Key Investor Information

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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. Capitalised terms not otherwise defined in this KIID, shall have the same meaning as in the Prospectus.

Aikya Global Emerging Markets Fund - UCITS (the "Fund"): S Share Class GBP (Unhedged) - Accumulating

ISIN: IE00BMCM3314

The fund is managed by Aikya Investment Management Limited (the "Investment Manager")

The management company of the Fund is Waystone Management Company (IE) Limited (the "Manager")

The Fund is a sub-fund of Pinnacle ICAV (the "ICAV")

INVESTMENT OBJECTIVE AND POLICY

Investment Objective:

- The Fund aims to achieve long-term capital growth by investing in high quality companies. These companies should make a positive contribution to sustainable development within the countries in which they operate.

Investment Policy:

- The Investment Manager is a fundamental, bottom-up investor conducting analysis at the level of individual companies whose equity securities are being considered for inclusion in the Fund's portfolio. The Fund will aim to invest at least 70% of its Net Asset Value in a diversified portfolio of equity or equity-related securities issued by high quality companies listed or traded in Emerging Markets, or high quality companies whose equity/equity-related securities are listed or traded on other markets, but whose business predominantly conducted in Emerging Markets. Emerging Markets are defined as countries not classified as Developed Markets by MSCI.
- Diversification will be achieved through investments across multiple countries and sectors; there is no geographical or sector focus other than seeking exposure to Emerging Markets as noted above.
- The Fund's performance is compared with the return achieved by the MSCI Emerging Markets Index (the Index). This Index has been identified as an appropriate performance benchmark for investors as its constituents most closely represent the Fund's investable universe and is the most widely accepted Emerging Markets index in the investment community. The Fund is actively managed and the Investment Manager is not constrained in any way by the composition of the chosen Index when selecting securities for investment. The Index is not used as an input in the investment process. Benchmark details are provided for comparative purposes only.

Other information:

- The Fund's investment policy is to invest in emerging markets and asset classes which may cause the Net Asset Value of the Fund to have a high volatility.
- Shares in the S Share Class GBP (Unhedged) - Accumulating are accumulating, voting shares. Accordingly, income and capital gains arising in respect of the share class will be re-invested and reflected in the Net Asset Value per Share of the Share Class.
- You can buy or sell shares on demand every Business Day in Ireland and London, United Kingdom subject to the terms set out in the section entitled Key Information for Purchasing and Repurchasing of the Fund's Supplement (which together with the prospectus constitutes the Prospectus)

Please see the sections entitled Investment Objective, Investment Policies and Investment Restrictions of the Prospectus where full details are disclosed.

RISK AND REWARD PROFILE

Lower risk **Higher risk**

Potentially lower rewards **Potentially higher rewards**

1	2	3	4	**5**	6	7

The indicator above illustrates the position of this Fund on a standard risk/reward category scale. Please note that:

- the risk reward 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 shift over time; and
- even the lowest category does not mean your investment is 'risk free'.

Due to the Fund's lack of operating history, this rating is based on the historical volatility of returns over a 5-year period using a composite portfolio constructed from the Fund since inception, backfilled with returns from another fund managed by the Investment Manager with the same strategy up until the date of inception. As this risk rating is not derived fully from the actual Fund, it may not reflect the Fund's actual risk level in the future.

The following risks are not adequately captured by the indicator:

- Operational Risk. The Fund is exposed to the potential for loss caused by a deficiency in information, communications, transaction, processing and settlement, and accounting systems. The main risk is that third parties may fail to ensure that statutory requirements are met.
- Market Risk. Investments in securities involve issuer, industry, market and general economic related risks. Adverse developments or perceived adverse developments in one or more of these areas could cause a substantial decline in the value of securities held by the Fund.
- Foreign Investment Risk. Investments in foreign companies may decline in value because of sovereign, political, economic or market instability; the absence of accurate information about the companies; risks of unfavourable government actions such as expropriation and nationalisation.
- Emerging Market Risk. There are specific risks associated with investments in emerging markets, including political, settlement, credit, liquidity, currency, accounting standards, legal/regulatory and custodial/registration risk.
- China via Stock Connect Risk. The Fund may seek exposure to stocks issued by companies listed on China stock exchanges via Stock Connect. Stock Connect is a trading programme that links the stock markets in Shanghai and Hong Kong and may be subject to additional risk factors. Investors in Hong Kong and mainland China can trade and settle shares listed on the other market via the exchange and clearing house in their home market. Stock Connect is subject to quota limitations, which may restrict the Fund's ability to deal via Stock Connect on a timely basis. This may impact the Fund's ability to implement its investment strategy effectively.
- Currency Risk. The Fund will be exposed to different currencies and changes in foreign exchange rates could create losses.
- Liquidity Risk. Certain securities may be difficult or impossible to sell at the time and the price that the seller would like. The seller may have to lower the price to effect a secondary market sale, sell other securities instead or forego an investment opportunity, any of which could have a negative effect on fund management or performance.
- Investment Management Risk. The discretionary management style applied to the Fund relies on anticipating various market

developments and/or security selection. There is a risk that at any given time the Fund may not be invested in the highest performing markets or securities. The Fund's Net Asset Value may also decline.

- Sustainability Risk. Assessing Sustainability Risks is complex and requires subjective judgements, which may be based on data that is either difficult to obtain, incomplete, estimated, out of date , or otherwise materially inaccurate. Even when identified, there can be no guarantee that the Investment Manager will correctly assess the impact of Sustainability Risks on the Fund's investments or proposed investments.

Please see the section entitled Risk Factors of the Prospectus where full details of all of the risks of the Fund are disclosed

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.

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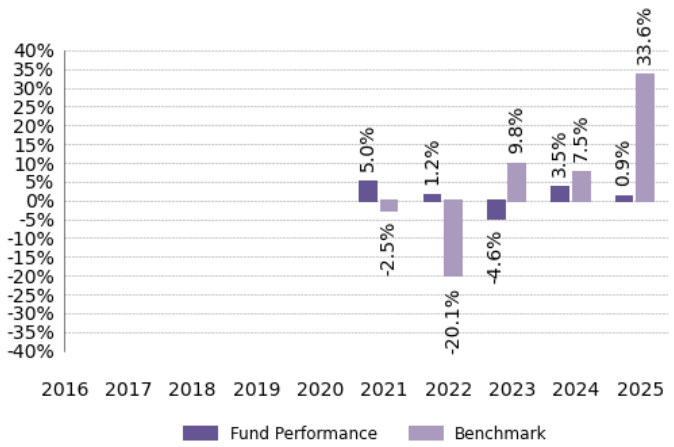
One-off charges that may be taken before or after you invest*	Charges taken from the Fund over a year	Charges taken from the Fund under certain specific conditions
Entry Charge 0,00% Exit Charge 0,00%	Ongoing charges 0,64%	Performance fee 0,00%

*The percentage shown is the maximum amount that can be paid out of your investment. Your financial advisor or distributor can inform you of the associated entry and exit charges.

- An Anti-Dilution Levy or an Anti-Dilution Adjustment may be imposed to cover dealing and other costs in the event of receipt of net subscriptions or redemption requests.
- 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.
- There will be no Exchange Charge
- The ongoing charges figure is based on expenses for a financial year. This figure may vary from year to year. It excludes: i) Performance fees; ii) Portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling units in another collective investment scheme.

For more information about charges, please refer to the Fees and Expenses section of the Prospectus and Supplement.

PAST PERFORMANCE



This S Share Class GBP (Unhedged) - Accumulating was launched on 2020-10-16.

Past performance is not a reliable indicator of future performance. Returns are quoted in GBP and net of applicable fees, costs and taxes.

PRACTICAL INFORMATION

- An ICAV is an umbrella open-ended investment vehicle with variable capital and segregated liability between its sub-funds. This means that investors have no claims over the assets of a sub-fund in which they do not own shares. This document describes a share class of a sub-fund of the ICAV and the Prospectus and periodic reports are prepared for the entire ICAV. A Supplement is prepared for each sub-fund.
- Please note that the tax laws of Ireland may impact your own tax position. You are advised to seek professional tax advice.
- You may be able to convert some or all of your shares into other shares, subject to your eligibility and by giving prior notification. More specific information about the other share classes of the Fund is available in the Prospectus. Information on the specific classes available for sale in your particular jurisdiction/residence is available from your financial advisor.
- The Depositary is State Street Custodial Services (Ireland) Limited.
- Copies of the Prospectus and the most recent annual and half-yearly reports in English may be obtained free of charge from the ICAV; 25 North Wall Quay, Dublin 1, D01 H104, Ireland.
- Other practical information including the most recently published Share prices will be available from the Administrator. The Net Asset Value of each Class of Shares will also be published on each Business Day on Bloomberg, Fundinfo.com and the Investment Manager's website at https://aikya.co.uk/
- Details of the up-to-date remuneration policy of the Manager (including a description of how remuneration and benefits are calculated and the identity of persons responsible for awarding the remuneration and benefits) are available on https://www.Waystone.com and a paper copy will be made available free of charge on request.
- The Manager may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus.

The ICAV is authorised in Ireland and regulated by the Central Bank of Ireland. The Investment Manager is approved to act as an Investment Manager to Irish authorised investments funds by the Central Bank of Ireland. This key investor information is accurate as at Feb. 6, 2026. 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.

ATLAS Global Infrastructure Fund (the Fund): Series B GBP Hedged Share Class (ACC) (IE000KDA2H03)
a sub-fund of ATLAS Global Infrastructure UCITS ICAV (the ICAV) ISIN: IE000KDA2H03

The Fund is managed by Waystone Management Company (IE) Limited

Objectives and Investment Policy

The Fund seeks to achieve income and capital growth over the medium to long term.

The Fund will invest in a diversified portfolio of listed infrastructure equity investments either directly in their domiciled market, or indirectly through equity related securities.

The Fund is actively managed and the choice of investments is not made by reference to a benchmark. The Fund's performance is compared to G7 Inflation +5% (the 'Benchmark').

The portfolio will provide exposure to, global companies engaged in infrastructure related activities in various sectors, including electric, gas and water utilities, transport, communications and community and social infrastructure.

Equity securities will include common shares and preferred equities. Equity related securities include global and American Depository receipts listed on European and North American stock exchanges.

The Fund may invest no more than 10% of its Net Asset Value in emerging markets securities.

The Fund may invest 10% of its Net Asset Value in closed-ended collective investment schemes which include real estate investment trusts.

Any real estate investment trust in which the Fund will invest shall be listed on a regulated stock exchange or market. The Fund may also invest up to 10% of its net assets in other collective investment schemes. The Fund may also hold up to 10% of its Net Asset Value in unlisted securities. The Fund may also hold cash, bank deposits and fixed or floating rate short-term debt instruments including commercial paper, floating rate notes, certificates of deposit, freely transferable promissory notes and debentures.

The Fund may engage in transactions in financial derivative instruments for investment and/or the purpose of efficient portfolio management. Although the use of derivatives may give rise to additional exposure, this will never exceed the net asset value of the Fund.

Hedged share classes will engage in look through hedging to manage currency exposure of assets back to the currency of the share class.

Any income from your investments will be reinvested to grow the value of your shares on an annual basis.

You may buy or sell shares on a daily basis. The Fund is denominated in US Dollar.

While the Fund promotes environmental and social characteristics within the meaning of Article 8 of the Sustainable Finance Disclosure Regulation, it does not have as its objective a sustainable investment. Further information can be found here https://www.atlasinfrastructure.com/esg/

There is no guarantee that the Fund will be able to achieve its investment objective. This Fund may not be appropriate for investors who plan to withdraw their money within 5 years.

For further information on the objectives and investment policy of the Fund please see the Prospectus at www.atlasinfrastructure.com

Risk and Reward Profile

Lower risk — Higher risk

Potentially lower reward — Potentially higher reward

1	2	3	4	**5**	6	7

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

The SRRI of the Fund is ranked at 5. The Fund is in category 5 due to the nature of its investments. This means that the purchase of units in the Fund is connected to medium risk of such fluctuations.

Material risks for the Fund not taken into account in this indicator include the following:

Liquidity risk: In difficult market conditions, the Fund may not be able to sell a security for full value which could affect performance and cause the Fund to suspend redemption of its shares.

Operational risk: Risk of loss resulting from human errors, inadequate or failed internal systems, process or controls or from external events at the Investment Manager, Administrator and other service providers could lead to disruptions of Fund operations resulting in losses.

Currency risk: The Fund will be exposed to different currencies and changes in foreign exchange rates could create losses.

Lack of diversification risk: While the Fund is exposed to a diversified portfolio of infrastructure securities, an investment in one asset class may involve greater risk than investing in multiple asset classes.

Derivatives risk: A derivative may not perform as expected, and may create losses greater than the cost of the derivative.

For full details of the relevant risks reference should be made to the risk factors sections of the prospectus and supplement.

ATLAS INFRASTRUCTURE

Charges

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

One-off charges taken before or after you invest	
Entry charge	No charge
Exit charge	No charge
Charges taken from the Fund over a year	
Ongoing charges	0.60%
Charges taken from the Fund under certain specific conditions	
Performance fee	No charge

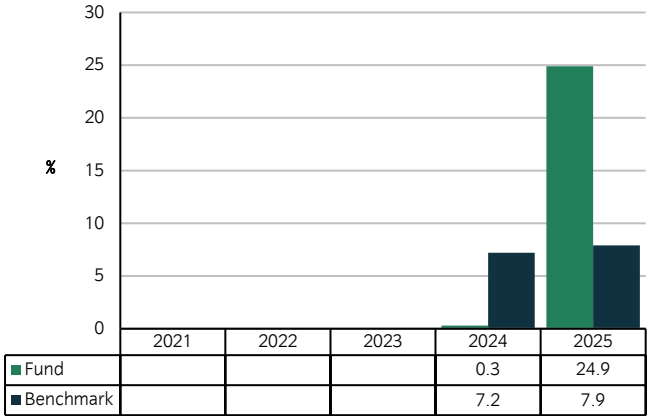
The ICAV reserves the right to impose an "anti-dilution levy" to cover market spreads (the difference between the prices at which assets are valued and/or bought and sold), where net subscription or redemption requests exceeding 5% of the Net Asset Value of the Fund are received.

