costs.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry cost	0.0% of the amount you pay in when entering this investment	0 GBP
Exit cost	0.0% of your investment before it is paid out to you	0 GBP
Ongoing costs [taken each year]		
Management fees and other administrative or operating costs	0.7% of the value of your investment per year. This is an estimate based on actual costs over the last year.	65 GBP
Transaction costs	0.2% 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. The actual amount will vary depending on how much we buy and sell.	19 GBP
Incidental costs taken under specific conditions		
Performance fee	There is no performance fee for this product.	0 GBP

How long should I hold it and can I take my money out early?

Recommended holding period: 5 years

There is no minimum or maximum required period for investors to hold shares in this product, but the shares may not be suitable for investors intending to hold them for less than the recommended holding period. You may sell your shares without penalty on any Business Day.

How can I complain?

Complaints regarding the operation of the Fund or the conduct of the PRIIP Manufacturer or the person advising on or selling the Sub-Fund must be submitted in writing to the following address: Allspring Global Investments Luxembourg S.A., Building H20 - 2nd floor, 33 rue de Gasperich, L-5826, Luxembourg or via email to AllspringLuxembourg@allspringglobal.com. The complaint policy may be found at allspringglobal.com.

Other relevant information

Additional information in relation to the product, in particular, information about the product's performance over the past 4 years is available under https://iquant.space/. Previous performance scenario calculations may be found at https://iquant.space/.
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iShares by BlackRock

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 risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

iShares UK Equity ESG Screened and Optimised Index Fund (UK)

A sub-fund of BlackRock Collective Investment Funds

Class D Income GBP

ISIN: GB00BN08ZW10

Manager: BlackRock Fund Managers Limited

Objectives and Investment Policy

- The Fund aims to provide a return (gross of charges) on your investment (generated through an increase in the value of the assets held by the Fund) by tracking closely the performance of the Morningstar UK ESG Enhanced Index (the "Benchmark Index").
- The Fund invests in equity securities (e.g. shares) of companies that make up the Benchmark Index.
- The Benchmark Index aims to reflect the performance of a sub-set of equity securities within the Morningstar UK Index (the "Parent Index") which remain after the index provider has excluded securities using pre-defined ESG screens and weighted securities using an optimisation, as determined by the index provider (as further described in the Fund's prospectus).
- The pre-defined ESG screens set by the index provider seek to limit and/or exclude from the Benchmark Index corporate issuers within the Parent Index which are determined by the index provider (often by reference to specific revenue thresholds or to any connection to an activity regardless of any revenue received) as having exposure to, or other ties with, certain activities including but not limited to controversial weapons, tobacco, nuclear weapons, civilian firearms, thermal coal, oil sands, adult entertainment, alcohol, gambling and issuers which are classified as violating the United Nations Global Compact principles. The Benchmark Index also excludes companies which are identified by the index provider as being involved in controversies that have a negative ESG impact on their operations and/or products and services based on a certain controversy score.
- The Fund is passively managed and the investment manager has limited discretion to select the Fund's investments and in doing so will take into consideration the benchmark index.
- The Fund intends to replicate the benchmark index by holding the equity securities, which make up the benchmark index, in similar proportions to the benchmark index.
- The Fund may use derivatives (i.e. investments the prices of which are based on one or more underlying assets) for efficient portfolio management purposes (EPM) (i.e. to reduce risk or costs within the Fund's portfolio, or generate additional income). The Fund may engage in short-term secured lending of its investments to certain eligible third parties to generate additional income and off-set costs.
- Recommendation: This Fund may not be appropriate for short-term investment.
- Your units will be income units (i.e. dividend income will be paid semi-annually on the units).
- Your units will be denominated in Sterling, the Fund's base currency.
- You can buy and sell your units daily. The minimum initial investment for this unit class is £100,000.

For more information on the Fund, share/unit classes, risks and charges, please see the Fund's prospectus, available on the product pages at www.blackrock.com

Risk and Reward Profile



- The risk indicator was calculated incorporating simulated historical data and may not be a reliable indication of the future risk profile of the Fund.
- The risk category shown is not guaranteed and may change over time.
- The lowest category does not mean risk free.
- The Fund is rated five due to the nature of its investments which include the risks listed below. These factors may impact the value of the Fund's investments or expose the Fund to losses.
  - Investment risk is concentrated in specific sectors, countries, currencies or companies. This means the Fund is more sensitive to any localised economic, market, political, sustainability-related or regulatory events.
  - The value of equities and equity-related securities can be affected by daily stock market movements. Other influential factors include political, economic news, company earnings and significant corporate events.
  - The benchmark index only excludes companies engaging in certain activities inconsistent with ESG criteria if such activities exceed the thresholds determined by the index provider. Such ESG screening may reduce the potential investment universe and this may adversely affect the value of the Fund's investments compared to a fund without such screening.
- Particular risks not adequately captured by the risk indicator include:
  - Counterparty Risk: The insolvency of any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments, may expose the Fund to financial loss.

Charges

The charges 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.

The entry and exit charges shown are maximum figures. In some cases you might pay less. Please refer to your financial advisor or the distributor for the actual entry and exit charges.

*Subject to a charge of up to 2% paid into the Fund where the Manager suspects excessive trading by an investor.

The ongoing charges figure is based on expenses for the twelve month period ending 31 December 2025. This figure may vary from year to year. It excludes portfolio trade-related costs, except costs paid to the custodian and any entry/exit charge paid to an underlying collective investment scheme (if any).

** To the extent the Fund undertakes securities lending to reduce costs, the Fund will receive 62.5% of the associated revenue generated and the remaining 37.5% will be received by BlackRock as the securities lending agent. As securities lending revenue sharing does not increase the costs of running the Fund, this has been excluded from the ongoing charges.

One-off charges taken before or after you invest	
Entry Charge	None
Exit Charge	None*

This is the maximum that might be taken out of your money before it is invested or before proceeds of your investments are paid out.

Charges taken from the Fund over each year	
Ongoing Charges	0.05%**
Charges taken from the Fund under certain conditions	
Performance Fee	None

Past Performance

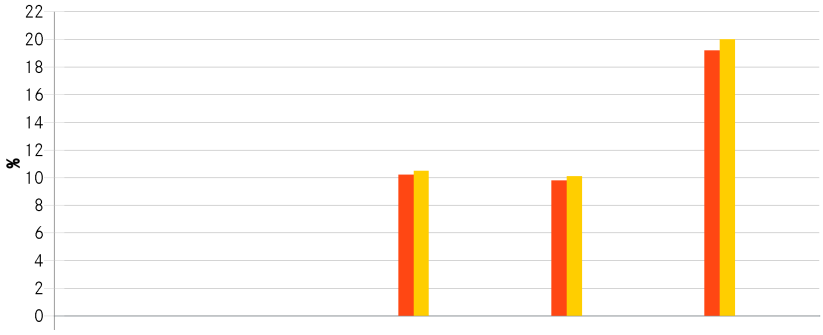
Past performance is not a guide to future performance.

The chart shows the Fund's annual performance in GBP for each full calendar year over the period displayed in the chart. It is expressed as a percentage change of the Fund's net asset value at each year-end. The Fund was launched in 2022. The unit class was launched in 2022.

Performance is shown after deduction of ongoing charges. Any entry/exit charges are excluded from the calculation.

†[1]Morningstar UK ESG Enhanced UK12PM Net Index (GBP)

Historic performance to 31 December 2025



	2021	2022	2023	2024	2025
Fund			10.2	9.8	19.2
Target †[1]			10.5	10.1	20.0

Practical Information

- The trustee and depositary of the Fund is The Bank of New York Mellon (International) Limited, which also acts as custodian.
- Further information about the Fund can be obtained from the latest annual report and half-yearly reports of the BlackRock Collective Investment Funds (BCIF). These documents are available free of charge in English. These can be found, along with other information, such as unit prices, on the BlackRock website at www.blackrock.com or by calling Investor Services on 0800 44 55 22.
- Investors should note that the tax legislation that applies to the Fund may have an impact on the personal tax position of your investment in the Fund.
- The Fund is a sub-fund of BCIF, an umbrella structure comprising different sub-funds. This document is specific to the Fund and unit class stated at the beginning of this document. However, the prospectus, annual and half-yearly reports are prepared for the umbrella.
- BlackRock Fund Managers Limited 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 Fund's prospectus.
- The assets of the Fund are held on trust for its unitholders under English trust law which means that its assets cannot be used to discharge the liabilities of other sub-funds within BCIF. In addition, the Fund's assets are held separately from the assets of other sub-funds.
- Investors may switch their units in the Fund for units in another sub-fund within BCIF, subject to meeting certain conditions as set out in the prospectus.
- The Remuneration Policy of the Management Company, which describes how remuneration and benefits are determined and awarded, and the associated governance arrangements, is available at www.blackrock.com/Remunerationpolicy or on request from the registered office of the Management Company.

iShares by BlackRock

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.

BNY Mellon Absolute Return Bond Fund

Sterling W (Acc.) (hedged) (IE00BP4JQX29)

a sub-fund of BNY Mellon Global Funds, plc

BNY Mellon Absolute Return Bond Fund is authorised in Ireland and regulated by the Central Bank of Ireland.

This product is managed by BNY Mellon Fund Management (Luxembourg) S.A. which is authorised in Luxembourg and supervised by the Commission de Surveillance du Secteur Financier ("CSSF"). For more information on this product, please refer to www.bny.com/investments or call +353 1 448 5036.

Accurate as of: 16 February 2026

What is this product?

TYPE

This product is a sub-fund of BNY Mellon Global Funds, plc an open-ended umbrella type investment company with variable capital, organised as an Undertakings for Collective Investment in Transferable Securities (UCITS).

OBJECTIVES

Investment objective

To provide a positive absolute return in all market conditions over a rolling 12 month period by investing primarily in debt and debt-related securities and instruments located worldwide and in financial derivative instruments relating to such securities and instruments.

Investment policies

The Fund will:

- invest at least 70% in bonds, similar debt investments, derivatives (financial instruments whose value is derived from other assets) and other securities issued by worldwide governments, companies and other public entities;
- invest in investment grade and/or sub-investment grade bonds without restrictions on credit quality as rated by Standard and Poor's or similar agencies;
- invest on a long and synthetic short basis;
- invest in derivatives to help achieve the Fund's investment objective. The Fund will also use derivatives with the aim of risk or cost reduction or to generate additional capital or income;
- invest in currency investments;
- exclude direct investment in corporate issuers with material involvement in activities the Investment Manager deems harmful from an environmental and/or social perspective (e.g., tobacco production) and will invest in issuers that are proactively seeking to manage environmental and/or social factors well. All corporate issuers in which investments are made follow good governance practices;
- exclude investment in sovereign issuers that the Investment Manager deems to exhibit material negative management of ESG factors, and will invest in sovereign issuers the Investment Manager deems to positively manage or demonstrate progress in respect of ESG factors, such as policies that support a reduction in carbon emissions or corruption prevention;
- promote environmental and social characteristics pursuant to Article 8 of the Sustainable Finance Disclosure Regulation ("SFDR"); and
- invest at least 5% of its Net Asset Value (NAV) in issuers that meet the definition of sustainable investments under SFDR.

The Fund may:

- invest up to 10% of its NAV in other collective investment schemes;
- invest in emerging markets;
- invest up to 10% of its NAV in Contingent Convertible Securities (CoCo's);
- hold high levels of cash and money market instruments in certain circumstances; and
- invest in structured products. A structured product is a type of investment that is usually manufactured by a financial institution. They are designed to give investors exposure to a particular type of underlying financial asset. The return from a structured product is likely to be closely linked to the performance of the underlying asset. They may be used as a way of gaining exposure to the performance of assets that would otherwise be difficult to access.

Benchmark

The Fund will measure its performance against 3 Month EURIBOR (the "Cash Benchmark"). EURIBOR is the Euro Interbank Offer Rate and is a reference rate that is constructed from the average interest rate at which Eurozone banks offer unsecured short-term lending on the inter-bank market.

The Cash Benchmark is used as a primary target against which to measure its performance on a rolling 12 month basis after fees. The primary target is representative of cash returns. The Fund uses Cash Benchmark +3% per annum as a supplementary target against which to measure its performance on a rolling annualised 3 year basis before fees. The supplementary target is reflective of the maximum level of risk the Fund expects to take. Performance is expected to lie between these two targets; however, positive return is not guaranteed, and a capital loss may occur.

The Fund is actively managed, which means the Investment Manager has discretion over the selection of investments, subject to the investment objective and policies disclosed in the Prospectus.

Redemption and Dealing: you can buy and sell your shares in the Fund between 9:00 and 17:00 (Irish time) on each business day in Ireland. Instructions received before 12:00 will receive the price quoted on that day. The minimum initial investment for this share class is GBP 15,000,000.

Distribution Policy: net income generated will be retained within the Fund and reflected in the value of your shares.

PRODUCT TERM

This product does not have a maturity date. The board of BNY Mellon Global Funds, plc may terminate the Fund unilaterally in accordance with the fund documentation. In addition, your investment may be terminated unilaterally where you no longer comply with the conditions set out in the fund documentation including minimum holding requirements.

INTENDED RETAIL INVESTOR

This product is intended for investors who plan to stay invested for at least 3 years and are prepared to take on a low level of risk of loss to their original capital in order to get a higher potential return. It is designed to form part of a portfolio of investments.

PRACTICAL INFORMATION

Depositary The fund depositary is The Bank of New York Mellon SA/NV Dublin Branch.

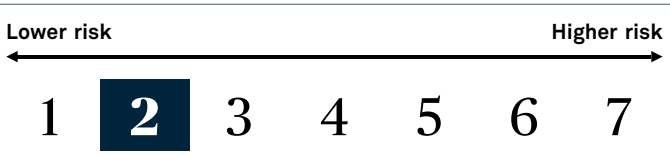
Additional information You can obtain additional information about this product, including the latest prospectus, annual and interim reports and accounts, and the share prices from BNY Mellon Fund Services (Ireland) Designated Activity Company, The Shipping Office, 20-26 Sir John Rogerson's Quay, Grand Canal Dock, Dublin 2, D02 Y049, Ireland and from www.bny.com/investments. This information is available free of charge. The annual and interim reports and accounts are available in English, the Prospectus is available in English, French, German, Italian, Portuguese and Spanish.

Further information In following an ESG investment approach, the Fund is dependent upon information and data from third parties (which may include providers for research reports, screenings, ratings

and/or analysis such as index providers and consultants). Such information or data may be incomplete, inaccurate or inconsistent.

What are the risks and what could I get in return?

RISKS



The risk indicator assumes you keep the product for 3 years.

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 2 out of 7, which is a low risk class. This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact the capacity of BNY Mellon Fund Management (Luxembourg) S.A. to pay you.

Be aware of currency risk. Where the share class is denominated in a different currency to that of your home jurisdiction, you will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Beside the risks included in the risk indicator, other risks may affect the fund performance. Please refer to the fund prospectus, available free of charge at www.bny.com/investments.

PERFORMANCE SCENARIOS

The figures shown include all the costs of the product itself, 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.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable: this type of scenario occurred for an investment between March 2017 and March 2020.

Moderate: this type of scenario occurred for an investment between December 2019 and December 2022.

Favourable: this type of scenario occurred for an investment between October 2022 and October 2025.

Where insufficient fund performance history exists, an appropriate benchmark has been used as a proxy.

Recommended holding period		**3 years**	
Example Investment		**£ 10,000**	
Scenarios		**if you exit after 1 year**	**if you exit after 3 years** (recommended holding period)
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	**£ 8,540** -14.6%	**£ 8,760** -4.3%
Unfavourable	**What you might get back after costs** Average return each year	**£ 9,260** -7.4%	**£ 9,080** -3.2%
Moderate	**What you might get back after costs** Average return each year	**£ 10,160** 1.6%	**£ 10,320** 1.1%
Favourable	**What you might get back after costs** Average return each year	**£ 11,270** 12.7%	**£ 12,610** 8.0%

What happens if BNY Mellon Fund Management (Luxembourg) S.A. is unable to pay out?

Investors are unlikely to face a financial loss should BNY Mellon Fund Management (Luxembourg) S.A. fail or default. While BNY Mellon Fund Management (Luxembourg) S.A. is responsible for management and administration of the Fund, it does not hold the assets of the Fund, including monies payable to investors. The Depositary is responsible for the safekeeping of the assets of the Fund. Investors may suffer loss, up to the value of their entire investment, if the Fund or the Depositary is unable to pay out. BNY Mellon Fund Management (Luxembourg) S.A. has no obligation to pay out in this scenario and there is no applicable investor compensation scheme to cover any loss in such an event.

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. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

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 the product performs as shown in the moderate scenario,

■ £ 10,000 is invested.

Example Investment £ 10,000	if you exit after 1 year	if you exit after 3 years (recommended holding period)
Total Costs	**£ 129**	**£ 402**
Annual cost impact*	**1.3%**	**1.3%**

(*) This illustrates 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 2.4% before costs and 1.1% after costs.

COMPOSITION OF COSTS

One-off costs upon entry or exit		Annual cost impact if you exit after 1 year
Entry costs	**0.00%**, we will not charge you an entry fee for this product, but the person selling you the fund may do so.	**0 GBP**
Exit costs	**0.00%**, we do not charge an exit fee for this product, but the person selling you the product may do so.	**0 GBP**
Ongoing costs taken each year		**Annual cost impact if you exit after 1 year**
Management fees and other administrative or operating costs	**0.92%** of the value of your investment per year. This is an estimate based on actual costs over the last year.	**92 GBP**
Transaction costs	**0.37%** 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. The actual amount will vary depending on how much we buy and sell.	**37 GBP**
Incidental costs taken under specific conditions		**Annual cost impact if you exit after 1 year**
Performance fees	There is no performance fee for this product.	**0 GBP**

How long should I hold it and can I take money out early?

Recommended holding period: 3 years

This product is designed for medium term investments; you should be prepared to stay invested for at least 3 years. However, you can redeem your investment without penalty at any time during this period, or hold the investment longer. Redemptions are possible on every working day; it will take 3 working days for you to be paid. The price for the day, reflecting the actual value of the Fund, is set each day and published on our website www.bny.com/investments.

How can I complain?

If you have any complaints about the product or the management of your investment, please contact our Client Services team on +353 1 448 5036. They will explain the steps to be followed for lodging a complaint.

You can also send your complaint in writing to the following address BNY Mellon Asset Servicing, The Shipping Office, 20-26 Sir John Rogerson's Quay, Grand Canal Dock, Dublin 2, D02 Y049, Ireland, or by e-mail to investorservices@bny.com. You can find further details on our website www.bny.com/investments.

If you have a complaint about the person that advised you about this product, or who sold it to you, please contact them directly and they will advise next steps.

Other relevant information

Cost, performance and risk The cost, performance and risk calculations included in this key information document follow the methodology prescribed by EU rules. Note that the performance scenarios calculated above are derived exclusively from the past performance of the Fund's share price and that past performance is not a guide to future returns. Therefore, your investment may be at risk and you may not get back the returns illustrated.

Investors should not base their investment decisions solely upon the scenarios shown.

Performance scenarios You can find previous performance scenarios updated on a monthly basis at https://www.pl.bny.avanterra.com/PRIIPs/PS/IE00BP4JQX29_EN.pdf.

Past performance You can download the past performance over the last 10 years from our website at https://www.pl.bny.avanterra.com/PRIIPs/PP/IE00BP4JQX29_EN.pdf.

Key Investor Information

BNY | INVESTMENTS

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.

BNY Strategic Bond Fund

F SHARES (ACCUMULATION) (ISIN: GB00BMD53063)

a sub-fund of BNY Mellon Investment Funds. This Fund is managed by BNY Mellon Fund Managers Limited

Objectives and Investment Policy

OBJECTIVE

To generate a return through a combination of income and capital returns, whilst taking environmental, social and governance ("ESG") factors into account.

POLICY

The Fund will:

- typically invest at least 80% of its assets in Sterling denominated (or hedged back to sterling) fixed or floating global fixed income securities debt securities;
- take ESG factors into account and will assess the overall suitability of an issuer based on an ESG rating and additional sustainability criteria. The Fund will seek to obtain exposure to issuers with stronger ESG ratings and may therefore screen out issuers who are involved in industries/sectors which have weaker ESG scores;
- invest at least 70% of its Net Asset Value (NAV) in assets that meet sustainability criteria, including corporate issuers that meet certain ESG ratings and assets that focus on achieving positive environmental and/or social impact;
- exclude direct investment in corporate issuers with material involvement in activities the Investment Manager deems harmful from an environmental and/or social perspective; and
- limit investment in collective investment schemes to 10%.

The Fund may:

- invest in bonds with low credit ratings (i.e. rated below investment grade (BBB-) by Standard and Poor's or similar agencies);
- invest in emerging markets;
- invest in derivatives (financial instruments whose value is derived from other assets) to help achieve the Fund's investment objective. The Fund may also use derivatives with the aim of risk or cost reduction or to generate additional capital or income; and
- invest up to 30% of its NAV in assets that do not meet the Investment Manager's sustainability criteria. This includes government bonds, cash, near cash asset and money market instruments (including deposits, loans), transferable securities (such as commercial paper, convertibles, and certificates of deposit), equity linked securities (such as warrants and preference stock), collective investment schemes, asset backed securities, mortgage backed securities and derivatives.

Benchmark: The Fund will measure its performance against the Investment Association Sterling Strategic Bond Sector as a comparator benchmark (the "Benchmark"). The Fund will use the Benchmark as an appropriate comparator because it represents a broad range of similar Sterling denominated bond funds that invest in corporate bonds.

The Fund is actively managed, which means the Investment Manager has discretion over the selection of investments, subject to the investment objective and policies as disclosed in the Prospectus.

OTHER INFORMATION

Treatment of income: net income generated will be retained within the Fund and reflected in the value of your shares.

Dealing: you can buy and sell your shares in the Fund between 9:00 and 17:00 (UK time) on each business day in England and Wales. Instructions received before 12:00 will receive the price quoted on that day. The minimum initial investment for this share class is as agreed.

Risk and Reward Profile

Lower risk						Higher risk
Potentially lower reward						Potentially higher reward
1	2	3	**4**	5	6	7

We have calculated the risk and reward indicator, as shown above. As this Fund has less than 5 years performance data available, it is based on simulated volatility. It is not a guide to the future risk and reward rating of the Fund. The rating shown is not a target or guarantee and may shift over time. Even the lowest rating of 1 does not mean a risk-free investment.

This Fund is rated 4 because its simulated historical value has shown moderate volatility. With a Fund rating of 4, you have a moderate risk of losing money but your chance for gains is also moderate.

THE FOLLOWING RISKS MAY NOT BE FULLY CAPTURED BY THE RISK AND REWARD INDICATOR:

Objective/Performance Risk: There is no guarantee that the Fund will achieve its objectives.

Currency Risk: This Fund invests in international markets which means it is exposed to changes in currency rates which could affect the value of the Fund.

Geographic Concentration Risk: Where the Fund invests significantly in a single market, this may have a material impact on the value of the Fund.

Changes in Interest Rates & Inflation Risk: Investments in bonds/money market securities are affected by interest rates and inflation trends which may negatively affect the value of the Fund.

Credit Risk: The issuer of a security held by the Fund may not pay income or repay capital to the Fund when due.

Emerging Markets Risk: Emerging Markets have additional risks due to less-developed market practices.

Counterparty Risk: The insolvency of any institutions providing services such as custody of assets or acting as a counterparty to derivatives or other contractual arrangements, may expose the Fund to financial loss.

Derivatives Risk: Derivatives are highly sensitive to changes in the value of the asset from which their value is derived. A small movement in the value of the underlying asset can cause a large movement in the value of the derivative. This can increase the sizes of losses and gains, causing the value of your investment to fluctuate. When using derivatives, the Fund can lose significantly more than the amount it has invested in derivatives.

Credit Ratings and Unrated Securities Risk: Bonds with a low credit rating or unrated bonds have a greater risk of default. These investments may negatively affect the value of the Fund.

CoCo's Risk: Contingent Convertible Securities (CoCo's) convert from debt to equity when the issuer's capital drops below a pre-defined level. This may result in the security converting into equities at a discounted share price, the value of the security being written down, temporarily or permanently, and/or coupon payments ceasing or being deferred.

Responsible Investing Risk: The investment policy for this Fund places restrictions on its exposure to certain sectors or types of investments to reflect its responsible investing approach. The Fund's performance may be negatively impacted due to these restrictions in comparison to funds which do not have these restrictions. The Fund will not engage in securities lending activities and, therefore, may forego any additional returns that may be produced through such activities.

A complete description of risk factors is set out in the Prospectus in the section entitled "Risk Factors".

Charges

The charges cover the costs of running the Fund, including the costs of marketing and selling. These charges reduce the potential growth of your investment.

ONE-OFF CHARGES TAKEN BEFORE OR AFTER YOU INVEST

Entry charge	**0.00%**
Exit charge	**0.00%**

This is the maximum that might be taken out of your money before it is invested and before the proceeds of your investment are paid out.

CHARGES TAKEN FROM THE FUND OVER A YEAR

Ongoing charges	**0.18%**

CHARGES TAKEN FROM THE FUND UNDER CERTAIN SPECIFIC CONDITIONS

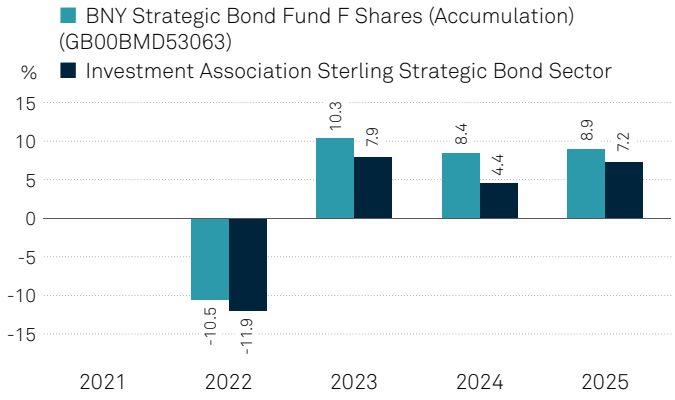
Performance fee	**None**

The ongoing charge is based on expenses calculated on 31 December 2025. This may vary from year to year. It excludes performance fees and portfolio transaction costs, except in the case of an entry/exit charge paid when buying or selling units in another investment fund.

Currently BNY Mellon Fund Managers Limited is temporarily partially absorbing (capping) some of the expenses incurred by the Fund which is reflected in the ongoing charge figure stated here. There is no guarantee that BNY Mellon Fund Managers Limited will continue to cap the Fund's expenses and therefore the Fund's ongoing charge could increase significantly.

More information about charges is available in the "Fees and Expenses" section of the Prospectus.

Past Performance



The chart includes all charges except entry charges.

Fund launch date - 24 August 2021.

Share class launch date - 24 August 2021.

Performance of this share class is shown in GBP.

Performance of the Benchmark is shown in GBP.

Past performance is not a guide to future performance.

The chart shows the Fund's performance for each full calendar year against the Benchmark.

Practical Information

Legal Status: The Fund is a sub-fund (part) of BNY Mellon Investment Funds ("BNY MIF"), an umbrella structure comprising different sub-funds. The assets of the Fund belong exclusively to that sub-fund and may not be used to discharge the liabilities of or claims against any other person or body, including BNY MIF or any other sub-fund within the umbrella.

Documents: Copies of the Prospectus, annual and interim reports and accounts which are prepared for the umbrella may be obtained free of charge from www.bny.com/investments or from BNY Mellon Fund Managers Limited, BNY Mellon Centre, 160 Queen Victoria Street, London EC4V 4LA. These documents are available in English.

Share price: The latest share price and other information, including how to buy or sell shares, are available from the website and address given above. Other share classes are offered by the Fund as set out in the Prospectus.

Switching: Investors may switch shares in the Fund for shares in other sub-funds of BNY MIF provided they satisfy the criteria applicable to investment in other sub-funds. Further information on switching is contained in the "Switching" section of the Prospectus.

Liability statement: BNY Mellon Fund Managers Limited 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 Fund.

Depositary: NatWest Trustee and Depositary Services Limited.

Tax: The tax legislation of the Fund's domicile may have an impact on your personal tax position. For further details, please speak to an adviser.

Remuneration Policy: Details of the up-to-date remuneration policy of BNY Mellon Fund Managers Limited including, but not limited to, a description of how remuneration and benefits are calculated and the identity of persons responsible for awarding the remuneration and benefits are available on www.bny.com/investments. A paper copy will be made available free of charge upon request.

Index Providers: Further information about the index providers is set out under 'Benchmark Provider Disclaimers' in the Prospectus.

This Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority. BNY Mellon Fund Managers Limited is authorised in the United Kingdom and regulated by the Financial Conduct Authority. This key investor information is accurate as at 16 February 2026.

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

Name	Magna Umbrella Fund PLC - Fiera Emerging Markets Fund B Dist Class Shares GBP
PRIIP Manufacturer	FundRock Management Company (Ireland) Limited
ISIN	IE00B8QB4001
Contacting the manufacturer	Email: ComplianceGroupEurope@fieracapital.com, Tel: +44 020 7518 2100
Competent Authority	This UCITS has appointed FundRock Management Company (Ireland) Limited, as its Management Company ("Manager"). FundRock Management Company (Ireland) Limited is authorised in Ireland and regulated by the Central Bank of Ireland.
KID Production Date	30/06/26

What is this product?

Type	The Fund is a sub-fund of the Magna Umbrella Fund Plc, an open-ended variable capital umbrella investment company with limited liability and segregated liability between Funds incorporated under the laws of Ireland with registered number 277318 and authorised as an undertaking for collective investment in transferable securities pursuant to the European Communities (UCITS) Regulations, 2011 (S.I Number 352 of 2011) as amended. The Magna Umbrella Fund Plc is authorised in Ireland by the Central Bank of Ireland.
Term	This Fund is an open-ended UCITS and has an indefinite duration. The Fund may be terminated at any time in line with the constitutional documents of the Company.
Investment Objective and Policy	Investment Objective: The Investment Objective of the Fund is to achieve total return by investing in a diversified portfolio of Global Emerging Market Securities. The Fund aims to provide a combination of income and long-term capital growth. Investment Policy: The Fund will invest in equities and debt securities issued by, or in relation to the securities of companies in Global Emerging Countries, which will be listed or traded on Recognised Exchanges. Investment in debt securities shall not exceed 15% of the Fund's total assets. The Fund may invest in unlisted securities subject to the requirements of the Central Bank and the Regulations. The Fund will invest at least two-thirds of its total assets (without taking into account ancillary liquid assets) in Global Emerging Market Securities. Investments in Global Emerging Market Debt shall not exceed 15% of the Fund's total assets. The Fund may invest in debt securities such as fixed and/or floating government bonds and Treasury Bills, freely transferable promissory notes, bank debt, commercial paper, and convertible securities. Such debt investments will be listed on a Recognised Exchange or be eligible for settlement through either Clearstream or Euroclear. The Fund may invest up to one third of its assets in equity and debt securities issued by or in relation to companies located outside the Global Emerging Countries and carrying out business in Global Emerging Countries without such business being predominant, which, in accordance with the UCITS Regulations, will be listed or traded on Recognised Exchanges or be eligible for settlement through either Clearstream or Euroclear. The Fund is considered to be actively managed in reference to the MSCI Emerging Markets Index ("Benchmark") by virtue of the fact that it uses the Benchmark for performance comparison purposes. However, the Benchmark is not used to define the portfolio composition of the Fund or as a performance target, and the Fund may be wholly invested in securities that are not constituents of the Benchmark. This Class is a distributing class, and dividends may be paid. Other classes in the Fund are either accumulating or distributing. You may redeem your Shares in the Fund on any day on which banks in Dublin, London, or New York are open for business or any stock market listed as per the business definition of the Fund Supplement.
Depositary	The Bank of New York Mellon SA/NV - Dublin Branch
Additional Information	For full investment objectives and policy details, please refer to the Investment Objectives and Investment Policy in the Fund's Supplement to the Prospectus, which are available at https://uk.fieracapital.com/en/strategies/. The Directors and the Investment Manager have the power under the Articles to compulsorily redeem and/or cancel any Shares held or beneficially owned in contravention of any restrictions imposed by them or in breach of any law or regulation.
Intended Retail Investor	This product is for retail investors with basic investment knowledge, seeking growth through an actively managed fund and looking to invest over the medium to long term. Details of the up-to-date remuneration policy of the Investment Manager, including, but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits, including the composition of the remuneration committee, if any, are available at: https://www.fundrock.ie/disclosures; and a paper copy of the remuneration is available on request from the Investment Manager. The Investment Manager may be held liable solely based on any statement contained in this document that is misleading, inaccurate, or inconsistent with the relevant parts of the Prospectus for the Company. The NAV per share of the Fund will be published daily and made available on the internet at https://www.fieracapital.com/en-uk/ and will be updated following each calculation of NAV.

What are the risks and what could I get in return?

Summary Risk Indicator

← Lower Risk — Higher Risk →

1	2	3	**4**	5	6	7

The risk indicator assumes you keep the product for 5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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 4 out of 7, which is a medium risk class. This classification takes into consideration two elements: 1) the market risk - that rates the potential losses from future performance at a medium level; and 2) the credit risk which estimates that poor market conditions are very unlikely to impact our capacity to pay you. This product does not include any protection from future market performance so you could lose some or all of your investment.

Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Performance Scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. The scenarios shown are illustrations based on results from the past and on certain assumptions.

Recommended holding period:	**5 years**		
Example Investment:	**GBP 10,000**		
Scenarios		**If you exit after 1 year**	**If you exit after 5 years**
Minimum	**There is no minimum guaranteed return. You could lose some or all of your investment**		
Stress scenario	What you might get back after costs	3,140 GBP	3,390 GBP
	Average annual return	-68.6%	-19.5%
Unfavourable scenario	What you might get back after costs	7,680 GBP	9,710 GBP
	Average annual return	-23.2%	-0.6%
Moderate scenario	What you might get back after costs	10,710 GBP	12,190 GBP
	Average annual return	7.1%	4.0%
Favourable scenario	What you might get back after costs	17,240 GBP	18,550 GBP
	Average annual return	72.4%	13.2%

The figures shown include all the costs of the product itself, 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.

- **Stress scenario:** shows what you might get back in extreme market circumstances.
- **Unfavourable scenario:** This type of scenario occurred for an investment between October 2017 and October 2022
- **Moderate scenario:** This type of scenario occurred for an investment between May 2019 and May 2024
- **Favourable scenario:** This type of scenario occurred for an investment between May 2021 and May 2026

What happens if FundRock Management Company (Ireland) Limited is unable to pay out?

For the protection of investors, the Fund's assets are held by an independent depositary, so the Fund's ability to pay out would not be affected by the insolvency of FundRock Management Company (Ireland) Limited. If the Fund is terminated or wound up, the assets will be liquidated, and you will receive an appropriate share of any proceeds, but you may lose part or all of your investment. There is no compensation scheme protecting you from this scenario. The Company is not a 'guaranteed UCITS' within the meaning of the applicable Irish laws and regulations. As a result, there is no guarantee scheme in place that provides a guaranteed rate of return. You will not be covered by a compensation scheme.

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 it performs. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed that in the first year, you would get back the amount that you invested (0% annual return). For the other holding periods, we have assumed the product performs as shown in the moderate scenario. We may share part of the costs with the person selling you the product to cover the services they provide to you. These figures include the maximum distribution fee that the person selling you the product may charge. This person will inform you of the actual distribution fee.