The ongoing charges figure is capped at 0.60% p.a.

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

For more information about charges, please make reference to fees and expenses section of the prospectus and supplement.

Past Performance



	2021	2022	2023	2024	2025
Fund				0.3	24.9
Benchmark				7.2	7.9

- Please note that past performance is not a guide or indication to future performance.
- Past performance is calculated in the base currency of the share class
- Fund launch date: 03/10/2017
- Share class seed date: 07/12/2023
- Where no past performance is shown there was insufficient data available in that calendar year to provide a useful indication of past performance to investors.

Practical Information

- The Depositary is Northern Trust Fiduciary Services (Ireland) Limited.
- The ICAV is subject to tax laws and regulations of Ireland. Depending on your country of residence, this might have an impact on your personal tax position. You are advised to seek professional tax advice.
- The Manager of the ICAV 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 and supplement for the Fund.
- This key investor information relates to the Series B GBP Hedged Share Class (ACC) (IE000KDA2H03) of the Fund. More specific information about the Fund, including how to buy, sell and switch shares, may be found in the prospectus and the supplement. Please note that not all share classes of the Fund may be registered for distribution in your jurisdiction.
- The ICAV is structured as an umbrella Fund with segregated liability between its sub-funds. This means that the assets and liabilities of each sub-fund are segregated by law so an investor has no claims over the assets of a sub-fund in which they do not own shares.
- Details of the remuneration policy of the Manager of the ICAV, including a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits are available on www.waystone.com and a paper copy will be made available free of charge upon request.
- Other practical information including copies of the prospectus, supplement, annual reports and subsequent half-yearly reports and details of the most recent subscription and repurchase prices may be obtained free of charge from the Administrator, Northern Trust International Fund Administration Services (Ireland) Limited.

This ICAV is authorised as a UCITS in Ireland and regulated by the Central Bank of Ireland. The Manager is authorised in Ireland and regulated by the Central Bank of Ireland.

This Key Investor Information is accurate as at 12 February 2026.

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 to understand the nature and the risk of this fund. You are advised to read it so you can make an informed decision about whether to invest.

Brown Advisory US Sustainable Growth Fund Sterling Class B Acc H

ISIN:IE00BF1T6W49

Brown Advisory US Sustainable Growth Fund ("the **Fund**") is an actively managed sub-fund of Brown Advisory Funds plc ("the **Company**").
The Company is managed by Brown Advisory (Ireland) Limited ("the **Manager**"), part of the Brown Advisory group of companies.

Objectives and Investment Policy

Objectives

The Fund aims to achieve capital growth.

Investment Policy

The Fund aims to achieve its investment objective by investing at least 80% of its net assets in equity securities of US companies that the Investment Manager considers have sound fundamentals and business models which are sustainable over the long-term.
The Fund invests primarily in the securities of medium and large capitalisation companies that the Investment Manager considers
(1) have prospects for above average earnings growth in the future, and
(2) effectively implement sustainable business strategies that drive earnings growth.
The equity securities in which the Fund principally invests are common stocks. The Fund may also invest in non-US securities, American and Global Depositary Receipts, US treasury bills, fixed and/or floating rate US government securities, real estate investment trusts and unlisted securities.
Medium and large capitalisation companies are, according to the Investment Manager, those companies with market capitalisations generally greater than $2 billion at the time of purchase.
The Fund may also invest a portion of the portfolio in equity securities of small market capitalisation companies.
The Investment Manager has determined that the Fund is an Article 8 financial product for sustainability-related disclosures ("SFDR").
The equity securities in which the Fund invests are screened based on certain SRI criteria in accordance with various principles set out in declarations and conventions signed by the international community, including, but not limited to, the ten United Nations Global Compact Principles whose purpose is to increase awareness of a sustainable global economy at company level.
Equity securities issued by companies violating such principles and not addressing such violations adequately will not be included in the Fund's portfolio.
Other criteria may, as necessary, apply in developing "socially responsible" screens.
The Fund's exposure to non-U.S. securities (including securities of issuers in Emerging Market Countries) will not exceed 15% of its Net Asset Value and its exposure to below Investment Grade debt securities will not exceed 10% of its Net Asset Value.

This class utilises forward foreign exchange contracts (an obligation to purchase or sell a foreign currency at a specific date and exchange rate) to hedge currency risk between the share class currency and the US dollar.

Benchmark

The Fund uses the Russell 1000 Growth Index as a Comparator Benchmark to compare performance. The Fund is actively managed and is not constrained by any benchmark.

Dealing Frequency

Investors may redeem shares on demand on any day (except Saturday or Sunday) on which the New York Stock Exchange is open.

Distribution Policy

The Fund does not intend to distribute income on your shares. The price of your shares shall rise by the net income earned per share.

For full investment policy details please refer to the Fund Supplement's Investment Objective and Policies section.

Risk and Reward Profile

1	2	3	4	5	**6**	7

Lower Risk — Higher Risk

Typically lower rewards — Typically higher rewards

The risk and reward indicator

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

- The risk category shown is not guaranteed to remain unchanged and may shift over time.
- The lowest category does not mean your investment is risk free.
- The Fund's investments are subject to normal market fluctuations and other risks inherent in equities.
- The Fund is in category 6 as it mostly invests in equities, which typically experience higher levels of price fluctuation than other types of instruments.
- For a more detailed explanation of these and other risk factors, please refer to the section entitled Risk Factors in the prospectus and supplement.

Other Particular Risks: Below are certain risks that you should be aware of that may result in a loss or reduction in the value of your investments. These risks are not exhaustive. Potential investors should consult the Prospectus and their professional advisers before investing in the Fund.

Operational Risk: The Fund's operations depend on third parties, including the Fund's Administrator and Custodian, and the Fund may suffer disruption or loss in the event of their failure.

Equities Risk: equity investments are subject to greater fluctuation in market value than other asset classes as a result of such factors as a company's business performance, investor perceptions, stock market trends and several economic conditions. This may cause the Fund's share price to fluctuate.

Derivatives Risk: The Fund is permitted to use certain types of derivatives instruments to seek to protect its assets against some of the risks outlined in this section. Derivatives may fluctuate in value rapidly and may cause losses that are greater than the original amount paid for the relevant derivative. Please refer to the Fund Supplement's Financial Derivative Instruments section for a further details on the types of derivative that the Fund may utilise.

Liquidity Risk: The Fund may invest in securities which may, due to negative market conditions, become difficult to sell or may need to be sold at an unfavourable price. This may affect the overall value of the Fund.

Counterparty Risk: There is a risk that a counterparty will not fulfil its payment obligation for a trade, contract or other transaction, on the due date. The insolvency of any institution providing services such as the safekeeping of assets or acting as counterparty in respect of derivatives or other instruments may expose the Fund to financial loss.

Geographic Concentration Risk: The Fund's assets are concentrated in the United States market which may lead to greater price fluctuations than if it were invested in securities of a broader geographic base.

Currency Hedging Risk: The hedging strategy of this class aims to remove the exposure to currency movement between the USD and the GBP. The hedging strategy may not completely eliminate this exposure and there can be no guarantee that the hedging strategy will be successful.

Charges

One-off charges taken before or after you invest:	
Entry charge	None
Exit charge*	1.00%
This is the maximum that might be taken out of your money before the proceeds of your investment are paid out.	
Charges taken from the fund over a year:	
Ongoing charge	0.88%
Charges taken from the fund under certain specific conditions:	
Performance fee	None

*The exit charge can be waived by the Directors

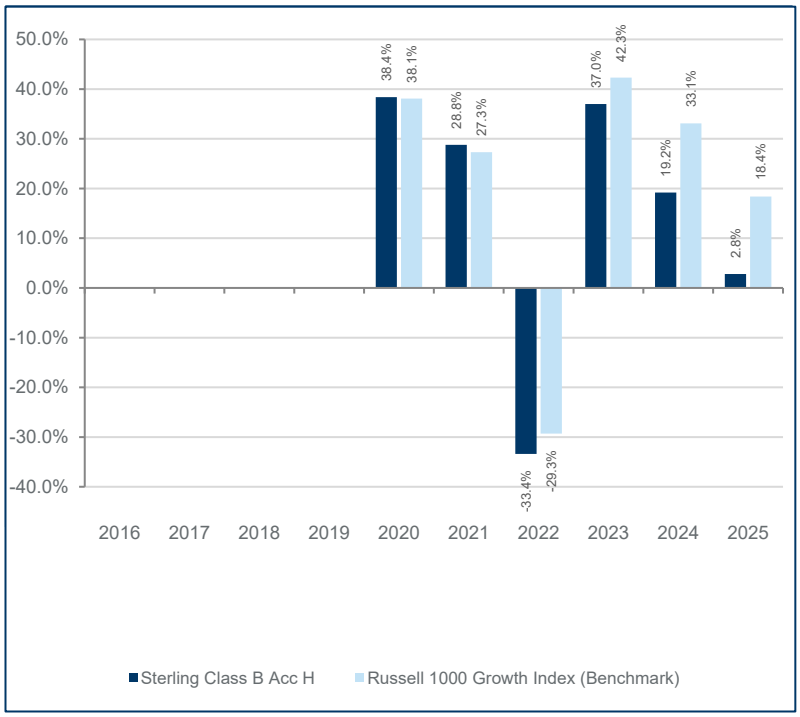
The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. They reduce the potential growth of your investment.

The **entry** and **exit** charges shown are maximum figures. In some cases you might pay less.

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

For more information about charges, please see the Fund's prospectus (section entitled "Fees & Expenses") which is available at www.brownadvisory.com.

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 and you may not get back the amount you originally invested.

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

Any entry or exit charges are excluded from calculations of past performance.

The Fund was authorised on 3 April 2017 and the class first issued shares on 21 October 2019.

The past performance of this share class is calculated in GBP.

Practical Information

Depositary: Brown Brothers Harriman Trustee Services (Ireland) Limited, 30 Herbert Street, Dublin 2, Ireland.

Administrator: Brown Brothers Harriman Fund Administration Services (Ireland) Limited, 30 Herbert Street, Dublin 2, Ireland.

Remuneration policy: The up-to-date remuneration policy of the Company, which describes how remuneration benefits are determined and awarded, is available at Remuneration Policy. Paper copies are available free of charge on request.

Further information: You can get further information about investing in the Fund from the prospectus or the latest annual and bi-annual reports (which are prepared for the company as a whole) which can be obtained in English, free of charge from the Administrator or from www.brownadvisory.com.

Taxes: Irish tax legislation may have an impact on your personal tax position.

Prices: Daily prices of this share class are published on www.brownadvisory.com.

Liability: The Manager may be held liable on the basis of any statement contained in this document that is misleading, inaccurate, or inconsistent with the relevant parts of the prospectus.

Umbrella Company: The Company is an umbrella fund with segregated liability between sub-funds. This means that the holdings of the Fund are maintained separately under Irish law from the holdings of the other sub-funds of the Company and your investment in the Fund will not be affected by any claims against any other sub-fund of the Company.

Switches: It is possible to exchange your shares in the Fund for shares in other sub-funds of the Company. Details on the exchange of shares may be found in the Fund's prospectus.

The Fund is authorised in Ireland and regulated by the Central Bank of Ireland.

This Key Investor Information is accurate as at 18/02/2026.

Key Investor Information

EdenTree Sustainable European Equity Fund

Share Class B

GB0008448333

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.

This fund is a sub-fund of EdenTree Investment Funds – Series 1, an open ended investment company managed by EdenTree Investment Management Limited as the Authorised Corporate Director.

Objectives and Investment Policy

Financial Objective

To achieve long-term capital growth over five years or more with an income through a diversified portfolio of European (ex-UK) companies.

Sustainability Objective

To invest in companies that make a positive contribution to people (employees, supply chain workers, local communities and customers) and the planet (the environment), through their products, services, and/or operations. In order to demonstrate a positive contribution to people and the planet, companies must meet the EdenTree Standard of Sustainability.

The EdenTree Sustainable European Equity Fund aims to invest at least 80% in European (ex- UK) companies.

The portfolio will consist of at least 80% listed securities but the Manager may also invest in units in collective investment schemes, money-market instruments, derivatives and forward transactions, deposits, nil and partly-paid securities, bonds, convertible bonds, cash and near cash as deemed economically appropriate to meet the Fund's objective.

At least 80% of the fund's assets will be invested in line with the sustainability approach. Up to 20% of the Fund may be invested in other assets that do not meet the Sustainability Approach but will not conflict with the Fund's sustainability objective.

The Fund may invest in derivatives for the purpose of efficient portfolio management. If derivatives are used for the purpose of meeting the investment objective of the Fund, it is not intended that the use of derivatives would cause the Net Asset Value of the Fund to have higher volatility or otherwise cause the existing risk profile of the Fund to change.

More information on the investment policy and our Sustainability Approach can be found in the full Prospectus which is available at **www.edentreeim.com/literature**

You may buy and sell shares on any day on which the London Stock Exchange is open for business.

The Fund may not be appropriate if you plan to withdraw your money within 5 years.

Risk and Reward Profile

Lower risk = Typically lower rewards — Higher risk = Typically higher rewards

- The risk category above is not a measure of capital loss or gains, but of how very significant the rises and falls in the Share Class price have been historically.
- For example a Share Class whose price has experienced very significant rises and falls will be in a higher risk category, whereas a Share Class whose price has experienced less-significant rises and falls will be in a lower risk category.
- As the Share Class risk category has been calculated using historical data, it may not be a reliable indication of the Share Class future risk profile.
- Please note that the Share Class risk category may change in the future and is not guaranteed. The lowest risk category does not mean a risk-free investment.
- The Share Class is in risk category 6 as its price has experienced very significant rises and falls historically.