Investment GBP 10,000		
Scenarios	**If you exit after 1 year**	**If you exit after 5 years**
Total costs	664 GBP	1,645 GBP
Annual cost impact(*)	6.6%	2.8%

(*) This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at maturity your average return per year is projected to be 6.8% before costs and 4.0% after costs.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry cost	The impact of the costs when entering your investment. 5.0% is the maximum that, at the discretion of the Directors, may be taken out of your money before it is invested. Your attention is drawn to the section of the Prospectus entitled 'Fees and Expenses' and the sub-section therein entitled 'Sales Charge' for further information.	500 GBP
Exit cost	0.0% of your investment before it is paid out to you	0 GBP
Ongoing costs [taken each year]		
Management fees and other administrative or operating costs	1.4% of the value of your investment per year. This is an estimate based on actual costs over the last year.	138 GBP
Transaction costs	0.3% 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. The actual amount will vary depending on how much we buy and sell.	26 GBP
Incidental costs taken under specific conditions		
Performance fees	The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last 5 years.	0 GBP

How long should I hold it and can I take my money out early?

Recommended holding period: 5 years

The product aims to provide you with the return described under “What is this product?” above. However, this only applies if the product is held to maturity. It is therefore recommended that the product be held for 5 years.
This product has no required minimum holding period but is designed for medium to long-term investment. The value of investments and the income from them can rise and fall during different time periods. This recommended holding period is primarily based on the historic underlying investments and is not directly based on the investor’s risk profile. The recommended holding period gives your investment time to achieve its growth potential, but you can stay invested for as long as you like. Shares in the Fund can be bought and sold, either in whole or in part, every business day. Redemption requests received in respect of the Fund, before 12.00 noon (Dublin time) one Business Day before the relevant Dealing Day as appropriate, will be dealt with on that Dealing Day. There are no exit charges.

How can I complain?

In the event you should wish to complain at any time about this product, or the service you have received, please contact ComplianceGroupEurope@fieracapital.com. For information on the complaints handling process, please refer to the Fiera Capital (UK) Limited Complaints Management Policy at the following website: https://www.fieracapital.com/en-uk/.

Other relevant information

Additional information in relation to the product, in particular, information about the product’s performance over the past 10 years is available under https://iquant.space/. Previous performance scenario calculations may be found at https://iquant.space/.
Alongside this document, please read the Prospectus on our website: https://www.fieracapital.com/en-uk/. Unless otherwise defined herein, all words and expressions defined in the Prospectus (including supplements) shall have the same meaning herein.
Please note that past performance is not indicative of future performance. It cannot provide a guarantee of returns that you will receive in the future.
The Prospectus (including Supplements), KIDs, KIIDs, annual and half-yearly reports, shareholder notices as well as share prices are available on www.fundinfo.com.
The Company has appointed FundRock Management Company (Ireland) Limited as its management company ("Manager"). The Manager is authorised in Ireland and regulated by the Central Bank of Ireland.

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.

HSBC Asset Management

Developed World Lower Carbon ESG Tilt Equity Index Fund

a sub-fund of HSBC Index Tracker Investment Funds, (the "OEIC");
managed by HSBC Asset Management (Fund Services UK) Limited

Class: Income C
ISIN: GB00BN71RY93

Explanations of terms shown within the objectives and policy in bold, can be found within the glossary on the HSBC Global Asset Management (UK) Limited website: http://www.assetmanagement.hsbc.com.

Objectives and Investment Policy

- The Fund aims to track the performance of the FTSE Developed ESG Low Carbon Select Index (the "Index") before the deduction of charges.
- The Index is net of tax that applies to UK funds.
- The Index is comprised of the shares (**equities**) of large and medium sized companies from developed markets.
- By investing in the companies that make up the Index in the same, or very similar, proportions in which they are included in the Index, the Fund promotes the following sustainability characteristics:
  - At the point of the annual rebalance of the Index in September, the Fund aims to achieve an overall reduction in carbon emissions intensity and fossil fuel reserves being 50% less than average carbon emissions and fossil fuel reserves of the assets represented by the FTSE Developed Index (the 'Parent Index'); and
  - At the point of the annual rebalance of the Index in September, the Fund aims to achieve an overall improvement in the average FTSE Russell ESG rating being 20% higher than the average of the assets represented by the Parent Index.
- These reductions and improvements are targeted once a year, meaning throughout the year the levels achieved may vary.
- The Index removes companies involved in certain activities and uses a process known as "tilting". This involves increasing or decreasing the proportion of the remaining companies until the overall aims of the Index are met.
- There may be circumstances when it is not possible or practical for the Fund to invest in shares of all the companies of the Index. The Fund may not invest in all the companies of the Index to manage transaction costs or to reflect market conditions, regulations or HSBC's banned weapons policy.
- The Fund may hold cash and other funds, including funds managed by the **HSBC Group**, to manage day-to-day cash flow requirements.
- The anticipated **tracking error** for the Fund is expected to be up to 0.20%.

Use of derivatives

- The Fund may use different types of **derivatives** for **efficient portfolio management**, including **hedging**. In particular the Fund may use **derivatives** to help it manage cash flows and to gain exposure to companies that make up the Index. The Fund may invest up to 10% of its value in **contracts for differences**. The use of **derivatives** will be consistent with the risk profile of the Fund
- Sustainable investment labels help investors find products that have a specific sustainability goal. This product does not have a UK sustainable investment label since the Index it tracks has not been designed to meet the FCA's specific label requirements.
- The Fund may enter into securities lending transactions for up to 29% of its assets. However, this is not expected to exceed 25%.
- Income is distributed.
- You may sell your investment on any business day by contacting the administrator before the dealing deadline at 12pm.
- Recommendation: this Fund may not be appropriate for investors who plan to withdraw their money within a period of 5 years.

Risk and Reward Profile

Lower risk — Higher risk

Typically lower rewards — Typically higher rewards

1	2	3	4	**5**	6	7

The risk and reward indicator is based on historical data and may not be a reliable indication of the future risk profile of the Fund.

The risk and reward category shown is not guaranteed to remain unchanged and may shift over time. The lowest category does not mean a risk-free investment.

Why is this Fund in this specific category?

This Fund is classified in category 5 because its price or simulated data has shown medium to high fluctuations historically.

Material risks not fully captured by the Risk and Reward Indicator:

- **Counterparty Risk** The possibility that the counterparty to a transaction may be unwilling or unable to meet its obligations.
- **Derivatives Risk** Derivatives can behave unexpectedly. The pricing and volatility of many derivatives may diverge from strictly reflecting the pricing or volatility of their underlying reference(s), instrument or asset.
- **Exchange Rate Risk** Changes in currency exchange rates could reduce or increase investment gains or investment losses, in some cases significantly.
- **Index Tracking Risk** To the extent that the Fund seeks to replicate index performance by holding individual securities, there is no guarantee that its composition or performance will exactly match that of the target index at any given time ("tracking error").
- **Investment Leverage Risk** Investment Leverage occurs when the economic exposure is greater than the amount invested, such as when derivatives are used. A Fund that employs leverage may experience greater gains and/or losses due to the amplification effect from a movement in the price of the reference source.
- **Liquidity Risk** Liquidity is a measure of how easily the Fund's holdings can be quickly converted to cash. The value of the Fund's holdings may be significantly impacted by liquidity risk during adverse market conditions.
- **Operational Risk** Operational errors may affect transactions, valuation, accounting, financial reporting and other processes relating to the Fund.

Charges

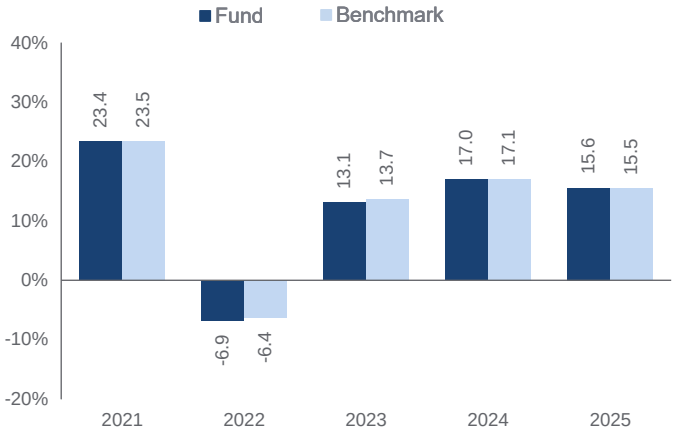
The charges you pay are used to pay the running costs of the Fund, including the marketing and distribution costs. These charges reduce the potential growth of the investment.

One-off charges taken before or after you invest	
Entry charge	0.00%
Exit charge	0.00%
This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.	
Charges taken from the Fund over a year	
Ongoing charge	0.18%
Charges taken from the Fund under certain specific conditions	
Performance fee	None

- The entry and exit charges shown are the maximum that may be charged. In some cases you may pay less. You can obtain the actual charges from your financial adviser.
- A conversion charge may be payable.
- The ongoing charges figure is based on last year's expenses for the year ending 15/11/2025. Charges may vary from year to year.

Further information on Charges can be found in the "Fees and Expenses" section of the Fund's Prospectus.

Past Performance



- Past performance is not a guide to future performance; the value of your investment and any income from it can go down as well as up.
- Performance returns are based on the net asset value with distributable income reinvested. Past performance takes account of all ongoing charges but not entry, exit or conversion charges.
- The past performance of this share class is calculated in GBP.
- The performance of the Fund is shown against the performance of the FTSE Developed ESG Low Carbon Select Index.
- The Fund was launched on 10 December 2020.

Practical Information

Depositary
State Street Trustees Limited.

Further information
Further information about the OEIC including the latest Prospectus, latest published prices of shares, annual report and half yearly report and, where applicable, the SDR Consumer Facing Disclosure may be obtained free of charge, in English, from the Administrator, HSBC Asset Management (Fund Services UK) Limited, Sunderland SR43 4BF or by visiting www.assetmanagement.hsbc.com. The most recent Prospectus is available in English. This document describes a single share class of the OEIC. The Prospectus, annual and half yearly reports are prepared for the entire OEIC.

Share classes
Other share classes are available, as detailed in the Prospectus. It is possible to convert your shares into a different share class or switch your shares into a different Fund within the OEIC. Details of how to do this are in the Prospectus (please note an initial charge may apply).

Remuneration Policy
The Remuneration Policy of the Authorised Corporate Director, which describes the remuneration practices and governance arrangements for UCITS and AIFMD Authorised entities, is available at www.assetmanagement.hsbc.com (please select "About Us" then "Our Governance" then "Remuneration Practices and Governance Arrangements for UCITS and AIFMD Authorised Entities") or on request free of charge from the Administrator.

Tax
UK tax legislation may have an impact on your personal position.

Management Company
HSBC Asset Management (Fund Services UK) Limited, the Authorised Corporate Director, 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 OEIC.

Segregated liability
The OEIC is an umbrella investment company with segregated liability between Funds.This means that the holdings of one Fund are kept separate from the holdings of the other Funds and your investment in the Fund cannot be used to pay the liabilities of any other Fund.

The Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority. HSBC Asset Management (Fund Services UK) Limited is authorised in the United Kingdom and regulated by the Financial Conduct Authority.
This key investor information is accurate as at 17 February 2026.

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

Product: Jupiter Asset Management Series PLC (“The Company”), Jupiter Merian Global Equity Absolute Return Fund, I GBP Hedged Acc

ISIN: IE00BLP5S809

Website: www.jupiteram.com

Call number: +44 (0)20 3817 1050

The Central Bank of Ireland ("CBI") is responsible for supervising Jupiter Asset Management Series PLC in relation to this Key Information Document.

This PRIIP is authorised in Ireland.

Jupiter Asset Management (Europe) Limited (the "Management Company") is authorised in Ireland and supervised by the CBI.

Date of Publication: 19/02/2026

What is this product?

Type: Jupiter Merian Global Equity Absolute Return Fund (the "Fund") is a sub-fund of Jupiter Asset Management Series PLC, incorporated in Ireland.

Term: The Fund has no maturity date. The Management Company is not entitled to terminate the Fund unilaterally.

Objective: Capital growth, while closely controlling risk. The Fund also aims to deliver an absolute return (above zero performance, irrespective of market conditions) over rolling 12 month periods.

Policy: In seeking to achieve its investment objective, the Fund will aim to deliver a return, net of fees, in excess of the Federal Reserve Funds Target Rate over rolling 3 year periods. For performance measurement purposes, the cash benchmark will differ for non-base currency classes.

The Fund also aims to achieve its objective within an annualised volatility limit of 6 per cent.

The Fund may invest no less than 51%/majority in company shares and similar investments listed or located anywhere in the world.

The Fund uses derivatives (i.e. financial contracts whose value is linked to the expected price movements of an underlying investment), with the aim of generating returns and reducing the overall costs and/or risks of the Fund.

The Fund will adopt a structured market neutral position (balancing long and short positions aiming to build a portfolio with zero market exposure) at all times.

The Fund will hold a long position (benefit from buying an asset with the aim of selling it later at a higher price relative to the market) in an investment expected to outperform the market, and short (benefit from the sale of an asset with the aim of buying it later at a lower price relative to the market) an investment expected to underperform the market.

The Fund can take long and short positions through the use of derivatives, which may result in the Fund being leveraged. Leverage magnifies the exposure of the Fund to greater than the underlying investments. In such situations, returns may rise or fall more than they would have done otherwise, reflecting such additional exposure.

The Fund is actively managed. Portfolio construction is driven by systematic analysis of companies against several distinct characteristics including stock price valuation, balance sheet quality, growth characteristics, efficient use of capital, analyst sentiment and supportive market trends to identify attractively priced investment opportunities.

The Fund promotes environmental and social characteristics on an ongoing basis within the scope of Article 8 of the Sustainable Finance Disclosure Regulation. The environmental and social characteristics selected for Jupiter Merian Global Equity Absolute Return Fund include the promotion of the transition to a low carbon economy and the upholding of responsibilities to people and planet.

Treatment of income: as shares in this class are accumulation shares, income from investments will be reinvested into the Fund and reflected in the value of the shares.

Hedging policy: The Fund also aims to protect against exchange rate movements between the Fund's base currency and the share class currency by hedging.

Dealing: In respect of the Fund, means a day (excluding Saturdays and Sundays) on which banks and stock exchanges are open for business both in Dublin and in London.

Intended retail investor: The type of investor for whom the Fund is intended may include retail investors with no financial industry experience. Investors should be aware that a capital loss of some or all of the amount invested may occur. An investment in a particular Fund should be considered in the context of an investor's overall investment portfolio.

The Fund's assets are held with its depositary, The Bank Of New York Mellon SA/NV, Dublin Branch.

Further information about the Company, copies of its prospectus, annual and half-yearly reports may be obtained, for the entire Company, free of charge (the prospectus is available in English and other required languages) from the administrator, BNY Mellon Fund Services (Ireland) Designated Activity Company, at The Shipping Office, 20-26 Sir John Rogerson’s Quay, Dublin 2 Ireland or visit www.jupiteram.com.

The latest share prices are available from the administrator during normal business hours and will be published daily at www.jupiteram.com.

What are the risks and what could I get in return?

Risk indicator



The risk indicator assumes you keep the product for 5 years.

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 Fund as 2 out of 7 which is a low risk class. This rates the potential losses from future performance at a low level. Adverse market conditions are very unlikely to impact the probability of experiencing material losses on your investment.

Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Other key material risks not captured by the risk indicator that could potentially impact the Fund are disclosed in the Prospectus and Supplement.

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. However, you may benefit from a consumer protection scheme (see the section 'what happens if we are unable to pay you'). The indicator shown above does not consider this protection.

Performance Scenarios

What you will get from this Fund depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period:		**5 years**	
Example Investment:		**GBP 10 000**	
		If you exit after 1 year	**If you exit after 5 years**
Scenarios			
Minimum	There is no minimum guaranteed return if you exit before 5 years. You could lose some or all of your investment.		
Stress	What you might get back after costs	GBP 8 630	GBP 8 140
	Average return each year	-13.70%	-4.03%
Unfavourable	What you might get back after costs	GBP 8 680	GBP 8 980
	Average return each year	-13.20%	-2.13%
Moderate	What you might get back after costs	GBP 10 890	GBP 11 070
	Average return each year	8.90%	2.05%
Favourable	What you might get back after costs	GBP 11 870	GBP 18 270
	Average return each year	18.70%	12.81%

The figures shown include all the costs of the product itself, 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 stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario: This type of scenario occurred for an investment between 2015 and 2020.

Moderate scenario: This type of scenario occurred for an investment between 2018 and 2023.

Favourable scenario: This type of scenario occurred for an investment between 2020 and 2025.

What happens if Jupiter Asset Management (Europe) Limited is unable to pay out?

There is no compensation scheme or guarantee scheme in the event that the Company (or any other party including the Management Company) is unable to pay out.

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. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

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 the product performs as shown in the moderate scenario

- 10 000 GBP is invested.

	If you exit after 1 year	**If you exit after 5 years**
Total costs	GBP 240	GBP 1 366
Annual cost impact (*)	2.4%	2.4% each year

(*) This illustrates 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 4.5 % before costs and 2.1 % after costs.

Composition of Costs

One-off costs upon entry or exit		**If you exit after 1 year**
Entry costs	We do not charge an entry fee.	GBP 0
Exit costs	We do not charge an exit fee for this product.	GBP 0
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.80 % of the value of your investment per year. This is an estimate, based on the Fund's expenses over the last year and its current underlying investments.	GBP 80
Transaction costs	0.48 % 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. The actual amount will vary depending on how much we buy and sell.	GBP 48
Incidental costs taken under specific conditions		
Performance fees (and carried interest)	The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last 5 years.	GBP 113

How long should I hold it and can I take money out early?

Recommended holding period: 5 years

The Fund's shares are designed to be held over the long term and may not be suitable as short-term investments. There is no guarantee that any appreciation in the value of the Fund's investments will occur and investors may not get back the full value of their investments. The value of the shares and the income derived from them (if any) may go down as well as up.

How can I complain?

For complaints about the Fund, please contact the Administrator, BNY Mellon Fund Services (Ireland) Designated Activity Company. They can be contacted by post at The Shipping Office, 20-26 Sir John Rogerson's Quay, Dublin 2 Ireland. Distributors may contact the Administrator by telephone on +353 1900 6197 or by email at JupiterIREdistributor@bny.com. Investors may contact the Administrator by telephone on +353 1900 6198 or by email at JupiterIREinvestor@bny.com.