What risks are associated with this Fund?

- The value of your investment and the income you get from it may fall as well as rise and you could get back less than you put in. What you get back when you cash in your investment will depend on investment performance.
- Selecting stocks due to our ethical criteria means that the choice of stocks is limited to a subset of the stockmarket and this could lead to greater volatility.
- When investing in assets which are in currencies other than Sterling, exchange rate fluctuations can have a positive or negative impact on the value of your investment.

More details on all of the risks mentioned above can be found in the full Prospectus.

Key Investor Information

Charges for this Fund

The charges you pay are used to cover 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%
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	0.93%
Charges taken from the Fund under specific conditions	
Performance fee	None

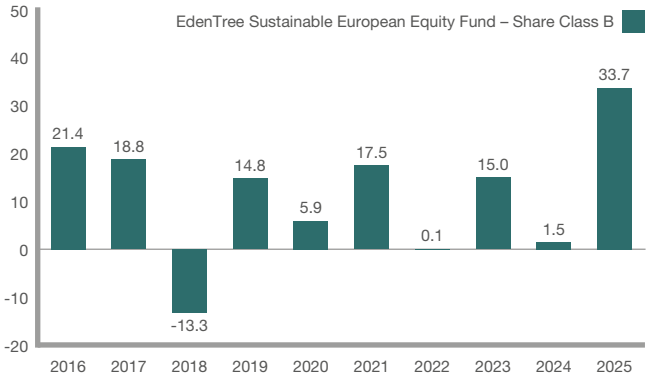
The entry charge shown is a maximum figure. In some cases you might pay less – you can find this out from your financial adviser or distributor.

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

If you switch Funds within the EdenTree Investment Management range you will be charged a maximum 1% entry charge on your new Fund. The switching charge is currently set to zero.

For more information about charges, please see Appendix 1 of the Fund's Prospectus, which is available at **www.edentreeim.com/literature**

Past performance



Bar chart showing the year by year percentage growth of the EdenTree Sustainable European Equity Fund – Share Class B.

- The Fund was launched on 13 September 1999.
- This Share Class was launched on 13 September 1999.
- Performance figures are calculated in Sterling on a mid-price basis and include net reinvested income. The calculation incorporates the annual management charge and all other Fund expenses but excludes the entry charge.
- The base currency of the Fund is Sterling.
- Past performance is not a guide to future returns.

Practical Information

- Depositary: The Bank of New York Mellon (International) Limited.
- The UK tax regime may have an impact on your personal tax position.
- You can check the latest prices for the Fund in the Financial Times or on our website.
- You are entitled to switch from this Fund to another Fund on request, subject to a switching charge.
- The authorised Fund Manager may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Fund.
- The Fund has its own specific portfolio of assets and liabilities. The assets of the Fund belong exclusively to that Fund and shall not be used to discharge the liabilities of, or claims against, any other person or body, including the Company or any other Fund, and shall not be available for such purpose.
- The following share classes are available for the Fund: Income.

Information on the Authorised Fund Manager's current remuneration policy, including a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits, and the composition of the remuneration committee are available at www.edentreeim.com. Alternatively a paper copy is available free of charge on request.

For further details, or to receive a free copy in English of the full Prospectus and the latest Report and Accounts, please contact us at:

EdenTree Investment Management, Sunderland SR43 4AU
Telephone 0800 358 3010 • www.edentreeim.com

This Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority. EdenTree Investment Management Limited is authorised in the United Kingdom and regulated by the Financial Conduct Authority.

This key investor information is accurate as at 1 June 2026.

EdenTree Investment Management Limited (EdenTree) Reg. No. 2519319. Registered in England at Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. EdenTree is authorised and regulated by the Financial Conduct Authority and is a member of the Investment Association. Firm Reference Number 527473

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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 $ Corp Bond 0-3Yr ESG SRI UCITS ETF

A sub-fund of iShares II plc

GBP Hedged (Dist) Share Class

ISIN: IE00BK7Y2S64 Exchange Traded Fund (ETF)

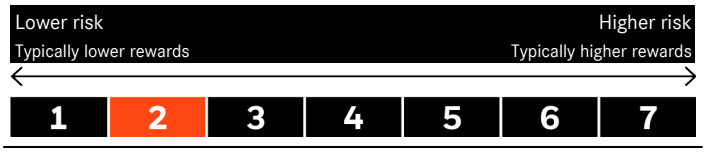
Manager: BlackRock Asset Management Ireland Limited

Objectives and Investment Policy

- The Share Class is a share class of a Fund, which aims to achieve a return on your investment, through a combination of capital growth and income on the Fund's assets, which reflects the return of the Bloomberg MSCI US Corporate 0-3 ESG SRI Index, the Fund's benchmark index ("Index").
- The Share Class, via the Fund, is passively managed and aims to invest so far as possible and practicable in the fixed income (FI) securities (such as bonds) that make up the Index and comply with its credit rating requirements.
- The Index measures the performance of investment grade, fixed-rate, US Dollar denominated corporate bonds that have a remaining time to maturity of no longer than three years and a minimum amount outstanding of $300 million. The Index includes only bonds issued by companies that meet the index provider's environmental, social and governance ("ESG") ratings, based on a series of exclusionary and ratings based criteria.
- Companies are excluded from the Index if they are involved in certain business lines/activities, as outlined in the Index description of the Fund in the Fund's Prospectus. Companies that are in violation of United Nations Global Compact principles or OECD Guidelines for Multinational Enterprises are also excluded from the Index.
- Companies that have a 'Red' MSCI ESG Controversies score or have an MSCI ESG rating below BBB are also excluded from the Index.
- The Fund may obtain limited exposure to securities considered not to satisfy the ESG/SRI criteria.
- The Fund will adopt a best-in-class approach to sustainable investing, this means that it is expected that the Fund will invest in the best issuers from an ESG / socially responsible investment ("SRI") perspective (based on the ESG or SRI criteria of the Index) within each relevant sector of activities covered by the Index. The portfolio of the Fund is reduced by at least 20% compared to the market for US Dollar denominated investment-grade corporate bonds with a remaining time to maturity of zero to three years. More than 90% of the issuers of securities the Fund invests in, excluding cash and money market funds, are ESG rated or have been analysed for ESG purposes.
- The Index is market capitalisation weighted. Market capitalisation is the market value of the outstanding bond issuance. If the credit, or ESG ratings of the FI securities are downgraded, the Fund may continue to hold them until they cease to form part of the Index and it is practicable to sell them.
- The Fund uses optimising techniques to achieve a similar return to the Index. These may include the strategic selection of certain securities that make up the Index and also the use of financial derivative instruments ("FDIs") (i.e. investments the prices of which are based on one or more underlying assets). FDIs may be used for direct investment purposes.
- The Fund may also engage in short-term secured lending of its investments to certain eligible third parties to generate additional income to off-set the costs of the Fund.
- Recommendation: This Fund is suitable for medium to long term investment, though the Fund may also be suitable for shorter term exposure to the Index.
- Your shares will be distributing shares (i.e. income will be paid on the shares semi-annually).
- The Fund's base currency is US Dollar. Shares for this Share Class are denominated in Sterling. The performance of your shares may be affected by this currency difference.
- Your shares will be "hedged" with the aim of reducing the effect of exchange rate fluctuations between their denominated currency and the Fund's underlying portfolio currencies. FDIs, including FX forward contracts, will be used for currency hedging purposes. The hedging strategy may not completely eliminate currency risk and, therefore, may affect the performance of your shares.
- The shares are listed on one or more stock exchanges and may be traded in currencies other than their base currency. The performance of your shares may be affected by this currency difference. In normal circumstances, only authorised participants (e.g. select financial institutions) may deal in shares (or interests in shares) directly with the Fund. Other investors can deal in shares (or interests in shares) daily through an intermediary on stock exchange (s) on which the shares are traded. Indicative net asset value is published on relevant stock exchanges websites.

For more information on the Fund, Share Class, risks and charges, please see the Fund's prospectus, available on the product pages at www.blackrock.com

Risk and Reward Profile



- This indicator is based on historical data and may not be a reliable indication of the future risk profile of this Share Class.
- The risk category shown is not guaranteed and may change over time.
- The lowest category does not mean risk free.
- The Share Class is rated two due to the nature of its investments which include the risks listed below. These factors may impact the value of the Share Class or expose the Share Class to losses.
  - Credit risk, changes to interest rates and/or issuer defaults will have a significant impact on the performance of fixed income securities. Potential or actual credit rating downgrades may increase the level of risk.
  - The benchmark index's ESG rating assessment of an issuer's performance is intended to be relative to the standards of the issuer's industry peers. Investors should therefore make a personal ethical assessment of the benchmark index's ESG screening prior to investing in the Fund. Such ESG screening 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 Share Class to financial loss.
  - Credit Risk: The issuer of a financial asset held within the Fund may not pay income or repay capital to the Fund when due. If a financial institution is unable to meet its financial obligations, its financial assets may be subject to a write down in value or converted (i.e. "bail-in") by relevant authorities to rescue the institution.
  - Liquidity Risk: Lower liquidity means there are insufficient buyers or sellers to allow the Fund to sell or buy investments readily.

The benchmark is the intellectual property of the index provider. The Share Class is not sponsored or endorsed by the index provider. Please refer to the Fund's prospectus for full disclaimer.

Charges

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

*Not applicable to secondary market investors. Investors dealing on a stock exchange will pay fees charged by their stock brokers. Such charges are publicly available on exchanges on which the shares are listed and traded, or can be obtained from stock brokers.

*Authorised participants dealing directly with the Fund will pay related transaction costs including, on redemptions, any applicable capital gains tax (CGT) and other taxes on underlying securities.

The ongoing charges figure is based on the fixed annualised fee charged to the Share Class in accordance with the Fund's prospectus. This figure excludes portfolio trade related costs, except costs paid to the depositary 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 Share Class over each year	
Ongoing Charges	0.14%**
Charges taken from the Share Class under certain conditions	
Performance Fee	None

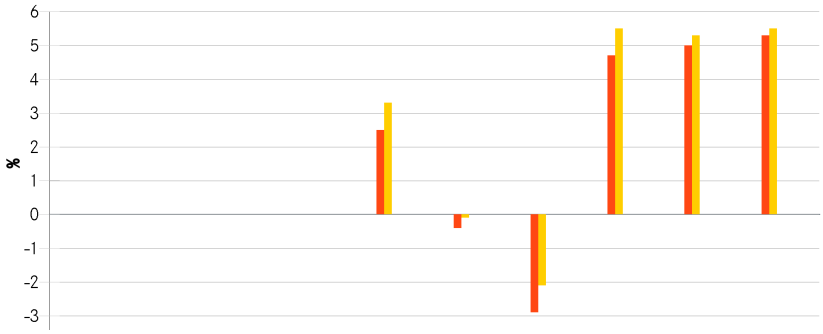
Past Performance

Past performance is not a guide to future performance.

The chart shows the Share Class'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 Share Class's net asset value at each year-end. The Fund was launched in 2018. The Share Class was launched in 2019. Performance is shown after deduction of ongoing charges. Any entry/exit charges are excluded from the calculation.

† Benchmark:Bloomberg MSCI US Corporate 0-3 ESG SRI Index (USD)

Historic performance to 31 December 2025



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund					2.5	-0.4	-2.9	4.7	5.0	5.3
Benchmark †					3.3	-0.1	-2.1	5.5	5.3	5.5

Practical Information

- The depositary of the Fund is The Bank of New York Mellon SA/NV, Dublin Branch.
- Further information about the Fund and the Share Class can be obtained from the latest annual report and half-yearly reports of iShares II plc. These documents are available free of charge in English and certain other languages. These can be found, along with other information, such as details of the key underlying investments of the Share Class and share prices, on the iShares website at www.ishares.com or by calling +44 207-743-1500 or from your broker or financial adviser.
- Investors should note that the tax legislation that applies to the Fund and Share Class may have an impact on the personal tax position of your investment.
- The Fund is a sub-fund of iShares II plc, an umbrella structure comprising different sub-funds. The Fund has one or more share classes. This document is specific to the Fund and Share Class stated at the beginning of this document. However, the prospectus, annual and half-yearly reports are prepared for the umbrella.
- iShares II plc 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 indicative intra-day net asset value of the Share Class is published on relevant stock exchanges websites.
- Under Irish law, iShares II plc has segregated liability between its sub-funds (i.e. the Fund's assets will not be used to discharge the liabilities of other sub-funds within iShares II plc). In addition, the Fund's assets are held separately from the assets of other sub-funds. Assets and liabilities specific to a share class would be attributable to only that share class, however there is no segregation of liabilities between share classes under Irish law.
- Switching of shares between the Fund and other sub-funds within iShares II plc is not available to investors. Only Authorised Participants dealing directly with the Fund may switch shares between share classes of the Fund subject to meeting certain conditions in the Fund's 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 INVESTOR INFORMATION

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iShares $ TIPS 0-5 UCITS ETF

A sub-fund of iShares II plc

GBP Hedged (Dist) Share Class

ISIN: IE00BDZVHB89 Exchange Traded Fund (ETF)

Manager: BlackRock Asset Management Ireland Limited

Objectives and Investment Policy

- The Share Class is a share class of a Fund which aims to achieve a return on your investment, through a combination of capital growth and income on the Fund's assets, which reflects the return of the ICE U.S. Treasury Inflation Linked Bond Index 0-5 Years, the Fund's benchmark index (Index).
- The Share Class, via the Fund is passively managed, and aims to invest so far as possible and practicable in the fixed income (FI) securities (such as bonds) that make up the Index and comply with its credit rating requirements. If the credit ratings of the FI securities are downgraded, the Fund may continue to hold them until they cease to form part of the Index and it is practicable to sell them.
- The Index measures the performance of the US Treasury Inflation Protected Securities (US TIPS) market. The Index includes only inflation-protected bonds issued by the US Treasury that have a remaining maturity of between zero and five years and a minimum amount outstanding of US$300 million. The Index uses a market capitalisation weighted methodology. Market capitalisation is the market value of the outstanding bond issuance. Bonds must be fixed rate and denominated in US Dollar, with coupons (i.e. interest) and principal paid in US Dollar. The Index excludes US state and local government series bonds and Treasury STRIPS (Separate Trading of Registered Interest and Principal of Securities), floating rate notes, cash management and US Treasury bills, and any government agency debt issued with or without a government guarantee. The FI securities will, at the time of inclusion in the Index, be investment grade (i.e. meet a specified level of creditworthiness).
- The Fund uses optimising techniques to achieve a similar return to its Index. These may include the strategic selection of certain securities that make up the Index or other FI securities which provide similar performance to certain constituent securities. These may also include the use of financial derivative instruments (FDIs) (i.e. investments the prices of which are based on one or more underlying assets). FDIs may be used for direct investment purposes.
- The Fund may also engage in short-term secured lending of its investments to certain eligible third parties to generate additional income to off-set the costs of the Fund.
- Recommendation: This Fund is suitable for medium to long term investment, though the Fund may also be suitable for shorter term exposure to the Index.
- Your shares will be distributing shares (i.e. income will be paid on the shares semi-annually).
- The Fund's base currency is US Dollar. Shares for this Share Class are denominated in Sterling. The performance of your shares may be affected by this currency difference.
- Your shares will be "hedged" with the aim of reducing the effect of exchange rate fluctuations between their denominated currency and the Fund's underlying portfolio currencies. FDIs, including FX forward contracts, will be used for currency hedging purposes. The hedging strategy may not completely eliminate currency risk and, therefore, may affect the performance of your shares.
- The shares are listed on one or more stock exchanges and may be traded in currencies other than their base currency. The performance of your shares may be affected by this currency difference. In normal circumstances, only authorised participants (e.g. select financial institutions) may deal in shares (or interests in shares) directly with the Fund. Other investors can deal in shares (or interests in shares) daily through an intermediary on stock exchange (s) on which the shares are traded. Indicative net asset value is published on relevant stock exchanges websites.

For more information on the Fund, Share Class, risks and charges, please see the Fund's prospectus, available on the product pages at www.blackrock.com

Risk and Reward Profile

- This indicator is based on historical data and may not be a reliable indication of the future risk profile of this Share Class.
- The risk category shown is not guaranteed and may change over time.
- The lowest category does not mean risk free.
- The Share Class is rated three due to the nature of its investments which include the risks listed below. These factors may impact the value of the Share Class or expose the Share Class to losses.
  - Credit risk, changes to interest rates and/or issuer defaults will have a significant impact on the performance of fixed income securities. Potential or actual credit rating downgrades may increase the level of risk.
- 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 Share Class to financial loss.
  - Credit Risk: The issuer of a financial asset held within the Fund may not pay income or repay capital to the Fund when due.
  - Liquidity Risk: Lower liquidity means there are insufficient buyers or sellers to allow the Fund to sell or buy investments readily.

The benchmark is the intellectual property of the index provider. The Share Class is not sponsored or endorsed by the index provider. Please refer to the Fund's prospectus for full disclaimer.

Charges

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

*Not applicable to secondary market investors. Investors dealing on a stock exchange will pay fees charged by their stock brokers. Such charges are publicly available on exchanges on which the shares are listed and traded, or can be obtained from stock brokers.

*Authorised participants dealing directly with the Fund will pay related transaction costs including, on redemptions, any applicable capital gains tax (CGT) and other taxes on underlying securities.

The ongoing charges figure is based on the fixed annualised fee charged to the Share Class in accordance with the Fund's prospectus. This figure excludes portfolio trade related costs, except costs paid to the depositary 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 Share Class over each year	
Ongoing Charges	0.12%**
Charges taken from the Share Class under certain conditions	
Performance Fee	None

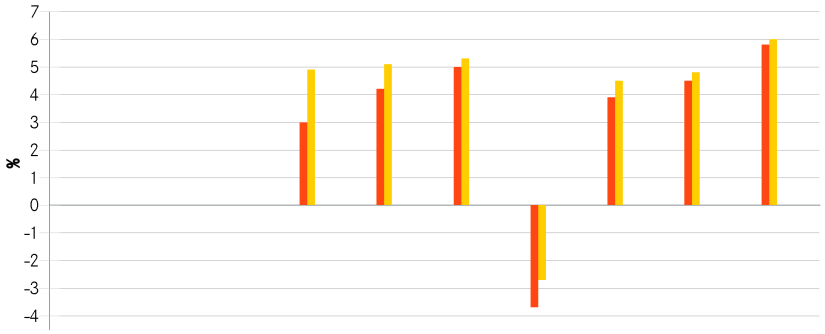
Past Performance

Past performance is not a guide to future performance.

The chart shows the Share Class'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 Share Class's net asset value at each year-end. The Fund was launched in 2017. The Share Class was launched in 2018. Performance is shown after deduction of ongoing charges. Any entry/exit charges are excluded from the calculation.

† Benchmark:ICE U.S. Treasury Inflation Linked Bond Index 0-5

Historic performance to 31 December 2025



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund				3.0	4.2	5.0	-3.7	3.9	4.5	5.8
Benchmark †				4.9	5.1	5.3	-2.7	4.5	4.8	6.0

Practical Information

- The depositary of the Fund is The Bank of New York Mellon SA/NV, Dublin Branch.
- Further information about the Fund and the Share Class can be obtained from the latest annual report and half-yearly reports of iShares II plc. These documents are available free of charge in English and certain other languages. These can be found, along with other information, such as details of the key underlying investments of the Share Class and share prices, on the iShares website at www.ishares.com or by calling +44 207-743-1500 or from your broker or financial adviser.
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- The indicative intra-day net asset value of the Share Class is published on relevant stock exchanges websites.
- Under Irish law, iShares II plc has segregated liability between its sub-funds (i.e. the Fund's assets will not be used to discharge the liabilities of other sub-funds within iShares II plc). In addition, the Fund's assets are held separately from the assets of other sub-funds. Assets and liabilities specific to a share class would be attributable to only that share class, however there is no segregation of liabilities between share classes under Irish law.
- Switching of shares between the Fund and other sub-funds within iShares II plc is not available to investors. Only Authorised Participants dealing directly with the Fund may switch shares between share classes of the Fund subject to meeting certain conditions in the Fund's 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 INVESTOR INFORMATION

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iShares £ UltraShort Bond ESG SRI UCITS ETF

A sub-fund of iShares IV plc

GBP (Dist) Share Class

ISIN: IE00BJP26F04 Exchange Traded Fund (ETF)

Manager: BlackRock Asset Management Ireland Limited

Objectives and Investment Policy

- The Share Class is a share class of a Fund which aims to achieve a return on your investment, through a combination of capital growth and income on the Fund's assets, which reflects the return of the iBoxx MSCI ESG SRI GBP Liquid Investment Grade Ultrashort Index ("Index").
- The Share Class, via the Fund, is passively managed and aims to invest in the fixed income ("FI") securities (such as bonds) that make up the Index and comply with its credit rating requirements.
- The Index measures the performance of Sterling denominated, investment grade, ultrashort FI securities (including corporate bonds, quasi-sovereign bonds, subsovereign bonds and covered bonds) which are part of the iBoxx GBP Liquid Investment Grade Ultrashort Index (Parent Index)("Parent Index"). To be eligible for inclusion in the Index, the FI securities must have a time to maturity, at issuance, of at least one year, and at the time of their inclusion in the Index, a remaining time to maturity of less than or equal to one year for fixed coupon rate bonds and less than or equal to three years for floating rate notes.
- Issuers are excluded from the Index if they are involved in certain business lines/activities, as outlined in the Index description of the Fund in the Fund's Prospectus. Companies that are in violation of United Nations Global Compact principles or OECD Guidelines for Multinational Enterprises are also excluded from the Index.
- The Index also excludes companies based on their involvement in major ESG controversies or which have an MSCI ESG rating below BBB.
- The Index is market capitalisation weighted (with a cap on each issuer of 4%).
- The Fund uses optimising techniques to achieve a similar return to its index. These techniques may include the strategic selection of certain securities that make up the Index or other securities which provide similar performance to certain constituent securities. These may also include the use of financial derivative instruments ("FDIs") (i.e. investments the prices of which are based on one or more underlying assets). FDIs may be used for direct investment purposes.
- The Fund may obtain limited exposure to securities which do not satisfy the ESG criteria. The Fund adopts a best-in-class approach to sustainable investing. This means that it is expected that the Fund will invest in the best issuers from an ESG/SRI perspective (based on the ESG and SRI criteria of the Index) within each relevant sector of activities covered by the Index.
- The Fund's investment in FI securities will, at the time of purchase, comply with the credit rating and ESG requirements of the Index. Where securities no longer meet such requirements, the Fund may continue to hold them until they cease to form part of the Index and it is practicable to sell them.
- The Fund may also engage in short-term secured lending of its investments to certain eligible third parties to generate additional income to offset the costs of the Fund.
- Recommendation: This Fund is suitable for medium to long term investment, though the Fund may also be suitable for shorter term exposure to the Index.
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- Your shares will be denominated in Sterling, the Fund's base currency.
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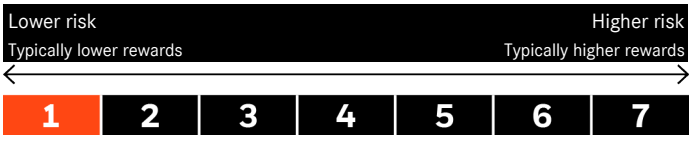
Risk and Reward Profile



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- The Share Class is rated one due to the nature of its investments which include the risks listed below. These factors may impact the value of the Share Class or expose the Share Class to losses.
  - 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.
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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 Share Class over each year	
Ongoing Charges	0.09%**
Charges taken from the Share Class under certain conditions	
Performance Fee	None

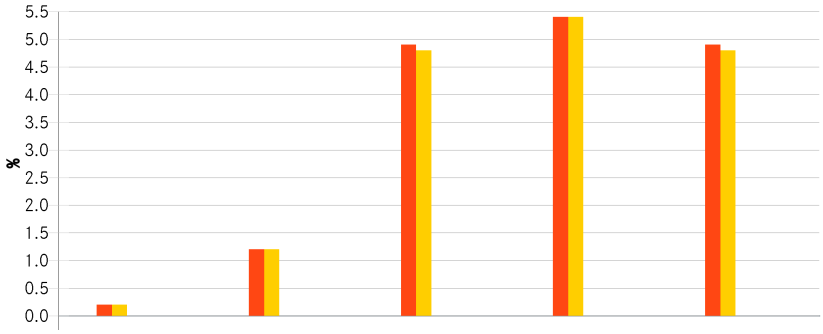
Past Performance

Past performance is not a guide to future performance.

The chart shows the Share Class'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 Share Class's net asset value at each year-end. The Fund was launched in 2020. The Share Class was launched in 2020. Performance is shown after deduction of ongoing charges. Any entry/exit charges are excluded from the calculation.

† Benchmark:iBoxx MSCI ESG GBP Liquid Investment Grade Ultrashort (GBP)

Historic performance to 31 December 2025



	2021	2022	2023	2024	2025
Fund	0.2	1.2	4.9	5.4	4.9
Benchmark †	0.2	1.2	4.8	5.4	4.8

Practical Information

- The depositary of the Fund is State Street Custodial Services (Ireland) Limited.
- Further information about the Fund and the Share Class can be obtained from the latest annual report and half-yearly reports of iShares IV plc. These documents are available free of charge in English and certain other languages. These can be found, along with other information, such as details of the key underlying investments of the Share Class and share prices, on the iShares website at www.ishares.com or by calling +44 207-743-1500 or from your broker or financial adviser.
- Investors should note that the tax legislation that applies to the Fund and Share Class may have an impact on the personal tax position of your investment.
- The Fund is a sub-fund of iShares IV plc, an umbrella structure comprising different sub-funds. The Fund has one or more share classes. This document is specific to the Fund and Share Class stated at the beginning of this document. However, the prospectus, annual and half-yearly reports are prepared for the umbrella.
- iShares IV plc 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 indicative intra-day net asset value of the Share Class is published on relevant stock exchanges websites.
- Under Irish law, iShares IV plc has segregated liability between its sub-funds (i.e. the Fund's assets will not be used to discharge the liabilities of other sub-funds within iShares IV plc). In addition, the Fund's assets are held separately from the assets of other sub-funds. Assets and liabilities specific to a share class would be attributable to only that share class, however there is no segregation of liabilities between share classes under Irish law.
- Switching of shares between the Fund and other sub-funds within iShares IV plc is not available to investors. Only Authorised Participants dealing directly with the Fund may switch shares between share classes of the Fund subject to meeting certain conditions in the Fund's 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 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 MSCI Japan SRI UCITS ETF

A sub-fund of iShares IV plc

USD Accu

ISIN: IE00BYX8XC17 Exchange Traded Fund (ETF)

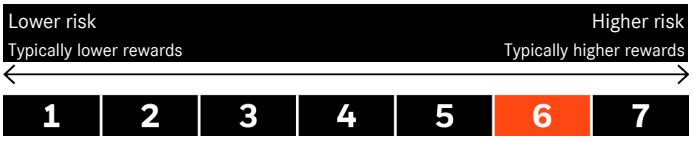
Manager: BlackRock Asset Management Ireland Limited