For complaints against the Management Company, Jupiter Asset Management (Europe) Limited, please contact them by post at The Wilde, 53 Merrion Square South, Dublin 2, Ireland or by email at JAMEL@jupiteram.com.

Further details about complaints handling arrangements can be found on www.jupiteram.com.

Other relevant information

This Key Information Document is for a single sub-fund of the Company and the Prospectus, annual and semi-annual reports are for the entire Company.

You can find information related to the product past performance over the last 10 years (or shorter if unavailable) and to previous performance scenario calculations at www.jupiteram.com.

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

Product: Jupiter Asset Management Series PLC (“The Company”), Jupiter Merian World Equity Fund, I GBP Acc

ISIN: IE00B8XXJW62

Website: www.jupiteram.com

Call number: +44 (0)20 3817 1050

The Central Bank of Ireland ("CBI") is responsible for supervising Jupiter Asset Management Series PLC in relation to this Key Information Document.

This PRIIP is authorised in Ireland.

Jupiter Asset Management (Europe) Limited (the "Management Company") is authorised in Ireland and supervised by the CBI.

Date of Publication: 19/02/2026

What is this product?

Type: Jupiter Merian World Equity Fund (the "Fund") is a sub-fund of Jupiter Asset Management Series PLC, incorporated in Ireland.

Term: The Fund has no maturity date. The Management Company is not entitled to terminate the Fund unilaterally.

Objective: The objective of the Fund is to seek to achieve asset growth through investment in a well-diversified portfolio of securities of issuers worldwide. It is not proposed to concentrate investments in any one geographical region, industry or sector.

Policy: In seeking to achieve its investment objective, the Fund aims to deliver a return, net of fees, greater than that of the MSCI World Index with net dividends re-invested over rolling 3 year periods.

The Fund will invest at least 70% in company shares and similar investments anywhere in the world. Companies may be of all sizes and in any industry (e.g. pharmaceuticals, finance, etc).

The Fund may invest up to 20% in companies domiciled in emerging markets or which have a predominant proportion of their assets or business operations in the emerging markets and which are listed, traded or dealt in on a Regulated Market.

The Fund may invest up to 15% in REITs (Real Estate Investment Trusts).

The Fund uses derivatives (i.e. financial contracts whose value is linked to the expected price movements of an underlying investment), with the aim of reducing the overall costs and/or risks of the Fund.

The Fund is actively managed. Portfolio construction is driven by systematic analysis of companies against several distinct characteristics including stock price valuation, balance sheet quality, growth characteristics, efficient use of capital, analyst sentiment and supportive market trends to identify attractively priced investment opportunities. The Index is a representation of the markets in which the Fund primarily invests. Although a large proportion of the Fund's investments may be components of the Index, the Fund has the ability to deviate significantly from the Index.

The Fund promotes environmental and social characteristics on an ongoing basis within the scope of Article 8 of the Sustainable Finance Disclosure Regulation. The environmental and social characteristics selected for Jupiter Merian World Equity Fund include the promotion of the transition to a low carbon economy and the upholding of responsibilities to people and planet.

Treatment of income: as shares in this class are accumulation shares, income from investments will be reinvested into the Fund and reflected in the value of the shares.

Dealing: In respect of the Fund, means a day (excluding Saturdays and Sundays) on which banks and stock exchanges are open for business both in Dublin and in London.

Intended retail investor: The type of investor for whom the Fund is intended may include retail investors with no financial industry experience. Investors should be aware that a capital loss of some or all of the amount invested may occur. An investment in a particular Fund should be considered in the context of an investor's overall investment portfolio.

The Fund's assets are held with its depositary, The Bank Of New York Mellon SA/NV, Dublin Branch.

Further information about the Company, copies of its prospectus, annual and half-yearly reports may be obtained, for the entire Company, free of charge (the prospectus is available in English and other required languages) from the administrator, BNY Mellon Fund Services (Ireland) Designated Activity Company, at The Shipping Office, 20-26 Sir John Rogerson’s Quay, Dublin 2 Ireland or visit www.jupiteram.com.

The latest share prices are available from the administrator during normal business hours and will be published daily at www.jupiteram.com.

What are the risks and what could I get in return?

Risk indicator



The risk indicator assumes you keep the product for 5 years.

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 Fund as 4 out of 7 which is a medium risk class. This rates the potential losses from future performance at a medium level. Poor market conditions could affect the value of your investment.

Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Other key material risks not captured by the risk indicator that could potentially impact the Fund are disclosed in the Prospectus and Supplement.

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. However, you may benefit from a consumer protection scheme (see the section 'what happens if we are unable to pay you'). The indicator shown above does not consider this protection.

Performance Scenarios

What you will get from this Fund depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period:		5 years	
Example Investment:		GBP 10 000	
		If you exit after 1 year	If you exit after 5 years
Scenarios			
Minimum	There is no minimum guaranteed return if you exit before 5 years. You could lose some or all of your investment.		
Stress	What you might get back after costs	GBP 3 940	GBP 4 240
	Average return each year	-60.60%	-15.77%
Unfavourable	What you might get back after costs	GBP 8 990	GBP 11 480
	Average return each year	-10.10%	2.80%
Moderate	What you might get back after costs	GBP 11 240	GBP 17 790
	Average return each year	12.40%	12.21%
Favourable	What you might get back after costs	GBP 14 380	GBP 22 130
	Average return each year	43.80%	17.22%

The figures shown include all the costs of the product itself, 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 stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario: This type of scenario occurred for an investment between 2024 and 2025.

Moderate scenario: This type of scenario occurred for an investment between 2019 and 2024.

Favourable scenario: This type of scenario occurred for an investment between 2020 and 2025.

What happens if Jupiter Asset Management (Europe) Limited is unable to pay out?

There is no compensation scheme or guarantee scheme in the event that the Company (or any other party including the Management Company) is unable to pay out.

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. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

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 the product performs as shown in the moderate scenario

- 10 000 GBP is invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	GBP 105	GBP 846
Annual cost impact (*)	1.0%	1.0% each year

(*) This illustrates 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 13.2 % before costs and 12.2 % after costs.

Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	We do not charge an entry fee.	GBP 0
Exit costs	We do not charge an exit fee for this product.	GBP 0
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.84 % of the value of your investment per year. This is an estimate, based on the Fund's expenses over the last year and its current underlying investments.	GBP 84
Transaction costs	0.21 % 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. The actual amount will vary depending on how much we buy and sell.	GBP 21
Incidental costs taken under specific conditions		
Performance fees (and carried interest)	There is no performance fee for this product.	GBP 0

How long should I hold it and can I take money out early?

Recommended holding period: 5 years

The Fund's shares are designed to be held over the long term and may not be suitable as short-term investments. There is no guarantee that any appreciation in the value of the Fund's investments will occur and investors may not get back the full value of their investments. The value of the shares and the income derived from them (if any) may go down as well as up.

How can I complain?

For complaints about the Fund, please contact the Administrator, BNY Mellon Fund Services (Ireland) Designated Activity Company. They can be contacted by post at The Shipping Office, 20-26 Sir John Rogerson's Quay, Dublin 2 Ireland. Distributors may contact the Administrator by telephone on +353 1900 6197 or by email at JupiterIREdistributor@bny.com. Investors may contact the Administrator by telephone on +353 1900 6198 or by email at JupiterIREinvestor@bny.com.

For complaints against the Management Company, Jupiter Asset Management (Europe) Limited, please contact them by post at The Wilde, 53 Merrion Square South, Dublin 2, Ireland or by email at JAMEL@jupiteram.com.

Further details about complaints handling arrangements can be found on www.jupiteram.com.

Other relevant information

This Key Information Document is for a single sub-fund of the Company and the Prospectus, annual and semi-annual reports are for the entire Company.

You can find information related to the product past performance over the last 10 years (or shorter if unavailable) and to previous performance scenario calculations at www.jupiteram.com.

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

Japan Strategic Value Fund (the 'Fund')

a sub-fund of Nomura Funds Ireland plc (the "Company")

Class ID GBP Hedged (IE00BK0SCP29)

This product is manufactured by FundRock Management Company (Ireland) Limited. The Fund is authorised in Ireland and is approved as an Undertaking for Collective Investment in Transferable Securities ("UCITS") by the Central Bank of Ireland. For more information on this product, please visit the website of the Investment Manager, Nomura Asset Management Limited U.K. Ltd, at www.nomura-asset.co.uk or call +44 (0) 20 7521-3333. This product is managed by FundRock Management Company (Ireland) Limited, a UCITS management company authorised and regulated by the Central Bank of Ireland.

This document was published on 10/06/2026.

What is this product?

Type

Class ID GBP Hedged is a share class of the Fund, a sub-fund of the Company, which is an Irish UCITS variable capital umbrella investment company with segregated liability between sub-funds authorised by the Central Bank of Ireland.

Term

This product has no fixed term. The product may be liquidated under limited circumstances as detailed in the prospectus.

Objectives

Any income generated by the fund will be paid to you or can be reinvested in additional shares to grow the value of your investment.

The Fund aims to achieve capital growth by investing primarily in shares of companies of all sizes traded or listed in Japan.

The Fund shall invest primarily in equity and equity-related securities in Japan and also up to 30% of the value of the Fund may be invested in non-Japanese companies that have business activities in Japan. The Fund will target companies that are considered to have good prospects for growth including those going through significant business changes. The Fund may use derivatives (futures) for efficient portfolio management purposes, subject to the conditions and limits of the Central Bank of Ireland.

The Fund is considered to be actively managed in reference to the index (Topix Index) by virtue of the fact that it uses the index for performance comparison purposes. However, the index is not used to define the portfolio composition of the Fund or as a performance target and the Fund may be wholly invested in securities which are not constituents of the index. The Fund's performance is measured against the index although investment is not restricted to companies in this index.

Intended retail investor

The Fund is intended for retail and institutional investors. The Fund may not be appropriate for investors who plan to withdraw their money within 5 years.

The Fund is suitable for investors seeking long-term capital growth and who are prepared to accept a moderate level of volatility.

For full investment objectives and policy details please refer to the prospectus.

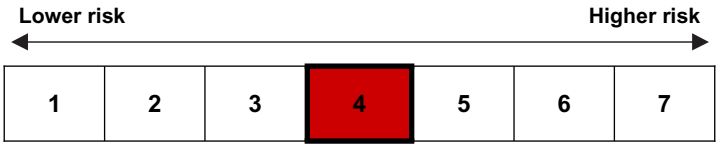
Other Information

Investors may switch their investment into shares of other sub-funds of the Company upon request and further details can be found in the prospectus. Investors may redeem their investment on each business day of the Fund.

What are the risks and what could I get in return?

Risk Indicator

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.



The risk indicator (SRI) assumes you keep the product for a minimum of 5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

We have classified this product as 4 out of 7, which is a medium risk class.

This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of the Fund to pay you.

Be aware of currency risk. If you choose a foreign currency share class you will be exposed to currency risk and your final return will depend on the exchange rate between the foreign currency and your local currency. Currency hedged share classes aim to deliver a return that is as close as possible to the base currency performance of a fund, by reducing the effect of exchange rate movements between the base currency and the hedged currency. However, these techniques may not be fully effective in completely removing the exchange rate risk.

You can find more information about the risks of the Fund in the prospectus at: www.nomura-asset.co.uk/fund-documents/

This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance Scenarios

The figures shown include all the costs of the product itself, 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.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period:		**5 years**	
Example Investment:		**£10000**	
		If you exit after 1 year	**If you exit after 5 years**
Scenarios			
Minimum	There is no minimum guaranteed return if you exit before 5 years. You could lose some or all of your investment.		
Stress	**What you might get back after costs**	£2960	£2520
	Average return each year	-70.45%	-24.08%
Unfavourable	**What you might get back after costs**	£8100	£9270
	Average return each year	-18.98%	-1.50%
Moderate	**What you might get back after costs**	£11280	£16020
	Average return each year	12.77%	9.88%
Favourable	**What you might get back after costs**	£15790	£32220
	Average return each year	57.86%	26.36%

This table shows the money you could get back over the next 5 years, under different scenarios, assuming that you invest GBP 10 000,00.

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable Scenario This type of scenario occurred for an investment between 2015 and 2020.

Moderate Scenario This type of scenario occurred for an investment between 2018 and 2023.

Favourable Scenario This type of scenario occurred for an investment between 2020 and 2025.

What happens if FundRock Management Company (Ireland) Limited is unable to pay out?

As a collective investment scheme that has engaged an independent depositary to perform safekeeping and ownership verification duties on its assets, your investment is not exposed to the credit risk of FundRock Management Company (Ireland) Limited. Nonetheless you may face financial loss should FundRock Management Company (Ireland) Limited or the depositary, default on their obligations. You may lose some or all of your investment due to the default of the Fund. The Fund is not a guaranteed fund and as a result there is no guarantee scheme in place which provides a guaranteed rate of return. You are not covered by the Irish compensation scheme.

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.

Cost 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 does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed that in the first year you would get back the amount that you invested (0 % annual return), for the other holding period that the product performs as shown in the moderate scenario. and that your GBP 10 000,00 has been invested.

	If you exit after 1 year	**If you exit after 5 years**
Total costs	£147	£1147
Annual cost impact (*)	1.4%	1.4% each year

(*) This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at maturity your average return per year is projected to be 17,0 % before costs and 15,5 % after costs.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	The impact of the costs you pay when entering your investment. This is the most you will pay, and you could pay less. [0,00%]	0 GBP
Exit costs	The impact of the costs when exiting your investment. [0,00%]	0 GBP
Ongoing costs taken each year		
Management fees and other administrative or operating costs	The impact of the costs that we take each year for managing your investments. [1,02%]	104 GBP
Transaction costs	This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and we sell. [0,42%]	43 GBP
Incidental costs taken under specific conditions		
Performance fees	No Performance Fees are applied.	0 GBP

How long should I hold it and can I take money out early?

The recommended holding period for the Fund is 5 years. This Fund is designed for medium term investment. However, you can redeem your investment at any time in accordance with the Company's prospectus.

How can I complain?

If you have a complaint about the product or the person advising or selling the product to you, you will need to provide the details to the person who advised you or sold you the product. Other complaints about the investment product or the Key Information Document should be sent to the Client Service Team, Nomura Asset Management U.K. Ltd, 1 Angel Lane, London, United Kingdom EC4R 3AB, or emailed to info@nomura-asset.co.uk . You can also visit www.nomura-asset.co.uk for more information.

Other relevant information

This Key Information Document has been produced by Nomura Asset Management U.K. Ltd.

Depositary: Brown Brothers Harriman Trustee Services (Ireland) Limited.

Prospectus and further information: Further information on the Fund or other share classes or sub-funds of the Company, including the prospectus, supplement in respect of the Fund, the most recent annual report and semi-annual reports of the Company and the latest prices may be obtained free of charge and on request in English from Nomura Asset Management U.K. Ltd from www.nomura-asset.co.uk/fund-documents/.

Monthly performance scenario calculations and past performance information detailing 10 years of past performance can be found at www.nomura-asset.co.uk/fund-documents/

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.

NT Emerging Markets Screened Equity Index Fund

PRODUCT

Product:	Northern Trust Investment Funds plc - NT Emerging Markets Screened Equity Index Fund (the “Fund”) - Share Class B GBP Accumulating (the “Share Class”)
Manufacturer name:	Northern Trust Fund Managers (Ireland) Limited (“NTFMIL” or the “Manufacturer”). NTFMIL is a wholly owned subsidiary of the Northern Trust Corporation
ISIN:	IE00BJ0X8418
Website:	https://www.northerntrust.com/europe/what-we-do/investment-management/pooled-funds
National Competent Authority:	The Central Bank of Ireland ("CBI") is responsible for supervising NTFMIL in relation to this document.
Domicile country:	The Fund is authorised in Ireland and regulated by the CBI. NTFMIL is authorised in Ireland and regulated by the CBI.

Document valid as at: 21 September 2026

WHAT IS THIS PRODUCT?

Type:

The Fund is a sub-fund of Northern Trust Investment Funds PLC, incorporated with limited liability as an open-ended umbrella investment company with variable capital in the form of an undertaking for collective investment in transferable securities ("UCITS"). Your investment will take the form of shares in the Fund.

Term:

The Fund has no set termination date. The Fund may be terminated at the discretion of the Fund directors, provided that a minimum of twenty-one days' written notice has been provided to Shareholders. The Fund may also be terminated by the shareholders in the Fund, if voted for by at least 75% of the shareholders of the Fund.

Objectives:

- The investment objective of the Fund is to closely match the risk and return characteristics of the MSCI Emerging Markets NTC Screened Index (the "Index").
- The Fund invests in equities (that is, shares and other similar kinds of assets) issued by or relating to companies included in the Index.
- This Fund is appropriate for investors who plan to invest over the medium to long term; and are looking for a passively managed investment in the relevant market(s) with Environmental, Social and Governance (ESG) principles implemented according to a defined set of exclusions.
- The Fund is an index tracking fund which seeks to track the risk and return characteristics of the Index by buying most or all of the stocks of the Index. This means it may not hold all the same assets as the Index or hold assets in the same proportion as the Index, and the fund may not match the Index performance.
- The index is a custom index which corresponds with the MSCI Emerging Markets Index with the exclusion of companies not considered to meet socially responsible principles identified by applying criteria that refer to the UN Global Compact ten principles, as well as ESG criteria selected by the investment manager. For further details on the UN Global Compact principles, please refer towww.unglobalcompact.org/AboutTheGC/TheTenPrinciples/index.html
- For efficient portfolio management purposes the Fund may invest in derivatives and other financially linked instruments (such as currency forwards and exchange traded futures) to reduce risk, minimise costs or generate additional capital or income. A derivative is a financial contract whose value is derived from other assets.
- The return on your investment in the Fund is directly related to the value of the underlying assets of the Fund, less costs (see “What are the costs” below).
- The period for which you hold your investment is considered below under “How long should I hold it and can I take my money out early?”
- Shares will be accumulating shares (i.e. income will be included in the value).
- The base currency of the Fund is USD

Intended Retail Investor:

The Fund is intended for retail investors (i) with relevant knowledge and/or experience of similar investment funds, (ii) have obtained appropriate investment advice where required and (iii) have the ability to bear losses up to the amount they have invested in the Fund. The investor could be utilising an execution only platform and acting without advice from an investment professional.