Objectives and Investment Policy

- The Share Class is a share class of a Fund which aims to achieve a return on your investment, through a combination of capital growth and income, which reflect the return of the MSCI Japan SRI Select Reduced Fossil Fuel Index(the "Index").
- The Share Class, via the Fund, is passively managed and aims to invest so far as possible and practicable in the equity securities (e.g. shares) that make up the Index.
- The Index measures the performance of a sub-set of equity securities (e.g. shares) issued by Japanese companies within the MSCI Japan Index ("Parent Index") with higher Environmental, Social and Governance ("ESG") ratings than other sector peers within the Parent Index, based on a series of exclusionary and ratings based criteria.
- Companies are excluded if they are involved in certain business lines/activities, as outlined in the Fund's Prospectus. Companies that are in violation of United Nations Global Compact principles or OECD Guidelines for Multinational Enterprises are also excluded from the Index. The remaining companies are rated by the index provider based on their ability to manage ESG risks and opportunities and are given a MSCI ESG rating which determines their eligibility for inclusion. Companies are also excluded based on an MSCI ESG controversy score (very severe).
- The Fund may obtain limited exposure to securities which do not satisfy the ESG criteria
- The Fund adopts a best-in-class approach to sustainable investing, this means that it is expected that the Fund will invest in the best issuers from an ESG / Socially Responsible Investment ("SRI") perspective (based on the ESG/SRI criteria of the Index) within each relevant sector of activities covered by the Index.
- The Index targets a 25% representation from each Global Industry Classification Standard sector within the Parent Index. Eligible companies in each sector are ranked by the criteria as outlined in the Fund's prospectusEligible companies from each sector are then included in the Index in a specific order, as defined in the index methodology, up to the 25% representation.
- The Index is free float adjusted market capitalisation weighted meaning Constraints to limit deviation from the constituent and sector weights of the Index are applied. The Fund's investment in the equity securities that make up the Index will, at the time of purchase, comply with the ESG requirements of the Index. Where securities no longer meet such requirements, the Fund may continue to hold them until they cease to form part of the Index and it is practicable to sell them.
- The Fund intends to replicate the Index by holding the equity securities which make up the Index in similar proportions to it. The investment manager may use Financial Derivative Instruments ("FDIs") for direct investment purposes.
- The Fund may also engage in short-term secured lending of its investments to certain eligible third parties to generate additional income to off-set the Fund's costs.
- Recommendation: This Fund is suitable for medium to long term investment, though the Fund may also be suitable for shorter term exposure to the Index.
- Your shares will be accumulating shares (i.e. income will be included in their value).
- Your shares will be denominated in US Dollar, the Fund's base currency.
- The shares are listed on one or more stock exchanges and may be traded in currencies other than their base currency. The performance of your shares may be affected by this currency difference. In normal circumstances, only authorised participants (e.g. select financial institutions) may deal in shares (or interests in shares) directly with the Fund. Other investors can deal in shares (or interests in shares) daily through an intermediary on stock exchange (s) on which the shares are traded. Indicative net asset value is published on relevant stock exchanges websites.

For more information on the Fund, Share Class, risks and charges, please see the Fund's prospectus, available on the product pages at www.blackrock.com

Risk and Reward Profile



- This indicator is based on historical data and may not be a reliable indication of the future risk profile of this Share Class.
- The risk category shown is not guaranteed and may change over time.
- The lowest category does not mean risk free.
- The Share Class is rated six due to the nature of its investments which include the risks listed below. These factors may impact the value of the Share Class or expose the Share Class 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's ESG rating assessment of an issuer's performance is intended to be relative to the standards of the issuer's industry peers. No exclusion (apart from controversial weapons) is made on the basis of how ethical a particular industry/sector is perceived to be. Investors should therefore make a personal ethical assessment of the Index prior to investing in the Fund.
- 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 Share Class to financial loss.

The benchmark is the intellectual property of the index provider. The Share Class is not sponsored or endorsed by the index provider. Please refer to the Fund's prospectus for full disclaimer.

Charges

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

*Not applicable to secondary market investors. Investors dealing on a stock exchange will pay fees charged by their stock brokers. Such charges are publicly available on exchanges on which the shares are listed and traded, or can be obtained from stock brokers.

*Authorised participants dealing directly with the Fund will pay related transaction costs including, on redemptions, any applicable capital gains tax (CGT) and other taxes on underlying securities.

The ongoing charges figure is based on the fixed annualised fee charged to the Share Class in accordance with the Fund's prospectus. This figure excludes portfolio trade related costs, except costs paid to the depositary 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 Share Class over each year	
Ongoing Charges	0.20%**
Charges taken from the Share Class under certain conditions	
Performance Fee	None

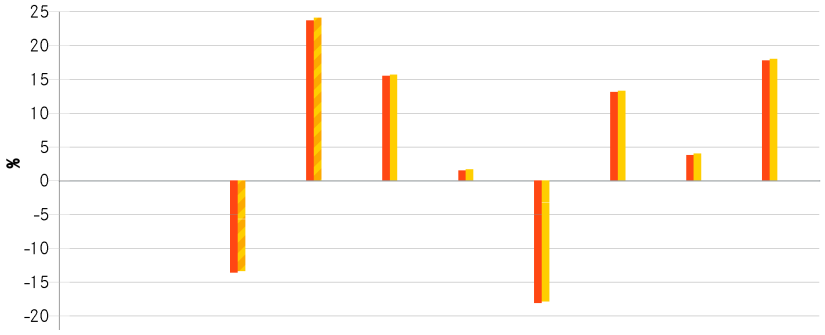
Past Performance

Past performance is not a guide to future performance.

The chart shows the Share Class's annual performance in USD for each full calendar year over the period displayed in the chart. It is expressed as a percentage change of the Share Class's net asset value at each year-end. The Fund was launched in 2017. The Share Class was launched in 2017. Performance is shown after deduction of ongoing charges. Any entry/exit charges are excluded from the calculation.

† Benchmark:MSCI Japan SRI Select Reduced Fossil Fuel Index

Historic performance to 31 December 2025



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund			-13.6	23.7	15.5	1.5	-18.1	13.1	3.8	17.8
Benchmark †			-13.4	24.1	15.7	1.7	-17.9	13.3	4.0	18.0

During this period performance was achieved under circumstances that no longer apply.

Prior to Nov 27th 2019, the Fund used a different benchmark which is reflected in the benchmark data.

Practical Information

- The depositary of the Fund is State Street Custodial Services (Ireland) Limited.
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KEY INVESTOR INFORMATION
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Janus Henderson
INVESTORS

Janus Henderson

Global Sustainable Equity Fund Class I Acc ISIN: GB00B71DPP64

A sub-fund of Janus Henderson Sustainable/Responsible Funds, a UK OEIC managed by Janus Henderson Fund Management UK Limited.
Fund Currency: GBP Share Class Currency: GBP

Objective and investment policy

Objective

The Fund aims to provide capital growth over the long term (5 years or more) by investing in companies that the Investment Manager believes contribute to positive environmental or social change by reference to the sustainability themes. The Investment Manager has identified nine environmental and social sustainability themes that it believes will help drive a sustainable global economy by addressing current global challenges such as population growth, ageing population, resource constraints and climate change. The Investment Manager will invest in companies whose products and/or services are aligned with the sustainability themes.

Investment policy

The Fund invests at least 70% of its assets in shares (also known as equities) of companies, of any size, in any industry and in any country, provided that such companies are not excluded by virtue of the applicable exclusions and meet the Fund's sustainability standard. Whether a company provides sustainable products and/or services, and therefore whether it is a sustainable company for this Fund, will be determined by a robust evidence-based standard, which requires the majority of each company's current revenues (at least 50%) to be aligned to a single sustainability theme.

The Fund may also invest up to 30% of its assets in other assets including: (a) companies that have less than 50% revenues aligned to the sustainability themes or have revenues which the Investment Manager considers as enhancing quality of life and which are not considered to conflict with the sustainability themes: (b) companies that derive at least 50% of prospective revenues from products and services that contribute to positive environmental or social change; (c) Collective Investment Schemes (including those managed by Janus Henderson); and (d) cash.

The Investment Manager may use derivatives (complex financial instruments) to reduce risk or to manage the Fund more efficiently.

The Fund is actively managed with reference to the MSCI World Index. The index represents the most appropriate and useful comparator for assessing the Fund's performance because there is a high degree of overlap between the constituents of the index and the initial investible universe of the Fund, but the index does not define the Fund's investment universe. The Investment Manager has discretion to choose investments for the Fund that are not in the index or with weightings that are different compared to the index.

As an additional means of assessing the performance of the Fund, the IA Global sector average, which is based on a peer group of broadly similar funds, may also provide a useful comparator.

Strategy

The Fund pursues its objectives by investing in sustainable companies that the Investment Manager believes contribute to positive environmental or social change and which have attractive financial prospects based on detailed analysis of financial statements and forecasted cash flows. The Fund has a bias towards "growth" equities. The "growth" approach emphasises investments in companies the Investment Manager believes have the potential for above-average earnings growth. Examples of themes the Investment Manager has identified include efficiency, cleaner energy, water management, environmental services, sustainable transport, sustainable property & finance, safety, quality of life, knowledge & technology and health. More product-specific information, including our investment principles, can be found in the Document Library of the website at www.janushenderson.com. Further information as to how Janus Henderson approach ESG, including Janus Henderson's "ESG Investment Policy", can be found at www.janushenderson.com/esg-governance.

Other Information The Investment Manager will seek to promote environmental, social and/or governance (ESG) principles in managing the Fund, which may include the exclusion of issuers that the Investment Manager considers could contribute to significant ESG harm, as further described in the prospectus.

Distribution policy The Fund offers accumulation shares (shares in which net income is retained within the price) and income shares (shares in which net income may be paid out to investors).

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

The Fund is designed to be used only as one component of several in a diversified investment portfolio. Investors should consider carefully the proportion of their portfolio invested into this Fund.

You can buy, sell or switch shares in the Fund on any dealing day and according to certain restrictions, both defined in detail in the Company's Prospectus.

For an explanation of some of the terms used in this document, please visit the glossary on our website at www.janushenderson.com.

Risk and reward profile

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

The value of an investment and any income from it can go up or down. When you sell your shares they may be worth less than you paid for them.

The rating above is based on the historic volatility of the share class. Historic data may not be a reliable indication of the future risk profile of the Fund. The rating is not guaranteed and may change over time.

The share class appears at 5 out of 7. Share classes in higher categories have shown greater and/or more frequent variations in Net Asset Value in the past five years than those in lower categories. The lowest category does not mean risk free.

Other material risks not captured by the rating:

Equities Shares can lose value rapidly, and typically involve higher risks than bonds or money market instruments. The value of your investment may fall as a result.

Smaller Companies Shares of small and mid-size companies can be more volatile than shares of larger companies, and at times it may be difficult to value or to sell shares at desired times and prices, increasing the risk of losses.

Investment Style - Growth The Fund follows a growth investment style that creates a bias towards certain types of companies. This may result in the Fund significantly underperforming or outperforming the wider market.

Sustainable Investment Due to the Fund's Sustainability Approach, it may exclude or invest less or more in certain companies and may therefore perform differently to funds that have a similar financial objective, but that do not have a binding Sustainability Approach. Political, regulatory or investor sentiment about sustainability initiatives may change over time and impact the Fund's performance.

Derivatives Derivatives may be used with the aim of reducing risk or managing the portfolio more efficiently. However, this introduces other risks, in particular, that a derivative counterparty may not meet its contractual obligations.

Exchange Rates If the Fund holds assets in currencies other than the base currency of the Fund, or you invest in a share/unit class of a different currency to the Fund (unless hedged, i.e. seeks to mitigate exchange rate movements between the share/unit class currency and the base currency of the Fund), the value of your investment may be impacted by changes in exchange rates.

Liquidity Securities could become hard to value or to sell at a desired time and price, especially in extreme market conditions when asset prices may be falling, increasing the risk of investment losses.

Counterparty Risk and Operational Risk Losses could be incurred if a counterparty became unwilling or unable to meet its obligations, or as a result of failure or delay in operational processes or the failure of a third party provider.

For more information please see the Company's Prospectus.

Charges

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

If you invest through a third party provider you are advised to consult them directly as charges, performance and terms and conditions may differ materially to those shown in this document.

One-off charges taken before or after you invest*

Entry Charge	0.00%
Exit Charge	0.00%**

* The charges shown are maximum figures. In some cases you may pay less.

** Subject to a charge of up to 3.00% where the Manager suspects excessive trading by an investor (and specifically on subscriptions held for less than 90 days).

Charges taken from the Fund over a year

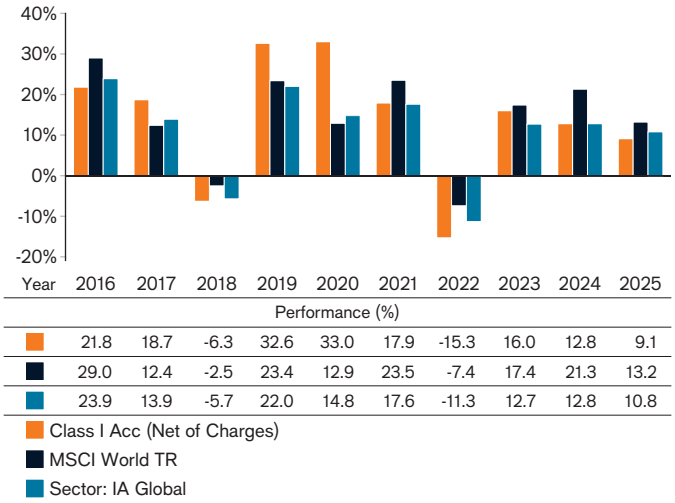
Ongoing Charges	0.85%

The ongoing charges are based on actual annualised expenses for the period ending 30 September 2025. Ongoing charges may vary from year to year.

The figure for ongoing charges excludes portfolio transaction costs, except in the case of an initial charge paid by the Fund when buying shares or units in another Fund.

For more information about Charges please see the Company's Prospectus.

Past performance



Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
	Performance (%)									
Class I Acc (Net of Charges)	21.8	18.7	-6.3	32.6	33.0	17.9	-15.3	16.0	12.8	9.1
MSCI World TR	29.0	12.4	-2.5	23.4	12.9	23.5	-7.4	17.4	21.3	13.2
Sector: IA Global	23.9	13.9	-5.7	22.0	14.8	17.6	-11.3	12.7	12.8	10.8

The past performance is calculated in GBP.

The Fund was launched in July 1991 and the share class was launched in July 2012.

Past performance does not predict future returns.

The past performance takes into account all charges except one-off charges.

The Fund does not aim to track the performance of the benchmark.

Practical information

Depositary: NatWest Trustee and Depositary Services Limited.

To obtain more information: This Key Investor Information Document may not contain all the information you need.

For the last published price of shares in the Fund or any additional information on the Fund, or to obtain the Company's prospectus or the annual/semi-annual report, please visit **www.janushenderson.com**. Documents are available free of charge in English and certain other languages. You may also contact the registered office of the Fund at 201 Bishopsgate, London EC2M 3AE, or your local representative office.

Tax: Investors should note that the tax legislation that applies to the Fund may have an impact on the personal tax position of their investment in the Fund.

Contact your adviser to discuss tax treatment, suitability of this investment, and other questions.

Notices: Janus Henderson Fund Management UK 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.

The assets of each sub-fund are segregated, meaning that each sub-fund is insulated from any losses or claims associated with the other sub-funds.

Further information about dealing and switching to other share classes of this Fund or other Funds in this OEIC may be obtained by visiting **www.janushenderson.com** or found in the Company's prospectus.

The details of the up-to-date remuneration policy of the Manager are available at **www.janushenderson.com**. A paper copy of the remuneration policy will be made available free of charge upon request. These include a description of how pay and benefits are worked out and the people or committee members responsible for awarding them.

The Fund and Janus Henderson Fund Management UK Limited are authorised in the UK and regulated by the Financial Conduct Authority ("FCA").

This Key Investor Information is accurate as at 11 February 2026.

Janus Henderson
INVESTORS

Key Investor Information

This document provides you with key investor information about this Sub-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 Sub-Fund. You are advised to read it so you can make an informed decision about whether to invest.

Amundi Core UK Government Bond UCITS ETF Dist
A Sub-Fund of the SICAV MULTI UNITS LUXEMBOURG
ISIN code: (D) LU1407892592

Managed by Amundi Luxembourg SA, a subsidiary of Amundi Group

Objectives and Investment Policy

The Fund is an index-tracking UCITS passively managed.

The investment objective of the Fund is to reflect the performance, whether positive or negative, of the FTSE Actuaries UK Conventional Gilts All Stocks index (the "Benchmark Index") denominated in GBP and representative of UK government bonds ("Gilts") denominated in GBP, while minimizing the volatility of the difference between the return of the Fund and the return of the Benchmark Index (the "Tracking Error").

The anticipated level of tracking error in normal market conditions is indicated in the prospectus.

Additional information about the Benchmark Index can be found at www.ftse.com.

The Benchmark Index is a "total return" type of index (i.e.all coupons detached by the components of the Benchmark index are reinvested in the Benchmark Index).

The Fund seeks to achieve its objective via a direct replication, by investing primarily in the securities comprising the Benchmark Index.

To optimize the Benchmark Index replication, the Fund may use a sampling replication strategy.

The potential use of this technique is published on Lyxor's website: www.amundietf.com.

Updated composition of the Fund holdings is available on www.amundietf.com.

In addition, the indicative net asset value is published on the Reuters and Bloomberg pages of the Fund, and might also be mentioned on the websites of the stock exchanges where the Fund is listed.

The share currency is the British Pound (GBP).

Invested financial instruments: Bonds, Financial Derivatives Instruments.

Dividend Policy : the Sub-Fund's amounts available for distribution (if any) will be distributed annually.

The minimum recommended holding term is 3 years.

The Sub-Fund's shares are listed and traded on one or more stock exchanges. In normal circumstances, you may deal in shares during the trading hours of the stock exchanges, provided that the Market Makers can maintain market liquidity. Only authorised participants (e.g. selected financial institutions) may deal in shares directly with the Sub-Fund on the primary market. Further details are provided in the prospectus of the UCITS.

Risk and Reward Profile

Lower risk, Higher risk,

Typically lower reward Typically higher reward

1	2	3	**4**	5	6	7

The risk level of this Sub-Fund mainly reflects the market risk arising from investments in international bonds.

Historical data may not be a reliable indication for the future.

Risk category shown is not guaranteed and may shift over time.

The lowest category does not mean 'risk free'.

Your initial investment does not benefit from any guarantee or protection.

Important risks materially relevant to the Sub-Fund which are not adequately captured by the indicator:

- Credit risk: represents the risks associated with an issuer's sudden downgrading of its signature's quality or its default.
- Liquidity risk: in case of low trading volume on financial markets, any buy or sell trade on these markets may lead to important market variations/fluctuations that may impact your portfolio valuation.
- Counterparty risk: represents the risk of default of a market participant to fulfil its contractual obligations vis-à-vis your portfolio.
- Operational risk: this is the risk of default or error within the different service providers involved in managing and valuing your portfolio.

The occurrence of any of these risks may have an impact on the net asset value of your portfolio.

Charges

The charges you pay are used to pay the costs of running the Sub-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	Not Applicable for secondary market investors*
Exit charge	Not Applicable for secondary market investors*
Conversion charge	Not applicable
This is the maximum that might be taken out of your money before the proceeds of your investment are paid out.	
Charges taken from the Sub-Fund over a year	
Ongoing charges	0.05%
Charges taken from the Sub-Fund under certain specific conditions	
Performance fee	None

The **entry, exit** and **conversion charges** shown are maximum figures applied on the primary market only. In some cases you might pay less - you can find this out from your financial adviser.

The **ongoing charges** figure is based on expenses for the current year. This figure may vary from year to year. It excludes:

- Performance fees
- Portfolio transaction costs, except in the case of an entry/exit charge paid by the Sub-Fund when buying or selling units in another collective investment undertaking.

The ongoing charges displayed are estimated. For each accounting period, the Sub-Fund's annual report will display the exact amount.

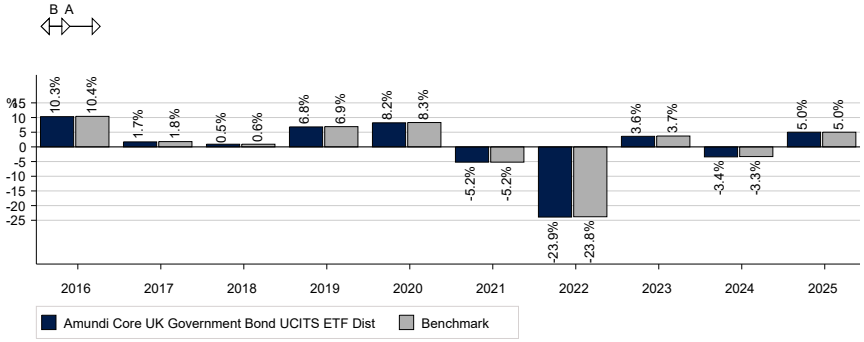
*Secondary Market: because the Sub-Fund is an ETF, Investors who are not Authorized Participants will generally only be able to buy or sell shares on the secondary market. Accordingly, investors will pay brokerage fees and/or transaction costs in connection with their dealings on stock exchange(s). These brokerage fees and/or transaction costs are not charged by, or payable to, the Sub-Fund nor the Management Company but to the investor own intermediary.

In addition, the investors may also bear the costs of "bid-ask" spreads; meaning the difference between the prices at which shares can be bought and sold.

Primary Market: Authorized Participants dealing directly with the Sub-Fund will pay related primary market transaction costs.

For more information about charges, please see charges paragraph of the prospectus of the UCITS, which is available at: amundi.com or amundietf.com.

Past Performance



A : Until 13/10/2016, the Funds performances recorded correspond to performances of the Lyxor FTSE Actuaries UK GILTS (DR) UCITS ETF fund. This fund was absorbed by the Fund on the 13/10/2016.

B : Until 08/09/2015, the Fund's Benchmark Index was Markit iBoxx / Gilts.

C : Until 01/06/2016, the Fund's Benchmark Index was Markit iBoxx GBP Gilts Mid Price TCA TRI.

The chart has a limited value as a guide to future performance.

The annualised performances displayed in this diagram are calculated net income reinvested and net of all charges taken by the Sub-Fund.

The Sub-Fund was launched on October 13, 2016. The Share Class was launched on October 13, 2016.

The reference currency is the British Pound.

When the Benchmark Index is denominated in a currency other than the Sub-Fund currency, the performance of the Benchmark Index is converted into the Sub-Fund's currency for comparison purpose. FOREX transactions are executed on a daily basis (WM Reuters 5 pm rate on the relevant date).

Practical Information

- Name of the depositary: SOCIETE GENERALE LUXEMBOURG.
- Further information about the UCITS (prospectus, periodical reports) can be obtained in English, free of charge, at the following address: Amundi Luxembourg, 5, Allée Scheffer, L-2520 Luxembourg.
- The details of the up-to-date remuneration policy, 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 are available by means of the following website: https://www.amundi.lu/retail/Local-Content/Footer/Quick-Links/Regulatory-information/Amundi and a paper copy will be made available free of charge upon request.
- Other practical information (e.g. latest net asset value, transparency policy and information about the asset composition of the Sub-Fund) can be obtained on the internet site amundi.com or amundietf.com.
- Indicative net asset value is published by the relevant stock exchanges.
- The UCITS contains a large number of other Sub-Funds and other classes which are described in the prospectus. Conversion into shares of another Sub-Fund of the UCITS may be made, subject to the conditions of the prospectus.
- Each Sub-Fund corresponds to a distinct part of the assets and liabilities of the UCITS. As a consequence, the assets of each Sub-Fund are exclusively available to satisfy the rights of investors in relation to that Sub-Fund and the right of creditors whose claims have arisen in connection with the creation, the operation or the liquidation of that Sub-Fund.
- This document describes a Sub-Fund of the UCITS. The prospectus and periodical reports are prepared for the entire UCITS named at the beginning of this document.
- The Luxembourg tax legislation applying to the UCITS may have an impact on the investor's personal tax position.
- Amundi Luxembourg SA 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 UCITS.

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This UCITS is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier, Luxembourg (www.cssf.lu).
Amundi Luxembourg SA is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier, Luxembourg.
This key investor information is accurate as at February 11, 2026.

Key Investor Information

This document provides you with key investor information about this Sub-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 Sub-Fund. You are advised to read it so you can make an informed decision about whether to invest.

Amundi Global Aggregate Green Bond UCITS ETF GBP Hedged Dist
A Sub-Fund of the SICAV MULTI UNITS LUXEMBOURG

ISIN code: (D) LU1563455630

Managed by Amundi Luxembourg SA, a subsidiary of Amundi Group

Objectives and Investment Policy

The Sub-Fund is a financial product that promotes among other characteristics ESG characteristics pursuant to Article 8 of the Disclosure Regulation.

The Fund is an index-tracking UCITS passively managed.

The investment objective of the Fund is to track both the upward and the downward evolution of the Solactive Green Bond EUR USD IG" (the "Benchmark Index") denominated in EUR, in order to offer an exposure to the Green Bonds market, while minimizing the volatility of the difference between the return of the Fund and the return of the Benchmark Index (the "Tracking Error"). The anticipated level of Tracking Error in normal market conditions is indicated in the prospectus.

The Benchmark Index is representative of the performance of Green Bonds issued by investment grade entities and labelled in Euros and US Dollars. Green bonds are issued in order to fund projects that have positive environmental outcomes. To be eligible in the Benchmark Index, Green Bonds shall meet the criteria defined by the Climate Bonds Initiative, through a four-step process that includes: identification of environmentally themed bonds, reviewing eligible bond structures, evaluating the use of proceeds and screening eligible green projects or assets for adherence with the Climate Bonds Taxonomy. More information can be found on the website: http://www.climatebonds.net/ and https://www.climatebonds.net/standard/taxonomy. The Benchmark Index follows an extra-financial approach significantly engaging that contributes to the energy and ecological transition by investing at least 90% of the net asset value of the Fund in Green Bonds comprising the Benchmark Index. The Sub-Fund has obtained the Greenfin label. Limits of the methodology of the Benchmark Index are described in the prospectus of the Fund through risk factors, such as the market risk linked to controversies.

Solactive's website (https://www.solactive.com/) contains more detailed information about the Solactive indexes.

The Benchmark Index is a total return index. A total return index calculates the performance of the index constituents on the basis that any coupons or distributions are included in the index returns.

The Fund seeks to achieve its objective via a direct replication, by investing primarily in the securities comprising the Benchmark Index. To optimize the Benchmark Index replication, the Fund may use a sampling replication strategy, and may also engaged in securities lending transactions. The potential use of these techniques is published on Amundi's website: www.amundietf.com.

Updated composition of the Fund holdings is available on www.amundietf.com.

In addition, the indicative net asset value is published on the Reuters and Bloomberg pages of the Fund, and might also be mentioned on the websites of the stock exchanges where the Fund is listed.

In order to hedge the GBP currency risk, the Sub-Fund uses a daily hedging strategy which aims at reducing the impact of a change in the share class currency against the currency of the Benchmark index constituents.

Information on how the Index is consistent with environmental, social and governance characteristics is available in the prospectus.

The share currency is the British Pound (GBP).

Invested financial instruments: Bonds, Financial Derivatives Instruments

Dividend Policy : the Sub-Fund's amounts available for distribution (if any) will be distributed annually.