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

Risk indicator



The risk indicator assumes you keep the product for 5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to cash in early. You may have to pay significant extra costs to cash in early.

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 class 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of the fund to pay you.

Be aware of currency risk.
You may receive payments in a currency different to the base currency of the Fund, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

This Fund does not include any protection from future market performance so you could lose some or all of your investment.

For more information about risks, please see the section entitled "Risk Factors" of the Fund's prospectus and supplement at

Performance Scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product / a suitable benchmark over the last 10 years. Markets could develop very differently in the future.

Recommended holding period:			**5 years**
Example Investment:			**10 000 GBP**
Scenarios		**If you exit after 1 year**	**If you exit after 5 years**
Minimum	**There is no minimum guaranteed return if you exit before 5 years. You could lose some or all of your investment.**		
Stress	**What you might get back after costs**	4 320 GBP	3 600 GBP
	Average return each year	-56.80%	-18.48%
Unfavourable	**What you might get back after costs**	8 090 GBP	9 600 GBP
	Average return each year	-19.09%	-0.81%
Moderate	**What you might get back after costs**	10 580 GBP	11 990 GBP
	Average return each year	5.82%	3.70%
Favourable	**What you might get back after costs**	14 330 GBP	20 230 GBP
	Average return each year	43.28%	15.13%

The figures shown include all the costs of the product itself, 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 presented are an estimate of future performance based on evidence from the past, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product.

Stress scenario with under 2 years of returns will use the performance of the product and a suitable benchmark proxy for 5 years. Stress scenarios with over 2 years of return will use full performance history of product.

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable: This type of scenario occurred for an investment between 10 2017 and 10 2022

Moderate: This type of scenario occurred for an investment between 10 2019 and 10 2024

Favourable: This type of scenario occurred for an investment between 02 2016 and 02 2021

WHAT HAPPENS IF NTFMIL IS UNABLE TO PAY OUT?

The assets of the Fund are held for safekeeping by its appointed depository, Northern Trust Fiduciary Services (Ireland) Limited. In the event of the insolvency of NTFMIL, the Fund's assets in the safekeeping of the depository will not be affected. However, in the event of the depository's insolvency, the Fund may suffer a financial loss and there is no compensation or guarantee scheme in place which may offset all or any of this loss. However this risk is mitigated to a certain extent, as the depository is required by law to segregate its own assets from the assets of the Fund. The depository will also be liable to the Fund and the investors for any loss arising from its negligence, fraud or intentional failure to fulfil its obligations.

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 does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

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 the product performs as shown in the moderate scenario.
- 10 000.00 GBP is invested.

	If you exit after 1 year	**If you exit after 5 years**
Total costs	24 GBP	132 GBP
Annual cost impact (*)	0.2%	0.2% each year

*This illustrates 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 3.94% before costs and 3.70% after costs.

Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	We do not charge an entry fee.	0 GBP
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	0 GBP
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.17% The impact of costs that we take each year for managing your investments	17 GBP
Transaction costs	0.07% of the value of your investment per year. The impact of costs of us buying and selling underlying investments for the product	7 GBP
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	0 GBP

These figures are based on estimated costs, often referencing historic data, and therefore the actual costs paid by an investor may differ.

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

Recommended minimum holding period: 5 years

This Fund is designed to be held over the medium-long term and we recommend that you hold this investment for at least 5 years. You can request to take out some or all of your money at any time. You may sell your shares in the Fund on any day on which banks are open in Ireland. For further information, please refer to the supplement. If you sell your shares at any early stage, this will increase the risk of lower investment returns or a loss. NTFMIL has not considered the suitability or appropriateness of this investment for your personal circumstances. Please contact your placement agent or financial adviser for appropriate professional advice.

HOW CAN I COMPLAIN?

Where you have a complaint about the Fund and/or any person advising on or selling the Fund, please contact your placement agent or financial advisor directly with a copy to the Fund's administrator: Northern Trust International Fund Administration Services (Ireland) Limited, George's Court, 54-62 Townsend Street, Dublin 2, Ireland. In certain circumstances, investors may have the right to make a complaint to the Financial Services and Pensions Ombudsman ("FSPO"). All relevant information is available via the below website.

Website: https://www.fspo.ie/make-a-complaint/how-to-make-a-complaint-to-the-fspo/
E-mail: info@fspo.ie
Telephone: +353-1-567 7000

OTHER RELEVANT INFORMATION

The latest copy of this document, the prospectus, the supplement, annual report, latest price of shares and any additional information issued to investors can be obtained from the following link free of charge: https://www.northerntrust.com/europe/what-we-do/investment-management/pooled-funds.
The Prospectus, the Supplement, annual report, latest price of shares are available in English.
Past performance of the Fund for the last 5 years can be found at: https://api.publifund.com/publifund-document/hyperlink/pastperf/IE00BJ0X8418/en_IE
Calculated performance scenarios can be found at: https://api.publifund.com/publifund-document/hyperlink/monthlyperf/IE00BJ0X8418/en_IE

Redwheel UK Value Fund

Key Information

This document provides you with key investor information about this investment Product. It is not marketing material. This 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

Redwheel UK Value Fund is a sub-fund ("Sub-Fund") of Redwheel Funds | Class R GBP (LU1017299071)
PRIIP Manufacturer: Carne Global Fund Managers (Luxembourg) S.A.
Competent Authority of PRIIP Manufacturer: Commission de Surveillance du Secteur Financier (CSSF)
Address: 3, Rue Jean Piret, L-2350 Luxembourg | Website: www.carnegroup.com | Tel: +352 26 73 23 54
This document was last updated on 02 February 2026.

What is this product?

Product

The Product is a Share Class of a Sub-Fund of Redwheel Funds. Redwheel Funds is an open-ended collective investment company (société d'investissement à capital variable) established under the laws of the Grand Duchy of Luxembourg, for an unlimited period, with an "umbrella" structure comprising different Sub-Funds and Classes. Redwheel Funds qualifies as a UCITS.

Investment Objective

To provide an income and capital return to investors by investing primarily in UK equity securities.

The Sub-Fund will invest at least 80% of its assets in a concentrated range of equities issued by UK companies and equity related securities received through corporate action such as preference shares and rights. The Sub-Fund will typically hold investments in 25-45 companies. Even though the Investment Manager is not subject to an industry sector or market capitalisation bias when selecting the investments of the Sub-Fund, the Investment Manager will primarily focused on companies that have large and mid-capitalisation. The Sub-Fund may invest, up to 20% of its assets, in fixed and floating rate debt securities. The Sub-Fund focuses on companies that have certain 'value' characteristics. Value is assessed by looking at indicators such as cash flows, dividends and earnings to identify securities which the Investment Manager believes have been undervalued by the market.

The Sub-Fund is actively managed and uses the FTSE All Share TR index for performance comparison purpose only. The deviation of the portfolio composition of the Sub-Fund from that of the comparator can be material.

This share class accumulates income derived from the fund's investments. Any such income is retained by the fund and its value is reflected in the share price. The Sub-Fund promotes environmental and/or social characteristics and, as such, falls within the scope of article 8 of SFDR. The Product is a share class of an open-ended Sub-Fund and shares are able to be redeemed at the investor's request with a daily frequency.

Intended Investor

The Product has been designed to form part of a broader portfolio of investments and may be purchased on an execution only basis by a retail investor. The Product is suitable for an investor seeking capital growth and income. Investors must be able to bear loss of capital in order to seek generate higher potential returns and should be prepared to remain invested for at least five years.

Term

This Product has no maturity date. The Sub-Fund has been established for an indefinite period of time. The Board of Directors of the Investment Company is entitled to liquidate, merge or reposition the Product at any time unilaterally in case the Product can no longer be managed in the interest of the investors. The amount the investor will receive upon termination may be less than the amount invested.

Practical Information

Brown Brothers Harriman (Luxembourg) S.C.A. is the depositary of the Sub-Fund (the "Depositary").

Further information about the Product can be obtained from the Redwheel Funds' prospectus and the latest annual and half-yearly reports, all of which can be obtained free of charge by emailing your request to invest@redwheel.com. The prospectus is available in English and German and annual reports are available in English. You can switch your holdings to another share class or Sub-Fund at any time; consult the Redwheel Funds' prospectus for more details.

Details of the up-to-date remuneration policy of the Management Company, including, but not limited to, a description of how remuneration and benefits are calculated, the identity of the persons responsible for awarding the remuneration and benefits, including the composition of the remuneration committee, are available on www.carnegroup.com/policies, a paper copy will be made available free of charge upon request.

Share prices are published daily on www.redwheel.com.

The Product is a share class of a Sub-Fund of an umbrella fund, Redwheel Funds. The prospectus and periodic reports are prepared for the entire umbrella fund. The assets and liabilities of each Sub-Fund of Redwheel Funds is segregated by law from those of other Sub-Funds.

What are the risks and what might I get in return?

Risk Indicator

Lower Risk Typically lower rewards — **Higher Risk** Typically higher rewards

1	2	3	**4**	5	6	7

The risk indicator assumes you keep the Product for five years. The actual risk can vary significantly if you redeem at an early stage, and you may get back less.

The summary risk indicator is a guide to the level of risk of this Product compared to other Products. It takes into account how likely it is that the Product might lose money.

We have classified this Product as 4 out of 7, which is a medium risk

class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact our capacity to pay you.

Be aware of currency risk. In some circumstances, you may receive payments in a different currency, so the final return you will get may depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

This Product does not include any protection from future market performance so you could lose some or all of your investment.

Performance Scenarios

The figures shown include all the costs of the Product itself, 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.

What you will get from this Product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the Product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

Example Investment: $10,000, or the currency equivalent.

Scenarios		1 year	5 years (recommended holding period)
Stress scenario	What you might get back after costs	£4,762.08	£4,104.60
	Average return each year	-52.38%	-16.31%
Unfavourable scenario	What you might get back after costs	£7,879.44	£11,998.74
	Average return each year	-21.21%	3.71%
Moderate scenario	What you might get back after costs	£10,761.09	£13,870.65
	Average return each year	7.61%	6.76%
Favourable scenario	What you might get back after costs	£14,825.53	£24,792.51
	Average return each year	48.26%	19.91%

The unfavourable scenario occurred between 29 September 2017 and 30 September 2022.
The moderate scenario occurred between 31 December 2018 and 29 December 2023.
The favourable scenario occurred between 30 October 2020 and 31 October 2025.

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 below 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 does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

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 the Product performs as shown in the moderate scenario.

— GBP 10 000 is invested.

Scenarios	If you cash in after 1 year	If you cash in at 5 years
Total Costs	£140.27	£1,015.13
Annual Cost Impact (*)	1.40%	1.40%

*This illustrates 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 8.17% before costs and 6.76% after costs.

Redwheel UK Value Fund

redwheel

Composition of Costs

The table below shows the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period and, what the different cost categories mean.

One-off Costs		Annual cost impact if you redeem after 5 years
Entry costs	The impact of the costs you pay when entering your investment. This is the most you will pay, and you could pay less.	0%
Exit costs	The impact of the costs of exiting your investment.	0%
Ongoing Costs		
Management fees and other administrative or operational costs	The impact of the costs that we take each year for managing your investments.	0.92%
Portfolio transaction costs	The impact of the costs of us buying and selling underlying investments for the Product.	0.49%
Incidental Costs		
Performance fees	There is no performance fee for this Product.	0%

How long should I hold it and can I take my money out early?

The recommended holding period for the Sub-Fund is 5 years.

The Sub-Fund has no required minimum holding period but is designed for long-term investment. Since the value of investments and the income from them can rise and fall over differing time periods, you should have an investment horizon of at least 5 years when buying an investment of this type.

The Product is a share class in an open-ended fund and shares are able to be redeemed at the investor's request with a daily frequency. In exceptional circumstances, your right to request the redemption of your investment may be limited or suspended.

What happens if Carne Global Fund Managers (Luxembourg) S.A. is unable to pay out?

The assets and liabilities of the Sub-fund are segregated from those of the other sub-funds and from those of the manufacturer or the custodian. If the SICAV is not able to pay you out what is due, you may lose your entire investment. No investor guarantee nor compensation scheme is foreseen in that eventuality.

How can I complain?

If you have any complaints about the Product, the conduct of the Manufacturer or the person advising on the Product, complaints can be lodged via the following methods:

Email: complaints@carnegroup.com

Mail: Carne Global Fund Managers (Luxembourg) S.A., 3 Rue Jean Piret, L-2350 Luxembourg.

Other Relevent Information

Information on past performance of this Product can be found on the Investment Manager's website: www.redwheel.com.

Further information about the Product can be obtained from the Redwheel Funds' prospectus and the latest annual and half-yearly reports, all of which can be obtained free of charge by emailing your request to invest@redwheel.com. The prospectus is available in English and German and annual reports are available in English. You can switch your holdings to another share class or Sub-Fund at any time; consult the Redwheel Funds' prospectus for more details.

In Switzerland, the representative is FIRST INDEPENDENT FUND SERVICES LTD, Feldeggstrasse 12, CH-8008 Zurich, and the paying agent is Helvetische Bank AG, Seefeldstrasse 215, CH-8008 Zurich. The prospectus, the key information documents, the articles of association as well as the annual and semi-annual reports may be obtained free of charge from the representative in Switzerland.

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.

Royal London Absolute Return Government Bond Fund
a sub-fund of **Royal London Asset Management Funds plc**
Accumulation - Class M GBP Shares (IE00BP268849)

Manufacturer: FundRock Management Company S.A.

Central Bank of Ireland is responsible for supervising FundRock Management Company S.A. in relation to this Key Information Document.
This PRIIP is authorised in Ireland.
FundRock Management Company S.A. is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).
Contact details: FundRock Management Company S.A., Airport Center Building 5, Heienhaff L-1736 Senningerberg Grand Duchy of Luxembourg, for more information call +352 2 63 4561 or visit www.fundrock.com

This document was produced on 1 July 2026.

What is this product?

Type:
This product is a UCITS Fund.

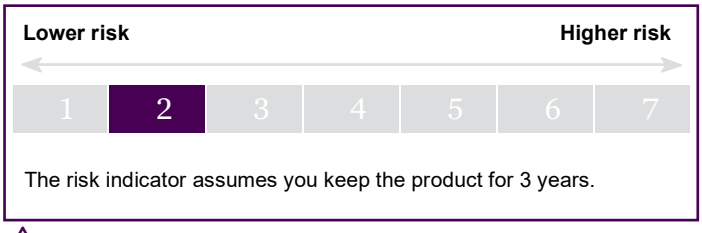
Term:
This product is open-ended which means it has no fixed term or maturity. The fund may be terminated if:
a) the Shareholders of the Fund pass a special resolution to approve the redemption of all the Shares in the Fund; or
b) after the first anniversary of the Closing Date for the relevant Fund or Class (as appropriate) if the Net Asset Value of the relevant Fund or Class (as appropriate) falls below the figure specified in the Relevant Supplement;
c) if the Management Company in consultation with the Company deems it appropriate because of adverse, political, economic, fiscal or regulatory changes affecting the Fund or Class; and
d) the Depositary has served notice of its intention to retire under the terms of the Depositary Agreement (and has not revoked such notice) and no new depositary has been appointed by the Management Company with the approval of Central Bank within 90 days of the date of service of such notice.

Objectives:
The Fund aims to provide absolute positive capital growth. The Fund invests in a portfolio comprising of fixed and/or floating rate investment grade global government bonds (both nominal and inflation linked); fixed rate investment grade global bonds issued by supranational entities; AAA fixed and/or floating rate securities (including floating rate notes and covered bonds, which are corporate bonds with recourse to a pool of assets that secures the bond); supranational and sovereign floating rate notes and financial derivative instruments.
The Fund seeks to achieve its investment objective by outperforming its benchmark, the Sterling Overnight Index (the "Benchmark") on an annual basis by +1.5 - 2.5% over rolling three-year periods and aims to provide positive performance over 12 month periods. The Benchmark is being used by the Fund for performance comparison purposes only and the Fund does not intend to track it. For non-Base Currency Classes, an appropriate rate is used as a substitute for the Benchmark for each relevant Class currency.
The Fund will be actively managed and its portfolio will not be constrained by reference to any index or only invest in instruments within it.
The Fund may vary the average maturity of the securities in the Fund and there is no restriction on the maturity of any individual security. The exception to this is with regards to investment in investment grade corporate bonds which are restricted to having remaining time to maturity of less than 3 years (this applies to investment grade corporates that are not AAA rated secured bonds or AAA rated covered bonds or bonds issued by supranational entities). The Fund does not expect exposure to investment grade corporate bonds to exceed approximately 20% of the Net Asset Value (NAV) of the Fund. Any investment grade corporate bonds with ratings of less than A- are limited to 10% of the NAV of the Fund.
The Fund may use derivatives to achieve the investment objective, for hedging against anticipated movements in a market or a security, or where it is more economically effective than directly holding the underlying asset as well as for efficient portfolio management purposes. The Fund will simultaneously take long positions in assets which it believes are undervalued and short positions in assets that it believes are overvalued. The Fund will generally offset long and short positions with the aim of minimising interest rate risk. The Fund's total market exposure (excluding any hedges put in place) may vary in time and range from a maximum long position of 300% to a maximum short position of 300% of the Net Asset Value of the Fund. The Fund may however take positions which do not have an exact offset in order to increase or decrease the interest rate risk.
The Fund may also invest up to 10% in other investment funds, known as collective investment schemes ("CIS"), including funds managed by the Investment Manager or another Royal London group company, which will be regulated, and may be leveraged or unleveraged, as well as eligible exchange traded funds . Such CIS will be domiciled globally. The Fund may invest in such CIS for the purposes of achieving its investment objective and policy. The Fund may, subject to the investment restrictions set out in the Prospectus, hold cash and/or ancillary liquid assets such as cash deposits and money market instruments.
Other share classes may be available as described in the Prospectus. If this is an income share class, any income will be paid out to you as dividends. If this is an accumulation share class, any income will be reinvested in the Fund.