The minimum recommended holding term is 3 years.

The Sub-Fund's shares are listed and traded on one or more stock exchanges. In normal circumstances, you may deal in shares during the trading hours of the stock exchanges, provided that the Market Makers can maintain market liquidity. Only authorised participants (e.g. selected financial institutions) may deal in shares directly with the Sub-Fund on the primary market. Further details are provided in the prospectus of the UCITS.

Risk and Reward Profile

Lower risk, Higher risk,

Typically lower reward Typically higher reward

1	2	3	**4**	5	6	7

The risk level of this Sub-Fund mainly reflects the market risk arising from investments in international bonds.

Historical data may not be a reliable indication for the future.

Risk category shown is not guaranteed and may shift over time.

The lowest category does not mean 'risk free'.

Your initial investment does not benefit from any guarantee or protection.

Important risks materially relevant to the Sub-Fund which are not adequately captured by the indicator:

- Credit risk: represents the risks associated with an issuer's sudden downgrading of its signature's quality or its default.
- Liquidity risk: in case of low trading volume on financial markets, any buy or sell trade on these markets may lead to important market variations/fluctuations that may impact your portfolio valuation.
- Counterparty risk: represents the risk of default of a market participant to fulfil its contractual obligations vis-à-vis your portfolio.
- Operational risk: this is the risk of default or error within the different service providers involved in managing and valuing your portfolio.
- Hedging risk : The currency hedging may be imperfect and generate a difference between the performance of the Index and the share you are invested in.

The occurrence of any of these risks may have an impact on the net asset value of your portfolio.

Charges

The charges you pay are used to pay the costs of running the Sub-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	Not Applicable for secondary market investors*
Exit charge	Not Applicable for secondary market investors*
Conversion charge	Not applicable
This is the maximum that might be taken out of your money before the proceeds of your investment are paid out.	
Charges taken from the Sub-Fund over a year	
Ongoing charges	0.30%
Charges taken from the Sub-Fund under certain specific conditions	
Performance fee	None

The **entry, exit** and **conversion charges** shown are maximum figures applied on the primary market only. In some cases you might pay less - you can find this out from your financial adviser.

The **ongoing charges** figure is based on expenses for the current year. This figure may vary from year to year. It excludes:

- Performance fees
- Portfolio transaction costs, except in the case of an entry/exit charge paid by the Sub-Fund when buying or selling units in another collective investment undertaking.

The ongoing charges displayed are estimated. For each accounting period, the Sub-Fund's annual report will display the exact amount.

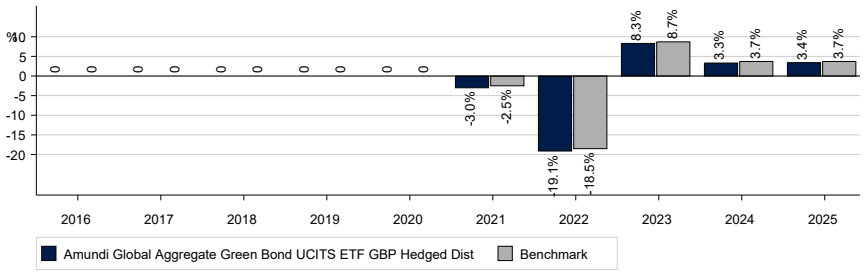
*Secondary Market: because the Sub-Fund is an ETF, Investors who are not Authorized Participants will generally only be able to buy or sell shares on the secondary market. Accordingly, investors will pay brokerage fees and/or transaction costs in connection with their dealings on stock exchange(s). These brokerage fees and/or transaction costs are not charged by, or payable to, the Sub-Fund nor the Management Company but to the investor own intermediary.

In addition, the investors may also bear the costs of "bid-ask" spreads; meaning the difference between the prices at which shares can be bought and sold.

Primary Market: Authorized Participants dealing directly with the Sub-Fund will pay related primary market transaction costs.

For more information about charges, please see charges paragraph of the prospectus of the UCITS, which is available at: amundi.com or amundietf.com.

Past Performance



The chart has a limited value as a guide to future performance.

The annualised performances displayed in this diagram are calculated net income reinvested and net of all charges taken by the Sub-Fund.

The Sub-Fund was launched on February 21, 2017. The Share Class was launched on July 23, 2020.

The reference currency is the British Pound.

The Sub-Fund tracks the Benchmark Index and uses a FX hedging strategy. Such strategy follows as closely as possible the methodology developed by the Benchmark Index provider to determine currency hedged indices. The performance of the Sub-Fund is compared to the performance of the currency hedged index the methodology of which is being implemented by the Sub-Fund.

Practical Information

- Name of the depositary: SOCIETE GENERALE LUXEMBOURG.
- Further information about the UCITS (prospectus, periodical reports) can be obtained in English, free of charge, at the following address: Amundi Luxembourg, 5, Allée Scheffer, L-2520 Luxembourg.
- The details of the up-to-date remuneration policy, 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 are available by means of the following website: https://www.amundi.lu/retail/Local-Content/Footer/Quick-Links/Regulatory-information/Amundi and a paper copy will be made available free of charge upon request.
- Other practical information (e.g. latest net asset value, Indicative net asset value, transparency policy and information about the asset composition of the Sub-Fund) can be obtained on the internet site amundi.com or amundietf.com.
- The UCITS contains a large number of other Sub-Funds and other classes which are described in the prospectus. Conversion into shares of another Sub-Fund of the UCITS may be made, subject to the conditions of the prospectus.
- Each Sub-Fund corresponds to a distinct part of the assets and liabilities of the UCITS. As a consequence, the assets of each Sub-Fund are exclusively available to satisfy the rights of investors in relation to that Sub-Fund and the right of creditors whose claims have arisen in connection with the creation, the operation or the liquidation of that Sub-Fund.
- This document describes a Sub-Fund of the UCITS. The prospectus and periodical reports are prepared for the entire UCITS named at the beginning of this document.
- The Luxembourg tax legislation applying to the UCITS may have an impact on the investor's personal tax position.
- Amundi Luxembourg SA 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 UCITS.

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Amundi Luxembourg SA is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier, Luxembourg.
This key investor information is accurate as at February 11, 2026.

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.

Pictet - Water

(the "Fund") is a Fund of Pictet (the "SICAV")

I dy GBP (the "Share Class") - ISIN LU0448836600

The Fund is managed by Pictet Asset Management (Europe) S.A. (the "Management Company"), part of the Pictet group

OBJECTIVES AND INVESTMENT POLICY

Objective

To increase the value of your investment while seeking to achieve a positive environmental and/or social impact.

Reference Index

MSCI AC World (EUR), an index that does not take into account environmental, social and governance (ESG) factors. Used for risk monitoring, performance objective and performance measurement.

Portfolio Assets

The Fund invests at least two-thirds of its net assets in equities of companies providing water supply or processing services, water technology or environmental services. The Fund may invest worldwide, including in emerging markets and Mainland China.

Derivatives And Structured Products

The Fund may use derivatives to reduce various risks (hedging) and for efficient portfolio management, and may use structured products to gain exposure to portfolio assets.

Fund Currency

EUR

Investment Process

In actively managing the Fund, the Investment Manager uses a combination of market and fundamental company analysis to select securities that it believes offer favourable growth prospects at a reasonable price. The Investment Manager considers ESG factors a core element of its strategy by seeking to invest mainly in economic activities that contribute to an environmental and social objective whilst avoiding activities that adversely affect society or the environment. Voting rights are methodically exercised and there may be engagement with companies to positively influence ESG practices. For further information, please refer to our exclusion framework in the Responsible Investment policy*, SFDR product category Article 9. The portfolio composition is not constrained relative to the benchmark, so the similarity of the Fund's performance to that of the benchmark may vary.

Terms to understand

Derivatives Financial instruments whose value is linked to one or more rates, indexes, share prices or other values.

Emerging markets Markets of less economically developed nations, such as some nations in Asia, Africa, Eastern Europe and Latin America.

Equities Securities that represent a share in the business results of a company.

Structured products Securities similar to derivatives, but with defined risk or performance characteristics.

Other characteristics

Designed for investors who understand the risks of this Fund and plan to invest for 5 year(s) or more. This is a distribution share class, meaning that it intends to pay income to the holder. Orders to buy, switch or redeem shares are ordinarily processed on any day that is a full bank business day in Luxembourg.

RISK AND REWARD PROFILE

Lower Risk — Higher Risk

1	2	3	4	**5**	6	7

Typically lower reward — Typically higher reward

The Share Class is assigned to this risk category because of the price variations resulting from its currency and the nature of the Fund's investments and strategy. The risk category shown is based on historical data and may not be a reliable indication for the future risk profile of the Share Class. It is not a target or a guarantee and may change over time. The lowest category does not mean a risk-free investment. The Fund offers no capital guarantee or asset protection measures.

The Fund may be exposed to the following risks which are not adequately captured by the synthetic risk indicator and may negatively impact its value:

- **Investments in Mainland China** may be subject to capital restrictions and trading quotas (e.g. QFII and RQFII regimes). The Fund may encounter difficulties or delays in enforcing its rights in the event of disputes.
- **Chinese "Stock Connect"** trading programmes may be subject to additional risks related to ownership rights, clearing & settlement, trading quotas and operational issues.
- **Counterparty risk:** losses occur when a counterparty does not honour its obligations related to contracts such as over-the-counter derivatives.
- **Investments in emerging markets** are generally more sensitive to risk events, such as changes in the economic, political, fiscal and legal environment, as well as fraud.
- **Financial Derivatives risk:** the leverage resulting from derivatives amplifies losses in certain market conditions.
- **Liquidity risk:** markets with low volumes result in difficulties valuing and/or trading some assets.
- **Operational risk:** losses resulting from human errors, system failures, incorrect valuation and safekeeping of assets.
- **Sustainability risk:** ESG related risk events or conditions could cause a material negative impact on the value of the investment if they were to occur.

Further information can be found in the prospectus.

CHARGES

The charges you pay are used to cover 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, conversion** and **exit charges** shown are maximum figures. In some cases you may pay less. You can find this out from your financial adviser or SICAV distributor.
The **ongoing charges** figure is based on expenses for the period ending on 31 December 2025. This figure may vary from year to year. It excludes performance fees and portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling units/shares in another collective investment undertaking.
For more information on charges, please refer to the "Funds fees and costs" section of the SICAV's prospectus available on pictet.com/assetmanagement

One-off charges deducted before or after you invest

Entry charge (in favour of the distributor)	Up to 5.00%
Exit charge (in favour of the distributor)	Up to 1.00%
Conversion charge (in favour of the distributor)	Up to 2.00%

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

Charges taken from the Share Class over a year

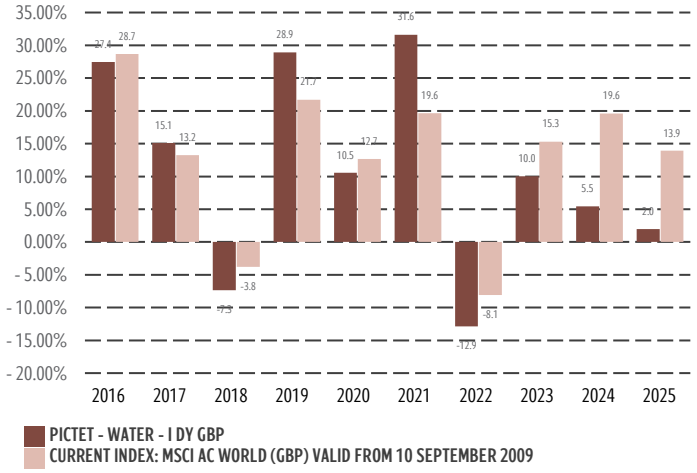
Ongoing charges	1.09%

Charges taken from the Share Class under certain specific conditions

Performance fee	No performance fee

PAST PERFORMANCE

The Share Class was launched on 10 September 2009 (Fund on 15 November 2006). Past performance is not a guide to future performance. The chart shows the Share Class' performance after payment of all fees, including portfolio transaction fees against the historical performance of the benchmark(s) stated below. Past performance has been calculated in GBP.



The Fund is actively managed and does not intend to track the MSCI AC World (GBP)

PRACTICAL INFORMATION

- Depositary bank: Bank Pictet & Cie (Europe) AG, succursale de Luxembourg, 15A, avenue J.F. Kennedy, L-1855 Luxembourg.
- The SICAV's prospectus, the most recent annual and semi-annual reports and other information on the SICAV are available, free of charge, in English from the SICAV's registered office, 15, avenue J.F. Kennedy, L-1855 Luxembourg.
- The most recent share prices and other practical information can be obtained from the SICAV's registered office.
- The tax laws of Grand Duchy of Luxembourg may have an effect on the investor's individual tax position.
- The SICAV 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 SICAV's prospectus.
- This document describes one class of one of the SICAV's funds, while the prospectus and periodic reports cover the entire SICAV.
- The assets and liabilities of the SICAV's different Funds are segregated. As a result, the rights of investors and creditors in relation to any one fund are restricted to the assets of that fund.
- Provided they meet the access conditions, investors are entitled to exchange their shares for shares in another class of this Fund or in another SICAV Fund. Additional information on ways of exercising this right can be obtained from the SICAV's registered office.
- The details of the up-to-date remuneration policy, including but not limited to a description of how remuneration and benefits are calculated, individuals responsible for awarding the remuneration and benefits including, as the case maybe, the composition of the remuneration committee are available at https:// www.am.pictet/en/luxembourg/global-articles/ucits-remuneration-disclosure and a paper copy is made available free of charge upon request at the Management Company's registered office.
- The Responsible Investment Policy is available at * https://documents.am.pictet.com/library/en/other?documentTypes=RI_POLICY&businessLine=PAM.

The Fund is authorised in Luxembourg and supervised by the Commission de Surveillance du Secteur Financier.