Intended retail investor:
The Royal London Absolute Return Government Bond Fund is suitable for Retail Investors who have received advice and who understand and are prepared to accept the risks associated with the Fund. The Fund is suitable for investors with a growth objective and a medium investment time horizon. The Fund is not suitable for investors who cannot bear any level of loss or are looking for a level of guaranteed preservation of Capital. The maximum loss possible is the value of the Investment made by the Investor.
You can buy and sell your shares on each working day in London, except public holidays, at 5.00pm (Irish time) if you tell us before 5.00pm (Irish time) that you want to do so. Instructions received after 5.00pm (Irish time) will be processed at 5.00pm (Irish time) on the following working day.
The Depositary of the Fund is: HSBC Continental Europe.

What are the risks and what could I get in return?

Risk Indicator



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.
You may not be able to sell your product easily or you may have to sell at a price that significantly impacts on how much you get back.

We have classified this product as 2 out of 7, which is a low risk class.
This rates the potential losses from future performance and poor market conditions could impact the value of your investment. There are no assurances that the objective of the product will be achieved and the value of your investment may fall and you may get back less than you invested.
Be aware of currency risk. If you invest in a currency that differs from the base currency of the fund you may be exposed to currency risk and your final return will depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.
The value of your investment may be impacted by changes in currency exchange rates.
In addition to market risk, this product is also exposed to risks associated with credit, derivatives, liquidity, counterparty exposure, interest rate and exchange rate movements.
This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance scenarios

The figures shown include all the costs of the product itself, 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. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the fund or benchmark over the last 10 years. The stress scenario shows what you might get back in extreme market circumstances. **Markets could develop very differently in future**.

Recommended Holding Period: 3 years

Investment: GBP 10,000

Scenarios Minimum: There is no minimum guaranteed return and you could lose some or all of your investment		If you exit after 1 year	If you exit after 3 years (recommended holding period)
Stress	**What you might get back after costs** Average return each year	9,080 GBP -9.16%	9,290 GBP -2.43%
Unfavourable[1]	**What you might get back after costs** Average return each year	9,900 GBP -0.96%	9,940 GBP -0.21%
Moderate[2]	**What you might get back after costs** Average return each year	10,130 GBP 1.29%	10,330 GBP 1.10%
Favourable[3]	**What you might get back after costs** Average return each year	10,830 GBP 8.26%	12,120 GBP 6.62%

[1] This type of scenario occurred for an investment between March 2017 and March 2020.
[2] This type of scenario occurred for an investment between May 2019 and May 2022.
[3] This type of scenario occurred for an investment between September 2022 and September 2025.

What happens if FundRock Management Company S.A. is unable to pay out?

FundRock Management Company S.A. is the management company of the Fund.

The assets of the Fund are held separately by the Fund's appointed depositary, i.e. HSBC Continental Europe. The depositary is liable to the Fund or its shareholders for losses caused by its negligent or intentional failure to fulfill its safekeeping or record-keeping obligations. Investors may suffer loss, however, if the Fund or the depositary is unable to pay out.

There is no compensation or guarantee scheme protecting you from a default of the Fund's depositary.

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 does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed, in the first year you would get back the amount that you invested (0 % annual return). For the other holding period, we have assumed the fund performs as shown in the moderate scenario and the investment is GBP 10,000.

Investment: GBP 10,000	If you exit after 1 year	If you exit after 3 years
Total costs	41 GBP	126 GBP
Annual cost impact (*)	0.4%	0.4%

(*) This illustrates 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 1.5% before costs and 1.1% after costs.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	The impact of the costs you pay when entering your investment. (This is the most you will pay, and you could pay less).	0 GBP
Exit costs	We do not charge an exit fee for this product.	0 GBP
Ongoing costs taken each year		**If you exit after 1 year**
Management fees and other administrative or operating costs	0.4% of the value of your investment is the amount that we take each year for managing your investments (based upon the costs over the last year).	40 GBP
Transaction costs	0.0% of the value of your investment is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	1 GBP
Incidental costs taken under specific conditions		**If you exit after 1 year**
Performance fees	This product does not have any performance fees.	0 GBP

How long should I hold it and can I take money out early?

Recommended holding period: 3 years

This product has no required minimum or maximum holding period but is designed for medium term investment as part of a portfolio of investments. It is recommended that investors hold this fund for a minimum of 3 years.

You may sell your shares on any dealing day.

How can I complain?

Complaints about the behaviour of the person who advised you on the product or sold it to you, should be addressed directly to that person.

Complaints about the product or the behaviour of the manufacturer of this product should be directed to the following address:

Postal address: FundRock Management Company S.A., Airport Center Building 5, Heienhaff L-1736 Senningerberg Grand Duchy of Luxembourg.

E-mail: FRMC_qualitycare@fundrock.com

Website: https://www.fundrock.com/policies-and-compliance/complaints-policy/

In all cases, the complainant must clearly indicate his/her contact details (name, address, phone number or email address) and provide a brief explanation of the claim.

Other relevant information

We are required to provide you with further documentation, such as the product's latest prospectus (which contains detailed information on the product's risk), supplement, annual and semi-annual reports. These documents and other product information are available online at www.rlam.com. This document is available in the following languages: English. Up to date information about the price of the fund is available at www.fundinfo.com.

Please visit our dedicated page on www.rlam.com/priipspastperf to view the fund's historical performance up to 10 years and the latest monthly performance scenarios.

Schroders

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.

Schroder Sustainable Bond Fund

an Authorised Unit Trust of Schroder Unit Trusts Limited

Class Z Income GBP (GB00B5W01T86)

This fund is managed by Schroder Unit Trusts Limited, which is a member of the Schroders Group.

Objectives and investment policy

Objectives

The fund aims to provide capital growth in excess of ICE BofA Sterling 3-Month Government Bill index plus 2.5% (after fees have been deducted) over any three to five year period, by investing directly in bonds issued by governments, government agencies and companies worldwide which the investment manager classifies as sustainable. These are investments that make a positive contribution to the Planet (the environment); and/or People (workforce wellbeing; public and consumer wellbeing; healthy, inclusive and connected communities; and/or effective and accountable institutions).

Investment Policy

The fund is actively managed and invests at least 80% of its assets directly, in fixed and floating rate securities denominated in sterling (or in other currencies and hedged back into sterling) ("bonds") issued by governments, government agencies, supra-national and corporate issuers worldwide, (including emerging markets and less developed markets). The fund may invest up to 50% of its assets, directly or indirectly through credit default swaps and credit default swap indices, in below investment grade securities as measured by Standard & Poor's or an equivalent credit rating agency, or in unrated securities. The fund may invest up to 40% of its assets in asset-backed securities, specifically whole business corporate loans, and covered bonds.

The fund may also invest directly or indirectly in other securities (including in other asset classes), countries, regions, industries or currencies, collective investment schemes (including Schroder funds) and money market instruments and hold cash. The fund may use derivatives with the aim of achieving investment gains, reducing risk or managing the fund more efficiently (for more information please refer to section 6 of Appendix 2 of the prospectus).
The fund may use leverage and take short positions.
The fund invests at least 70% of its portfolio in bonds that the investment manager classifies as sustainable. A bond is considered to be sustainable if either the issuer itself or the activity funded by the proceeds of the bond makes a positive contribution to:
- Planet. This includes contributions to the environment - such as reducing greenhouse gas (GHG) emissions, which helps slow down climate change.
and/or
- People. This includes contributions to one or more of the following:
- Workforce wellbeing - such as a company paying more than living wages or providing education and training, or a sovereign providing education and protecting human rights.
- public and consumer wellbeing - such as a company developing new products and services that improve customers' quality of life or a sovereign setting policies against cybercrime.
- healthy, inclusive and connected communities – such as a company providing access to clean water and sanitation or a sovereign setting policies that tackle discrimination.
- effective and accountable institutions – such as a company promoting financial stability or a sovereign setting policies that support sociopolitical stability (which leads to a safer and more prosperous society).

Bonds are classified as sustainable if they achieve a positive score in Schroders' systematic model (SustainEx™). SustainEx™ produces an assessment of the bond issuer's effect on a defined set of benefits and costs for people and the planet, which are then combined to calculate an overall sustainability score for the bond. A bond must achieve a positive score to be deemed sustainable. The model is based on in-depth internal research, which has included establishing the relevance of various factors to the sustainability outcomes referred to above.
In some exceptional cases, SustainEx™, does not provide a fair reflection of an issuer's contribution to people and/or the planet. The investment manager can refer such investments to Schroders' Sustainable Investment Panel (the "Panel"), an independent panel of experts.
The fund may also invest in green, social or sustainable bonds ("GSS Bonds") as part of the 70% referred to above. For these investments, the investment manager does not take into account the SustainEx™ score of the issuer, but instead analyses the use of proceeds of the GSS Bond to determine whether a positive contribution to the planet or people can be expected as a result of the specific activity that the bond is designed to finance.
The fund is not permitted to invest in any assets that conflict with the sustainability objective. The investment manager also engages with selected companies held by the fund on sustainability issues.
Please see the fund's Consumer Facing Disclosure, available via **https://www.schroders.com/en-gb/uk/individual/fund-centre** for more details on the investment manager's approach to sustainability.

Benchmark

The fund's performance should be assessed against its target benchmark of the ICE BofA Sterling 3-Month Government Bill Index plus 2.5% and compared against the Investment Association Sterling Strategic Bond sector average return. The investment manager invests on a discretionary basis and is not limited to investing in accordance with the composition of the benchmark.

Dealing Frequency

You may redeem your investment upon demand. This fund deals daily.

Distribution Policy

This unit class pays income received from the fund's investments to you half yearly.

Risk and reward profile

Lower risk — Potentially lower reward

Higher risk — Potentially higher reward



The risk and reward indicator

The risk category is based upon the fund's risk target and there is no guarantee that the fund will achieve it.

The fund's risk category is not guaranteed to remain fixed and may change over time.

A fund in the lowest category does not mean a risk-free investment.

The fund is in this category because it can take higher risks in search of higher rewards and its price may rise and fall accordingly.

Risk factors

ABS and MBS risk: The fund may invest in mortgage or asset-backed securities. The underlying borrowers of these securities may not be able to pay back the full amount that they owe, which may result in losses to the fund.

Counterparty risk: The fund may have contractual agreements with counterparties. If a counterparty is unable to fulfil their obligations, the sum that they owe to the fund may be lost in part or in whole.

Capital risk / Distribution policy: As the fund intends to pay dividends regardless of its performance, a dividend may represent a return of part of the amount you invested.

Contingent convertible bonds risk: The fund may invest in contingent convertible bonds which are bonds that convert to shares if the bond issuer's financial health deteriorates. A reduction in the financial strength of the issuer may result in losses to the fund.

Performance risk: Investment objectives express an intended result but there is no guarantee that such a result will be achieved. Depending on market conditions and the macro economic environment, investment objectives may become more difficult to achieve.

Sustainable Investing Risk: The fund applies sustainability criteria in its selection of investments. This investment focus may limit the fund's exposure to assets, companies, industries or sectors and the fund may forego investment opportunities that do not align with its sustainability criteria chosen by the investment manager. As investors may differ in their views of what constitutes sustainability, the fund may invest in companies that do not reflect the beliefs or values of any particular investor.

Credit risk: If a borrower of debt provided by the fund or a bond issuer experiences a decline in financial health, their ability to make payments of interest and principal may be affected, which may cause a decline in the value of the fund.

Currency risk: If the fund's investments are denominated in currencies different to the fund's base currency, the fund may lose value as a result of movements in foreign exchange rates, otherwise known as currency rates. If the investor holds a share class in a different currency to the base currency of the fund, investors may be exposed to losses as a result of movements in currency rates.

Derivatives risk: Derivatives, which are financial instruments deriving their value from an underlying asset, may be used for investment purposes and/ or to manage the portfolio efficiently. A derivative may not perform as expected, may create losses greater than the cost of the derivative and may result in

losses to the fund.

High yield bond risk: High yield bonds (normally lower rated or unrated) generally carry greater market, credit and liquidity risk meaning greater uncertainty of returns.

Interest rate risk: The fund may lose value as a direct result of interest rate changes.

Liquidity risk: In difficult market conditions, the fund may not be able to sell a security for full value or at all. This could affect performance and could cause the fund to defer or suspend redemptions of its shares, meaning investors may not be able to have immediate access to their holdings.

Operational risk: Operational processes, including those related to the safekeeping of assets, may fail. This may result in losses to the fund.

Charges

One-off charges taken before or after you invest	
Entry charge	None
Exit charge	None

This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

Charges taken from the fund over a year	
Ongoing charges	0.50%

Charges taken from the fund under certain specific conditions
Performance fee
None

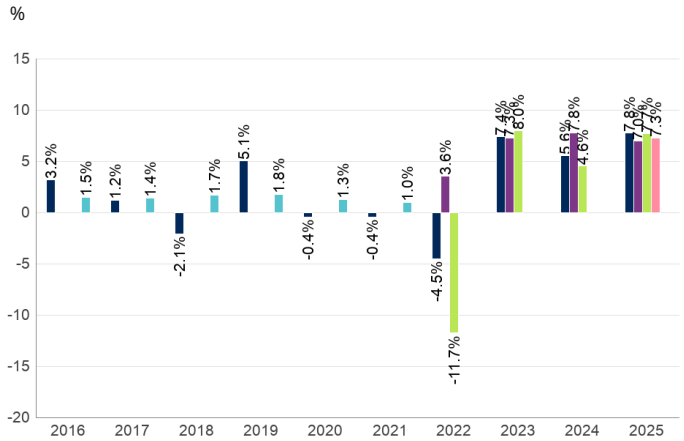
The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

The entry and exit charges shown are maximum figures and in some cases you might pay less. You can find out the actual entry and exit charges from your financial advisor.

The ongoing charges figure is based on the last year's expenses for the year ending December 2025 and may vary from year to year. The ongoing charge figure excludes portfolio transaction costs. The charges are mostly, if not exclusively, the Schroders Annual Charge (as may be discounted for retail unit classes depending on the size of the fund) but certain additional expenses may be charged as set out in the prospectus. The Schroders Annual Charge (without any discount) for this unit class of the fund is 0.50%. The fund's annual report for each financial year will include details on the exact charges made including any discounts.

Please see the prospectus for more details about the charges.

Past performance



Performance achieved between 2009 and 2017 was achieved in circumstances that no longer apply.

The fund's objective and benchmark were changed on 28 June 2021. The past performance in the above table is based on the target benchmark: 3 month GBP LIBOR +1%, prior to this date. From 28 June 2021 to 21 February 2022, this table shows past performance based on the target benchmark: ICE BofA Sterling 3-Month Government Bill Index +1%. From 22 February 2022 to 13 April 2025, this table shows past performance based on the new objective and benchmarks (Target benchmark: ICE BofA Sterling 3-Month Government Bill Index +2.5%. Comparator benchmark: Investment Association Strategic Bond sector average return).From 14 April 2025, this table will show past performance based on the benchmarks (Target benchmark: ICE BofA Sterling 3-Month Government Bill Index +2.5%. Comparator benchmarks: Investment Association Strategic Bond sector average return & Bloomberg Multiverse ex Treasuries A+ to B- GBP hedged index).

- Z Income GBP (GB00B5W01T86)
- ICE BofA Sterling 3-Month Government Bill Index plus 2.5%
- Investment Association Strategic Bond sector average return
- Bloomberg Multiverse ex Treasuries A+ to B- GBP hedged index
- 3 month LIBOR +1%
- ICE BofA Sterling 3-Month Government Bill Index plus 1%

Past performance is not a guide to future performance and may not be repeated. The value of investments may go down as well as up and you may not get back the amount you originally invested.

The chart shows performance in British pound after the ongoing charges and the portfolio transaction costs have been paid.

The fund was launched on 05/09/2003.
The shareclass was launched on 11/05/2011.
Performance figures are only available since the launch of the respective unit class.

Practical information

Trustee: J. P. Morgan Europe Ltd.

Further information: You can get further information about this fund, including the prospectus, consumer facing disclosure, latest annual report, any subsequent half-yearly reports and the latest price of units from **www.schroders.com/en-gb/uk/individual/fund-centre** and from Schroders, PO Box 1402, Sunderland, SR43 4AF, England, telephone 0800 182 2399. They are in English, free of charge.

Tax Legislation: The fund is subject to UK tax legislation which may have an impact on your personal tax position.

Liability: Schroder Unit Trusts Ltd 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 fund's prospectus.

Switches: Subject to conditions, you may apply to switch your investment into another unit class within this fund or in another Schroder fund. Please see the prospectus for more details.

Remuneration Policy: A summary of Schroders' remuneration policy and related disclosures is at **www.schroders.com/remuneration-disclosures**. A paper copy is available free of charge upon request.
The policy includes a description of how remuneration and benefits are calculated & the identities of persons responsible for awarding the remuneration and benefits.

Glossary: You can find an explanation of some of the terms used in this document at **www.schroders.com/ukinvestor/glossary**.

Benchmark: The target benchmark has been selected because it is representative of the type of investments in which the Fund is likely to invest, and it is, therefore, an appropriate target in relation to the return that the fund aims to provide. The comparator benchmarks have been selected because the Investment Manager and the Manager believe that these benchmarks are a suitable comparison for performance purposes given the fund's investment objective and policy.

Schroders

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.

Schroder Sustainable Multi-Factor Equity Fund

an Authorised Unit Trust of Schroder Unit Trusts Limited

Class I Accumulation GBP (GB00BF785732)

This fund is managed by Schroder Unit Trusts Limited, which is a member of the Schroders Group.

Objectives and investment policy

Objectives

The fund aims to provide capital growth in excess of the MSCI All Countries World (Net Total Return) index (after fees have been deducted) over a three to five year period by investing in equities of companies worldwide which the investment manager classifies as sustainable. These are companies that, through the way they are managed and/or the goods and services that they sell, make a positive contribution to the Planet (the environment); and/or People (employee wellbeing; customer wellbeing; healthy, inclusive and connected communities; and/or effective and accountable institutions).

Investment policy

The fund is actively managed and invests at least 80% of its assets in equities of companies worldwide that focus on a range of equity factors (also commonly known as investment styles). Companies will be simultaneously assessed on all targeted equity factors using a fully integrated systematic, bottom-up investment approach. Relevant factors may include the following:
- Low volatility – involves evaluating indicators such as share price movement and historical performance to determine those securities that the investment manager believes will experience smaller price movements than the global equity markets on average.
- Momentum – involves evaluating trends in stocks, sectors or countries within the relevant equity market.
- Quality – involves evaluating indicators such as a company's profitability, stability and financial strength.
- Value – involves evaluating indicators such as cash flows, dividends and earnings to identify securities that the investment manager believes have been undervalued by the market.
- ESG - involves evaluating challenges and opportunities companies face from environmental, social and governance considerations.

The fund maintains a carbon intensity score that is at least 50% lower than the score of its benchmark, the MSCI All Countries World (Net Total Return) index, measured using data from a third-party provider. Carbon intensity is a measure of a portfolio's exposure to companies with high carbon emissions.
The fund may also invest directly or indirectly in other securities (including in other asset classes), countries, regions, industries or currencies, collective investment schemes (including Schroder funds), warrants and money market instruments, and hold cash.
The fund may use derivatives with the aim of reducing risk or managing the fund more efficiently (for more information, please refer to section 6 of Appendix 2 of the prospectus).
The fund invests at least 70% of its portfolio in assets that the investment manager classifies as sustainable. A company is considered to be sustainable if it makes a positive contribution to:
- Planet. This includes contributions to the environment - such as reducing greenhouse gas (GHG) emissions, which helps slow down climate change.

and/or
- People. This includes contributions to one or more of the following:
- employee wellbeing - such as paying more than living wages or providing training to employees, which supports their professional development and prosperity.
- customer wellbeing - such as developing new products and services that improve customers' quality of life, for example medical drugs, therapies, diagnostic tools and healthy food.
- healthy, inclusive and connected communities – such as providing access to clean water and sanitation (which promotes good health).
- effective and accountable institutions – such as promoting financial stability, which supports people's prosperity and financial security.

A company is classified as sustainable if it achieves a positive score in Schroders' systematic model (SustainExTM). SustainExTM produces an assessment of the company's effect on a defined set of benefits and costs for people and the planet, which are then combined to calculate an overall sustainability score for the company. A company must achieve a positive score to be deemed sustainable. The model is based on in-depth internal research, which has included establishing the relevance of various factors to the sustainability outcomes referred to above.
In some exceptional cases, SustainExTM does not provide a fair reflection of a company's contribution to people and/or the planet. The investment manager can refer such companies to Schroders' Sustainable Investment Panel (the Panel), an independent panel of experts.
The fund is not permitted to invest in any assets that conflict with the sustainability objective. The investment manager also engages with selected companies held by the fund on sustainability issues. Please see the fund's Consumer Facing Disclosure, available via **https://www.schroders.com/en-gb/uk/individual/fund-centre** for more details on the investment manager's approach to sustainability.

The fund may use derivatives with the aim of reducing risk or managing the fund more efficiently (for more information, please refer to section 6 of Appendix I of the Prospectus).

Benchmark

The fund's performance should be assessed against its target benchmark, being to exceed the MSCI All Countries World (Net Total Return) Index; and compared against the MSCI ACWI ex Fossil Fuels Index.
The investment manager invests on a discretionary basis and is not limited to investing in accordance with the composition of the benchmark.

Dealing frequency

You may redeem your investment upon demand. This fund deals daily.

Distribution policy

This unit class accumulates income received from the fund's investments, meaning it is kept in the fund and its value is reflected in the price of the unit class.

Risk and reward profile

Lower risk — Potentially lower reward

Higher risk — Potentially higher reward



The risk and reward indicator

The risk category was calculated using historical performance data and may not be a reliable indicator of the fund's future risk profile.

The fund's risk category is not guaranteed to remain fixed and may change over time.

A fund in the lowest category does not mean a risk-free investment.

The fund is in this category because it can take higher risks in search of higher rewards and its price may rise and fall accordingly.

Risk factors

Counterparty risk: The fund may have contractual agreements with counterparties. If a counterparty is unable to fulfil their obligations, the sum that they owe to the fund may be lost in part or in whole.

Performance risk: Investment objectives express an intended result but there is no guarantee that such a result will be achieved. Depending on market conditions and the macro economic environment, investment objectives may become more difficult to achieve.

Sustainable Investing Risk: The fund applies sustainability criteria in its selection of investments. This investment focus may limit the fund's exposure to assets, companies, industries or sectors and the fund may forego investment opportunities that do not align with its sustainability criteria chosen by the investment manager. As investors may differ in their views of what constitutes sustainability, the fund may invest in companies that do not reflect the beliefs or values of any particular investor.

Currency risk: If the fund's investments are denominated in currencies different to the fund's base currency, the fund may lose value as a result of movements in foreign exchange rates, otherwise known as currency rates. If the investor holds a share class in a different currency to the base currency of the fund, investors may be exposed to losses as a result of movements in currency rates.

Derivatives risk: Derivatives, which are financial instruments deriving their value from an underlying asset, may be used to manage the portfolio efficiently. A derivative may not perform as expected, may create losses greater than the cost of the derivative and may result in losses to the fund.

Liquidity risk: In difficult market conditions, the fund may not be able to sell a security for full value or at all. This could affect performance and could cause

the fund to defer or suspend redemptions of its shares, meaning investors may not be able to have immediate access to their holdings.

Operational risk: Operational processes, including those related to the safekeeping of assets, may fail. This may result in losses to the fund.

Charges

One-off charges taken before or after you invest	
Entry charge	None
Exit charge	None

This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

Charges taken from the fund over a year	
Ongoing charges	0.22%

Charges taken from the fund under certain specific conditions
Performance fee
None

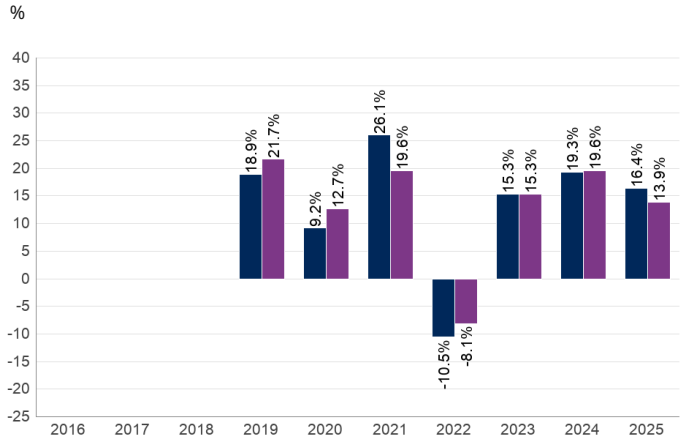
The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

The entry and exit charges shown are maximum figures and in some cases you might pay less. You can find out the actual entry and exit charges from your financial advisor.

The ongoing charges figure is based on the last year's expenses for the year ending December 2025 and may vary from year to year. The ongoing charge figure excludes portfolio transaction costs. The charges are mostly, if not exclusively, the Schroders Annual Charge (as may be discounted for retail unit classes depending on the size of the fund) but certain additional expenses may be charged as set out in the prospectus. The Schroders Annual Charge (without any discount) for this unit class of the fund is 0.22%. The fund's annual report for each financial year will include details on the exact charges made including any discounts.

Please see the prospectus for more details about the charges.

Past performance



Please note that a comparator benchmark was added to this fund on 12 November 2025.
The past performance in the above table is based on the fund's benchmark (Target benchmark: MSCI All Countries World (Net Total Return) Index) in place prior to 12 November 2025.
From 12 November 2025 this table will show performance based on the target benchmark: MSCI All Countries World (Net Total Return) Index; and the new comparator benchmark: MSCI ACWI ex Fossil Fuels Index.

- I Accumulation GBP (GB00BF785732)
- MSCI All Countries World (Net Total Return) Index
- MSCI ACWI ex Fossil Fuels Index

Past performance is not a guide to future performance and may not be repeated. The value of investments may go down as well as up and you may not get back the amount you originally invested.

The chart shows performance in British pound after the ongoing charges and the portfolio transaction costs have been paid.

The fund was launched on 25/09/2018.
The shareclass was launched on 25/09/2018.

Practical information

Trustee:J. P. Morgan Europe Ltd.

Further information: You can get further information about this fund, including the prospectus, consumer facing disclosure, latest annual report, any subsequent half-yearly reports and the latest price of units from **www.schroders.com/en-gb/uk/individual/fund-centre** and from Schroders, PO Box 1402, Sunderland, SR43 4AF, England, telephone 0800 182 2399. They are in English, free of charge.

Tax Legislation: The fund is subject to UK tax legislation which may have an impact on your personal tax position.

Liability: Schroder Unit Trusts Ltd 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 fund's prospectus.

Switches: Subject to conditions, you may apply to switch your investment into another share class within this fund or in another Schroder fund. Please see the prospectus for more details.

Remuneration policy: A summary of Schroders' remuneration policy and related disclosures is at **www.schroders.com/remuneration-disclosures.** A paper copy is available free of charge upon request.
The policy includes a description of how remuneration and benefits are calculated & the identities of persons responsible for awarding the remuneration and benefits.

Glossary: You can find an explanation of some of the terms used in this document at **www.schroders.com/ukinvestor/glossary.**

Benchmark: The target benchmark has been selected because it is representative of the type of investments in which the fund is likely to invest, and it is, therefore, an appropriate target in relation to the return that the Fund aims to provide.

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

Trojan Ethical Fund (the "Fund"), X Accumulation, ISIN: (GB00BKTW4R13)

a sub-fund of Trojan Investment Funds

Manufacturer: Waystone Management (UK) Limited (the "Manager").

Manufacturer website: www.waystone.com.

The Financial Conduct Authority ("FCA") is responsible for supervising Waystone Management (UK) Limited in relation to this Key Information Document.
This PRIIP is authorised in the United Kingdom.
Waystone Management (UK) Limited is authorised in the United Kingdom and regulated by the FCA.

For more information on this product, please refer to www.waystone.com or call +44 345 608 0950.

This document was produced on 29 June 2026.

What is this product?

Type:

The Fund is domiciled in the United Kingdom and is an open-ended investment company ("OEIC") and qualifies as an undertaking for collective investment in transferable securities ("UK UCITS").

Term:

This Fund has no maturity date.

Objectives:

To seek to achieve growth in capital (net of fees), ahead of inflation, as measured by the UK Consumer Prices Index, over the longer term (5 to 7 years). There is no guarantee that the objective will be met or that capital growth will be delivered over any time period and you may get back less than you invest.

To invest globally in a range of asset classes including equities (company shares) and equity related securities (investments whose value is linked to the performance of the shares in one or more companies), bonds (for example, loans to either a company or government that pay interest), money market instruments (for example, short term loans that pay interest), deposits and cash and indirectly private equity and precious metals (e.g. gold). Exposure to these asset classes may be achieved by investing in investment trusts and other Funds (including those managed by the Manager, the Investment Manager and their associates). The Fund will invest in line with the requirements of the Investment Manager's Climate Change Mitigation Policy (as further described in the Investment Strategy in the Prospectus).

Investments will not be made in companies which derive material exposure to revenues from fossil fuels, pornography, tobacco, alcohol, gambling, high interest rate lending and certain types of armaments. Investment in government debt is limited to that issued by Canada, France, Germany, Italy, Japan, the UK and the US (commonly known as the "G7"). Not all asset types are subject to ethical exclusion criteria. A document setting out the Fund's ethical exclusion criteria is available at www.waystone.com. You should read this document before investing.

The Investment Manager's asset allocation decisions will be based on various factors including analysis of economic conditions, interest rates and inflation. The Investment Manager will seek to buy investments which it considers have the ability to grow in value over time.

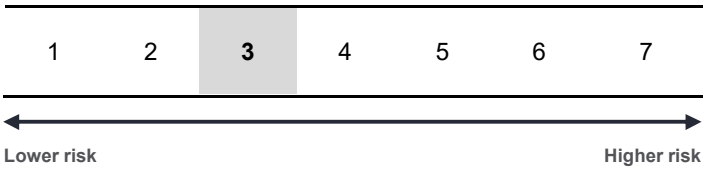
The Investment Manager aims to construct a portfolio for the Fund that seeks to promote climate change mitigation through an investment process which assesses a company's alignment to, or commitment to align to net zero greenhouse gas emissions by 2050. Exposure to asset classes will be varied and at times less than 50% of the Fund may be invested in these companies. The Investment Manager also assesses the corporate governance practices of companies in which the Fund may invest. The asset classes to which this investment process applies are set out in the Investment Manager's Climate Change Mitigation Policy on the Investment Manager's website at www.taml.co.uk. It does not apply to other assets within the Fund.

Intended retail investor:

Investments are suitable for retail investors whose investment requirements are aligned with the objectives, policies and risk profile of the Fund.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for 5 years.

The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the ability for you to receive a positive return on your investment.

Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Performance scenarios

The figures shown include all the costs of the product itself, but do not take into account your personal tax situation and may not include all the costs that you pay to your advisor or distributor, which may also affect how much you get back.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations of what you might get back using the worst, average, and best performance of the product / a suitable benchmark over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

Recommended Holding Period: 5 years
Investment: GBP 10,000

Scenarios **Minimum: There is no minimum guaranteed return if you exit before 5 years. You could lose some or all of your investment.**		**If you exit after 1 year**	**If you exit after 5 years** (recommended holding period)
Stress	**What you might get back after costs**	**7,360 GBP**	**6,900 GBP**
	Average return each year	-26.42%	-7.15%
Unfavourable	**What you might get back after costs**	**9,080 GBP**	**10,300 GBP**
	Average return each year	-9.21%	0.59%
Moderate	**What you might get back after costs**	**10,210 GBP**	**12,770 GBP**
	Average return each year	2.05%	5.01%
Favourable	**What you might get back after costs**	**10,800 GBP**	**13,710 GBP**
	Average return each year	8.00%	6.51%

Unfavourable: This type of scenario occurred for an investment between January 2025 and February 2026.

Moderate: This type of scenario occurred for an investment between October 2020 and October 2025.

Favourable: This type of scenario occurred for an investment between November 2016 and November 2021.

What happens if the Manager is unable to pay out?

The assets of Fund are entrusted to the Depositary. If the Fund encounters financial difficulties, the assets entrusted to the Depositary (or its delegates) will not be affected. If the Depositary (or its delegates) encounter financial difficulties, the Fund could suffer a loss in some circumstances. Investors may be covered by the Financial Services Compensation Scheme ("FSCS") if the Fund is unable to pay out.

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 does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed, in the first year you would get back the amount that you invested (0 % annual return). For the other holding period, we have assumed the fund performs as shown in the moderate scenario.

Investment: GBP 10,000	**If you exit after 1 year**	**If you exit after 5 years** (recommended holding period)
Total costs	586 GBP	1,162 GBP
Annual cost impact (*)	5.9%	2.0%

(*) This illustrates 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 7.0% before costs and 5.0% after costs.

Composition of costs

One-off costs upon entry or exit		**If you exit after 1 year**
Entry costs	5.00% is the maximum amount you pay when entering this investment and you could pay less. You can find out the actual charges from your financial advisor, distributor or the third party selling you the product.	496 GBP
Exit costs	The impact of the costs you pay when exiting your investment. We do not charge an exit fee for this investment, but the person selling you the product may do so.	0 GBP
Ongoing costs taken each year		**If you exit after 1 year**
Management fees and other administrative or operating costs	0.87% is incurred each year in managing your investments including those incurred by any underlying investments. The other ongoing costs figure is capped at 0.89% until further notice.	87 GBP
Transaction costs	0.03% 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. The actual amount will vary depending on how much we buy and sell.	3 GBP
Incidental costs taken under specific conditions		**If you exit after 1 year**
Performance fees	There is no performance fee for this product.	0 GBP

How long should I hold it and can I take money out early?

Recommended holding period: 5 years

Waystone recommends a minimum holding period of 5 years for investments made into this Fund. If you sell your shares before the end of the recommended holding period you may increase the risk of receiving back less than you invested.

How can I complain?

Complaints concerning the operation of any Funds offered by Waystone may be referred to the Complaints Department, Waystone Management (UK) Limited, PO Box 389, Darlington, DL1 9UF or by email to wtas-investorservices@waystone.com or by telephone to +44 345 922 0044. A copy of our complaint guide is available on request.

Once we have considered your complaint, you may have the right to refer the matter to the Financial Ombudsman Service ("FOS"). Should you wish to refer a complaint or contact the FOS you may do so at: Financial Ombudsman Service, Exchange Tower, London E14 9SR or by telephone to +44 800 023 4567 (free but charges may apply if called from a mobile) or to +44 300 123 9123, or via their website at: www.financial-ombudsman.org.uk/contact/index.html or e-mail: complaint.info@financial-ombudsman.org.uk.

Other relevant information

Alongside this document, please read the Prospectus. Copies of the Prospectus, the latest annual and semi-annual reports, as well as the latest published prices of the shares in the Fund and other information, including how to buy and sell shares are available on Waystone's website (details below).

You may switch your shares to the shares of another Fund of the Company. Please refer to the Fund Prospectus for full details. Trojan Investment Funds is an umbrella Fund with segregated liability between it's Funds. This means that the holdings of this Fund are maintained separately under UK law from holdings of other Funds within Trojan Investment Funds and your investment in the Fund should not be affected by any claims against another Fund of Trojan Investment Funds.

The above information and details of the past performance of the Fund and the previous performance scenario calculations can be found on the website https://www.waystone.com/uk/troy-asset-management-limited/trojan-investment-funds/trojan-ethical-income-fund/. The past performance chart shows the share class's performance as the percentage loss or gain per year over the last 10 years (or since the launch date of the share class if less than 10 years).

The fund may only be offered in Switzerland to qualified investors within the meaning of Art. 10 para. 3 and 3ter CISA. In Switzerland, the representative and the paying agent is REYL & Cie Ltd, Rue du Rhône 4, CH-1204 Geneva. The relevant documents of the fund as well as the annual report may be obtained free of charge from the representative.

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.

Monument Bond Fund ("the Fund")
L Gross Accumulation Shares

This is a sub fund of MI TwentyFour Investment Funds. The Fund is an Open Ended Investment Company. ISIN: GB00BDD9NJ41. Apex Fundrock Ltd is the Authorised Corporate Director of the Fund ("MI" and "MI Funds" are trading names of the ACD).

Objectives and investment policy

The Fund aims to provide a competitive level of income whilst maintaining the capital value of your investment.

The Fund will invest in a range of European and Australian asset-backed securities ("ABS") rated at least BBB- or equivalent at the time of investment. These are bonds (debt securities that pay a floating rate of interest) that are backed by specific pools of financial assets including mortgages and other consumer and corporate debt.

On occasions the Fund may be significantly invested in one particular geographical region.

The Fund will aim to reduce the effect of exchange rate movements in the underlying securities relative to the base currency of the Fund. However, hedging techniques may not be fully effective in completely removing the exchange rate risk.

The Fund may use derivative instruments (such as futures, options and interest rate and credit derivatives) for investment purposes. Derivatives are linked to the rise and fall of other assets. The price movements in these assets can result in movement of the Fund's share price.

The Fund can also use derivative instruments for the purposes of efficient portfolio management, with the aim of managing risk and cost.

The investment process of the Fund integrates the consideration of environmental and social factors and is described in more detail in the prospectus.

Any income this share class generates will be reinvested to grow the value of your investment.

You can buy and sell shares on any business day in London.

Recommendation: this Fund may not be appropriate for investors who plan to withdraw their money within 5 years.

For full investment objectives and policy details please refer to the prospectus.

Risk and reward profile

The Risk and Reward Indicator table demonstrates where the Fund ranks in terms of its potential risk and reward. The higher the rank the greater the potential reward but the greater the risk of losing money. It is based on past data, may change over time and may not be a reliable indication of the future risk profile of the Fund. The shaded area in the table below shows the Fund's ranking on the Risk and Reward Indicator.

Typically lower rewards, lower risk — **Typically higher rewards, higher risk**



- This Fund is ranked at 2 because funds of this type have experienced low rises and falls in value in the past. Please note that even the lowest risk class can lose you money and that extreme market circumstances can mean you suffer severe losses in all cases. The indicator does not take into account the following risks of investing in this Fund:
- Investing overseas can bring additional returns and spread risk to different markets. There are risks, however, that changes in currency exchange rates may cause the value of your investment to decrease and increase.
- On occasions the Fund may be significantly invested in particular geographical regions, meaning it will have greater exposure to the market, political and economic risks of those regions than if it was more diversified across a wider number of countries.
- There is no guarantee that an asset which provides the security for a bond will maintain its value.
- The Fund can use derivatives in order to meet its investment objectives or to protect from price and currency movements. This may result in gains or losses that are greater than the original amount invested.
- Derivatives can be used to help reduce risk but may not be fully successful. Derivatives can also reduce gains you may otherwise have made.
- Currency risk reduction techniques can have an effect on the value of your investment and on the performance of the share class.
- Bond values are affected by changes in interest rates, inflation and any decline in creditworthiness of the bond issuer. Bonds that produce a higher level of income usually also carry greater risk as such bond issuers may not be able to pay the bond income as promised or could fail to repay the capital amount used to purchase the bond.
- There may be cases where the organisation from which we buy a bond fails to carry out its obligations, which could cause losses to the Fund.
- In difficult market conditions, the value of some investments may be less predictable than normal and the Fund may not be able to buy and sell these investments at the best time or at a fair price. This could affect the Fund's performance, potentially reducing your returns.
- For further risk information please see 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	0.00%
Exit charge	0.00%

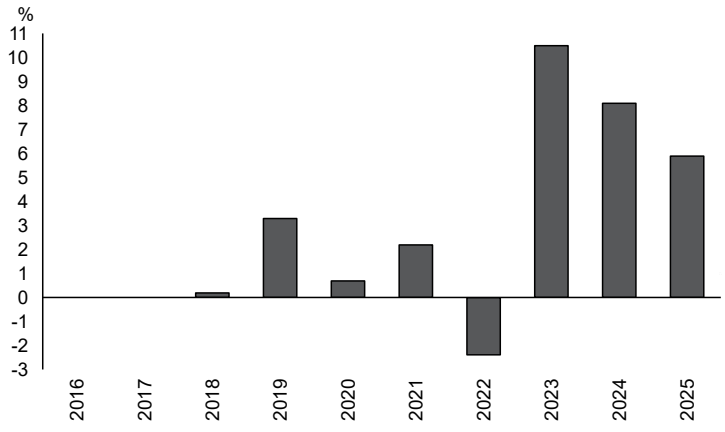
These are the maximum charges that we might take out of your money before it is invested and before we pay out the sale proceeds of your investment. In some cases, you might pay less and you should speak to your financial adviser about this.

Charges taken from the Fund over a year	
Ongoing charges	0.38%

Charges taken from the Fund under specific conditions	
Performance fee	NONE

- Switching charge (for switching into the Fund from another fund) 0.05%.
- The ongoing charges figure is based on the last year's expenses and may vary from year to year. It excludes the costs of buying or selling assets for the Fund (unless these assets are shares of another fund).
- For the ongoing charge, the figure is as at 31 March 2026.
- 50% of certain charges are deducted from the capital of the Fund. This may allow more income to be paid but it may also restrict capital growth.
- For more information about charges, please see the prospectus.

Past performance



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund			0.2	3.3	0.7	2.2	-2.4	10.5	8.1	5.9

Source: FE fundinfo 2026

- You should be aware that past performance is not a guide to future performance.
- Fund launch date: 10/08/2009.
- Share/unit class launch date: 08/03/2017.
- Performance is calculated in GBP.

Practical information

- This document is issued by Apex Fundrock Ltd and contains information on the L Gross Accumulation Shares only ("MI" and "MI Funds" are trading names of the ACD).
- Each fund of the Company has its own pool of assets and liabilities, segregated by law. If one fund were unable to pay for its liabilities the assets of the other funds could not be used to pay for those liabilities.
- You can get further detailed information regarding the Fund, including details of the investment manager and how to switch, buy and sell shares and other share classes available, within the prospectus, the supplementary information document and the annual and half yearly managers' reports. You can get these free of charge from Apex Fundrock Ltd, Hamilton Centre, Rodney Way, Chelmsford, Essex CM1 3BY or from our website: www.fundrock.com. These are available in English only. You can also call us on 0345 026 4286, or look on our website for the latest share prices.
- Details of the ACD's remuneration policy (including a description of how remuneration and benefits are calculated, the composition of the remuneration committee and the identities of persons responsible for awarding remuneration and benefits) are available at www.fundrock.com/mi-fund-data or by requesting a paper copy free of charge (see above for contact details).
- The Depositary of the Fund is Northern Trust Investor Services Limited.
- Please note that the tax laws of the United Kingdom may impact your own tax position.
- Apex Fundrock Ltd 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 Fund.

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.

Vanguard ESG Screened Developed World All Cap Equity Index Fund (UK) (the "Fund")

A sub-fund of Vanguard Investments Funds ICVC

A GBP Income Shares

ISIN: GB00BLLXGT55

Authorised Corporate Director: Vanguard Investments UK, Limited ("VIUK")

Objectives and investment policy

- The Fund seeks to track the performance of the FTSE Developed All Cap Choice Index (the "Index").
- The Fund is a passive fund which means it takes the form of tracking a specific index in order to replicate its performance.
- The Fund attempts to: 1. Track the performance of the Index by investing in all component shares of the Index in the same proportion as the Index. Where not practicable to fully replicate, the Fund will use a sampling process. 2. Remain fully invested and hold small amounts of cash except in extraordinary market, political or similar conditions where the Fund may temporarily depart from this investment policy to avoid losses.
- The Index is constructed from the FTSE Developed All Cap Index (the "Parent Index"). The Parent Index is a market-capitalisation weighted index representing the performance of large, mid and small companies covering developed markets around the world. Market capitalisation is the value of a company's outstanding shares in the market and shows the size of a company. The Index methodology excludes shares of companies from the Parent Index where the Index provider determines that companies are engaged or involved in specific activities of the supply chain for, and / or derive revenue (above thresholds specified by the Index provider and set out in
- https://fund-docs.vanguard.com/Vanguard_ESG_Scr_Dev_World_All_Cap_Eq_Index_FundUK_Exclusions.pdf)
- from certain activities relating to the following activities: certain specified vice products, non-renewable energy and weapons. It also excludes shares of companies based on certain controversial conduct, which is achieved by excluding companies that meet certain criteria in relation to the United Nations Global Compact Principles regarding labour, human rights, environmental, and anti-corruption standards.
- Where the Index provider has insufficient or no data available to adequately assess a particular company relative to the Exclusion Criteria of the Index, such companies will be excluded from the Index until such time as they may be determined to be eligible by the Index provider.
- The Fund may use derivatives in order to reduce risk or cost and/or generate extra income or growth (known as "efficient portfolio management"). A derivative is a financial contract whose value is based on the value of a financial asset (such as a share, bond, or currency) or a market index. Derivatives on an index (e.g. swaps, futures) may contain some underlying constituents which may not meet the Exclusion Criteria.
- The Fund may engage in short term secured lending of its investments to certain eligible third parties. This is used as a means of generating additional income and to off-set the costs of the Fund.
- The currency of the share class is GBP.
- The Fund attempts to remain fully invested and hold small amounts of cash except in extraordinary market, political or similar conditions where the Fund may temporarily depart from this investment policy to avoid losses.
- The Fund invests in securities which are denominated in currencies other than the share class currency. Movements in currency exchange rates can affect the return of investments.
- The Fund is appropriate for long-term investment. You should have an investment horizon of at least 5 years.
- Income from the Fund will be paid out.
- Portfolio transaction costs will have an impact on performance.
- Shares in the Fund can be bought or sold on a daily basis (save on certain bank holidays or public holidays and subject to certain restrictions described in Appendix 1 of the Prospectus). A list of the days on which shares in the Fund cannot be bought or sold is available on: https://fund-docs.vanguard.com/Vanguard-Investments-Funds-ICVC.pdf

For further information about the objectives and investment policy of the Fund and Vanguard's relationship with the Index provider, please see Appendix 1 and the "Disclaimer" section of the Vanguard Investments Funds ICVC prospectus (the "Prospectus") on our website at https://global.vanguard.com/ and the Fund's Consumer Facing Disclosure on our website at https://fund-docs.vanguard.com/SDR_CFD_Vanguard_ESG_Screened_Developed_World_All_Cap_Equity_Index_Fund_UK.pdfFurther information on the composition of the Index may be obtained at "https://www.ftserussell.com/products/indices/global-choice" and "https://research.ftserussell.com/products/downloads/FTSE_Global_Choice_Index_Series_Ground_Rules.pdf"

Risk and reward profile

Lower risk — Higher risk

Typically lower rewards — Typically higher rewards

1	2	3	4	**5**	6	7

- This indicator is based on historical data and may not be a reliable indication of the future risk profile of the Fund.
- The risk category shown is not guaranteed and may change over time.
- The lowest category does not mean "risk free".
- The Fund is rated 5 due to the nature of its investments which include the risks listed below. These factors may impact the value of the Fund's investments or expose the Fund to losses.

  - The value of equities and equity-related securities can be affected by daily stock market movements. Other influential factors include political, economic news, company earnings and significant corporate events.

  - Movements in currency exchange rates can adversely affect the return of your investment.

  - Investment risk is concentrated in specific sectors, countries, currencies or companies. This means the Fund is more sensitive to any localised economic, market, political or regulatory events.

The risk and reward indicator does not take account of the following risks of investing in the Fund:

- Counterparty risk. The insolvency of any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments, may expose the Fund to financial loss.
- Liquidity risk. Lower liquidity means there are insufficient buyers or sellers to allow the Fund to sell or buy investments readily. This could cause the Fund to incur higher costs when buying or selling investments or could mean that the Fund is not able to buy or sell investments when it would like to do so.
- Tracking risk. The Fund is not expected to track the performance of the Index at all times with perfect accuracy. The Fund is, however, expected to provide investment results that, before expenses, generally correspond to the price and yield performance of the Index.
- Sampling risk. As the Fund uses an index sampling technique whereby a representative sample of securities are selected to represent the Index, there is the risk that the securities selected for the Fund may not, in the aggregate, approximate the full Index.
- Accuracy risk. There is no assurance that the Index provider will compile the Index accurately or that the Index will be determined, composed or calculated correctly.
- Screening risk. A Fund may track an index which screens out possible investments if they do not meet certain screening criteria. This may affect the Fund's exposure to certain issuers and cause the Fund to forego certain investment opportunities. The relevant Fund may perform differently to other funds, including underperforming funds that do not seek to screen investments in this way.
- Unscheduled rebalancing risk. Apart from scheduled rebalances, the index provider may carry out additional ad hoc rebalances to the Benchmark Index in order for example, to correct an error in the selection of index constituents.
- Use of derivatives. The use of derivatives could increase or reduce exposure to underlying assets and result in greater fluctuations of the Fund's net asset value.

For further information on risks please see the "Risk Factors" section of the Prospectus on our website at https://global.vanguard.com

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.

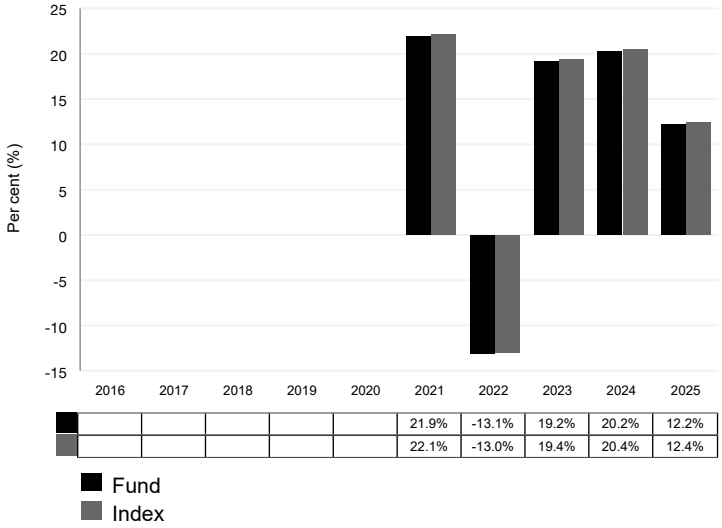
One-off charges taken before or after you invest	
Entry charge	None
Exit charge	None
This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.	
Charges taken from the Fund over a year	
Ongoing charges	0.20%
Charges taken from the Fund under certain specific conditions	
Performance fee	None

The entry and exit charges shown are maximum figures and in some cases you might pay less. Investors can find out the actual entry and exit charges from their distributor and or adviser.

The ongoing charges figure is based on expenses for the year ended 31 December 2025. This figure may vary from year to year. It excludes portfolio transaction costs.

For further information about charges please see the sections entitled "Buying Shares", "Redeeming Shares", "Charges and Expenses", "Dilution Adjustment" and Appendix 1 of the Prospectus on our website at https://global.vanguard.com

Past performance



- **Past performance:**
- **Is not a reliable indication of future performance.**
- Includes ongoing charges and the reinvestment of income. It excludes entry and exit fees.
- Has been calculated in GBP.
- Shares in the Fund were first issued in 2020.
- This share class was launched in 2020.
- The Fund was previously named the Vanguard ESG Developed World All Cap Equity Index Fund (UK) and changed to the Vanguard ESG Screened Developed World All Cap Equity Index Fund (UK) with effect from 26 November 2024.

Practical information

- **Depositary:**State Street Trustees Limited.
- **Documents, prices of shares and further information:** You can obtain copies of the Prospectus and the latest annual and semi-annual report and accounts for Vanguard Investments Funds ICVC ("VIF") along with the latest published prices of shares and other practical information, from our website at https://global.vanguard.com. The documents are available in English and are free of charge.
- **Prices:** The last published prices of shares in the Fund are also available from the FT's website www.ft.com or https://global.vanguard.com.
- **Tax:** VIF is subject to the tax laws of the United Kingdom. Depending on your country of residence, this may have an impact on your personal tax position. You are recommended to consult your professional tax adviser.
- **Liability:** VIUK 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 VIF.
- **Sub-funds:** This document describes a sub-fund of VIF. The prospectus and periodic reports are prepared for the entire company.
- The Fund's assets belong exclusively to the Fund and shall not be used to discharge the liabilities of or claims against VIF, other sub-funds of VIF or any other person or body.
- **Shares:** The Fund is part of VIF and has both accumulation and income shares. You may switch some or all of your shares of one type, to shares of another type within the same Fund, or between other sub-funds of VIF or other funds managed by VIUK. Details of switching are provided in the Prospectus.
- Information about other share classes offered by VIF can be found in the prospectus or from our website at https://global.vanguard.com.
- Further information on the Index Provider please see the Fund's prospectus.
- **Remuneration policy:** Details of the Vanguard European Remuneration Policy are available at https://www.ie.vanguard/content/dam/intl/europe/documents/ch/en/ucits-v-remuneration-policy.pdf including: (a) a description of how remuneration and benefits are calculated; and (b) the identities of persons responsible for awarding remuneration and benefits. A paper copy of these details may be obtained, free of charge, on request from the Head of Human Resources, Europe, Vanguard Asset Services, Limited, 4th Floor The Walbrook Building, 25 Walbrook, London EC4N 8AF.

The Fund is authorised in the UK and regulated by the Financial Conduct Authority ("FCA"). VIUK is authorised and regulated in the UK by the FCA. This key investor information is accurate as at 17/02/2026.