The Fund is managed by Pictet Asset Management (Europe) S.A. (the "Management Company"), part of the Pictet group

This key investor information is accurate as at 06 February 2026.

Key Investor Information

RATHBONES ASSET MANAGEMENT

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.

Rathbone Ethical Bond Fund (S Acc)

Fund Manager: Rathbones Asset Management Limited

S Acc ISIN GBOOBDDORN99

Objectives and investment policy

The objective of the fund is to deliver a greater total return than the IA Sterling Corporate Bond sector, after fees, over any rolling five-year period. There is no guarantee that this investment objective will be achieved over five years, or any other time period.

We use the IA Sterling Corporate Bond sector as a target for our fund's return because we aim to consistently outperform the average return of our competitors.

We also use the iBoxx £ Corporates index as a comparator benchmark against which you can compare the fund's performance.

The fund aims to promote positive environmental and/or social outcomes alongside its financial return objectives. The fund invests in and actively engages with a portfolio of assets that either contribute to, or have the potential to contribute to, at least one of these goals for a more sustainable world: Decent work, habitats and ecosystems, inclusive economies, resilient institutions, energy and climate, health and wellbeing, innovation and infrastructure, resource efficiency.

To meet the investment objective, the fund manager will invest at least 80% of our fund in corporate bonds with an investment-grade rating (AAA to BBB-). The remaining 20% of the fund is invested in corporate bonds with a credit rating below BBB- or with no rating at all. Up to 10% of the fund can be invested directly in contingent convertible bonds. The fund may invest globally but at least 80% of the portfolio will be invested in sterling denominated assets or hedged back to sterling. Derivatives may be used by the fund for investment purposes, efficient portfolio management and hedging. The use of derivatives for investment purposes may increase the volatility of the fund's Net Asset Value and may increase its risk profile.

Our fund's ethical and sustainability criteria are applied by Rathbone Greenbank Investments, an ethical research division of our company, which cannot be influenced by our fund managers. Companies are assessed against positive and negative social and environmental criteria. For us to invest in a company, it must satisfy at least one of the following: strong employment practices, sustainable environmental practices or community engagement and commitment to human rights. We do not invest in companies engaged in the following:

Alcohol manufacturing
Carbon-intensive industries
Human rights abuses
Alcohol retail
Poor employment practices
Nuclear power
Animal welfare violations
Polluting the environment
Pornography
Armaments
Gambling
Tobacco manufacturing

Our fund is designed for investors with a basic knowledge of bonds who seek income and growth. You should intend to invest for longer than five years, understand the risks of our fund and have the ability to bear a capital loss. For definitions please visit the glossary on our website. You can buy and sell units on each business day of the fund between 9am and 5pm.

Any income arising in relation to this unit class will be accumulated (i.e. automatically reinvested and reflected in the price of the shares).

We actively manage our fund, which means we can choose what we invest in as long as it's in line with the investment objective and policy. Because of this, our fund's performance can diverge significantly from its benchmarks over shorter periods of time and therefore isn't appropriate for investors who plan to withdraw their money within 5 years.

Risk and reward profile

Typically lower rewards, Lower risk

Typically higher rewards, Higher risk

These numbers rate how the Fund may perform and the risk of losing some or all of your investment. In general the potential for higher returns also implies a higher level of risk.

This indicator is a measure of the fund's past volatility (the extent and rapidity of up-and-down movements of the value of an investment). It may not be a reliable indication of the fund's future risk. The risk category shown is not a target or a guarantee and may change over time.

The risk category is calculated using historical data and may not be a reliable indicator of the Fund's future risk profile. The risk category shown is not guaranteed and may change over time.

However, the lowest category (1) does not mean a risk free investment.

During unusual market conditions, the risks normally experienced by the fund may increase significantly, and in addition, the fund may be subject to the following risks:

Credit risk: Bonds that we own can become more or less creditworthy and will fluctuate in value resulting in gains or losses. Bonds that we own may fail to meet their legal obligations, such as missing an interest payment. This is known as a 'default' and will result in a loss.

Interest Rate Risk: Most bonds pay us a fixed amount over an agreed period of time. If interest rates rise these bonds become less valuable and we may be locked into an unfavourable investment. If interest rates fall these bonds become more valuable.

Counterparty risk: A company that we deal with may renege on its obligations, costing you money.

Liquidity risk: Some assets become hard to sell at their expected price, especially in times of market stress. This could mean we have to sell assets below their expected price resulting in a loss. In extreme circumstances, we may suspend the fund to protect your investment, resulting in you being unable to access your money.

Sustainability Risk: Returns could deviate from the market or funds that don't promote environmental or social characteristics, or that don't avoid investments/sectors e.g., oil, tobacco.

Management risk: People make the investment decisions for our fund. If they make unfavourable decisions, you could lose money.

Operational risk: We rely on complex systems to ensure that trades are completed, our fund's assets are accounted for and that you can buy or sell our fund. If our systems fail, you could be inconvenienced or lose money.

Derivatives risk: Sometimes we invest in financial contracts or assets with similar exposures, such as structured products and currency hedging. These assets can be used to offset risks or meet other objectives, however market moves can cause these assets returns not to align with those objectives and can result in losses or gains.

The risk indicator for this fund reflects the following:

- The emphasis on income helps the manager to maintain a moderate risk profile for the fund.

Charges

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 Charges	0.52%
Charges taken from the Sub-Fund under certain specific conditions.	
Performance Fee	None

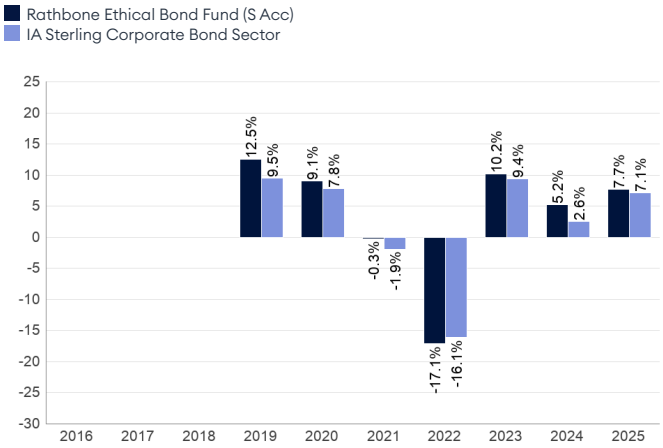
The Fund does not charge entry or exit charges.

For more information about charges, please see the "Charges" section of the fund's Prospectus, available by calling the Information Line or emailing RAM@Rathbones.com.

The charges you pay are used to pay for the costs of running the Fund, including the costs of managing and distributing it. These charges reduce the potential growth of your investment. The fund manager receives an annual fee, which is included in the ongoing charges shown. Ongoing charges are the same for all investors in the same class. The charges shown are based on actual fees and expenses. The ongoing charges figure excludes portfolio transaction costs.

The value of investments in the fund and the income from them may go down as well as up and you may not get back your original investment when you sell your units.

Past performance



The performance of this Class is calculated in GBP

This share class launched on 05 April 2018.

The Fund launched on 14 May 2002.

Past performance should not be seen as an indication of future performance. Basis of performance: Price performance based upon mid to mid price. Past performance is reported on a full calendar year basis.

Practical information

Depositary: NatWest Trustee and Depositary Services

Tax: Investors should note that the tax legislation that applies to the fund may have an impact on the personal tax position of their investment in the fund. Contact your adviser to discuss tax treatment and the suitability of this investment.

Additional information: This Key Investor Information Document (KIID) may not contain all the information you need. For additional information on the fund (including the Supplementary Information Document), and on other funds, or to obtain a free copy of the fund's Prospectus or the annual and semi-annual unit holder reports, call the Information Line or write to the registered office, at the address below. The Prospectus and unit holder reports are in English.

For fund performance and most recent unit price, go to www.rathbones.com/am.

The up-to-date remuneration policy of the fund 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, is available free of charge upon request at the fund manager's registered office. A summary thereof is available on https://www.rathbones.com/en-gb/remuneration-policy

Notices: Rathbones Asset Management 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. The assets of each of our funds are segregated, meaning that each fund is insulated from any losses or claims associated with other funds.

Address: Rathbones Asset Management Limited, 30 Gresham Street, London, EC2V 7QN
Information line: 02073990399
Telephone: 02073990000
Facsimile: 02073990057
Email: RAM@Rathbones.com
Website: www.rathbones.com/am

A member of the Rathbones Group. Registered No.2376568

ROYAL LONDON ASSET MANAGEMENT

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.

Royal London Sustainable Leaders Trust (Accumulation - Class C Shares)

ISIN: GB00B7V23Z99
Managed by RLUM Limited

Objectives and investment policy

Objective The Fund's financial objective is to achieve capital growth over the medium term, which should be considered as a period of 3-5 years, and to outperform the FTSE All-Share Index (the "Index") over a rolling 5-year periods.
The Fund's sustainability objective is to invest in companies that make a positive contribution to one or more of the "Sustainability Themes" (Clean, Healthy, Safe, Inclusive), through their products or services as determined by the Investment Adviser using its "Sustainability Standard" (details below).
Policy At least 80% of the Fund is invested in shares of UK companies that are listed in the UK.
UK companies are those that are either domiciled in, incorporated in, or have a significant economic exposure to, the UK.
The remainder of the Fund (up to 20%) may be invested in shares of overseas listed companies.
Overall, at least 70% of the Fund is invested in Sustainable Companies or Issuers. Up to 30% may be held in Non-Sustainable Companies or Issuers.
The remaining portfolio will not conflict with the sustainability objective of the Fund. The Fund is actively managed.
Up to 10% of the Fund may be invested in other funds known as collective investment schemes (including funds managed by RLUM Limited or another Royal London Group company) and transferrable securities.
The Fund may use derivatives for the purposes of Efficient Portfolio Management (including hedging). The use of derivatives for this purpose is unlikely to increase the risk profile of the Fund.
Cash may be held for investment purposes and to manage inflows and outflows of investors' money in the Fund, however cash is not expected to exceed 5% of the Fund.
The Fund may at times be concentrated in terms of the number of investments it holds (i.e. have less than 50 holdings).
Strategy The Investment Adviser avoids investing in tobacco and armament manufacturers, nuclear-power generators, and companies that conduct animal testing (other than for purposes of human or animal health, and/or where it is required by law or regulation), pornography production, online/ offline gambling establishments and fossil fuel extraction. The Investment Adviser also applies a conflict screen using the UN Global Compact and OECD Guidelines.
The Fund's Sustainability Standard is that a company makes a positive contribution to one or more of the Sustainability Themes. To be considered, the majority (ie at least 50%) of company's revenues must be aligned to these Sustainability Themes.
Please refer to the Fund Prospectus or the Consumer Facing Disclosure for further details regarding the Sustainable Investment Process. These documents are available in the Fund Information section at www.rlam.com/uk.
Benchmark The target benchmark is the FTSE All-Share Index (the "Index") which represents the share price performance of approximately 600 of the largest companies on the London Stock Exchange.
The Index has been selected as a target benchmark because it is representative of the type of companies in which the Fund invests, and it is therefore an appropriate measure for the Fund's performance.
The performance comparator for the Fund is the IA UK All Companies sector (the "IA Sector").
Recommendation This Fund may not be appropriate for investors who plan to withdraw their money within 5 years.

Concepts to understand

Capital Growth The rise in an investment's value over time.
5-Year Rolling Period Any period of five years, no matter which day you start on.
Environmental, social and governance A list of predefined criteria that determines how a company operates in terms of sustainability and overall corporate governance.
Efficient Portfolio Management A list of approved investment techniques, including the use of derivatives, used to protect against excessive risk, reduce cost or generate extra income or growth.
You can buy and sell your shares on each working day, except public holidays, at 12:00 noon if you tell us before 12:00 noon that you want to do so. Instructions received after 12:00 noon will be processed at 12:00 noon on the following working day.
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. If this is an accumulation share class, any income will be reinvested in the Fund.

Risk and reward profile

1	2	3	4	**5**	6	7

Lower risk — Higher risk

Typically lower rewards — Typically higher rewards

The fund is shown in risk category 5 because its unit price has shown a medium to high level of volatility historically. The indicator has been calculated using historical data and may not be a reliable indication of the future risk profile of the Fund. As an investment, shares are typically more volatile than money market instruments and bonds.
The indicator has been calculated using historical data and may not be a reliable indication of the future risk profile of the Fund. This Fund has historically been primarily invested in shares.
The risk and reward indicator is not a measure of the expected rise or fall in capital but shows how sharply the Fund's share price has gone up and down historically.
A fund whose share price has experienced sharp or large increases or decreases will sit in a higher risk category, whereas a fund whose share price has experienced small or gradual increases or decreases will sit in a lower risk category. The indicator is calculated using a standard methodology derived from EU rules.
The risk/reward indicator is an estimate and not a guarantee. Going forward, the Fund's actual volatility could be higher or lower, and its rated risk/reward profile could change. The lowest risk category does not mean the investment is risk free.
The risk indicator does not adequately capture the following risks, which are materially relevant to the Fund:
Investment Risk The value of investments and any income from them may go down as well as up and is not guaranteed. Investors may not get back the amount invested.
Concentration risk The price of Funds that invest in a reduced number of holdings, sectors, or geographical areas may be more heavily affected by events that influence the stockmarket and therefore more volatile.
EPM Techniques The Fund may engage in EPM techniques including holdings of derivative instruments. Whilst intended to reduce risk, the use of these instruments may expose the Fund to increased price volatility.
Exchange Rate Risk Investing in assets denominated in a currency other than the base currency of the Fund means the value of the investment can be affected by changes in exchange rates.
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.
Responsible Investment Risk The Fund can only invest in holdings that demonstrate compliance with certain sustainable indicators or ESG characteristics. This reduces the number securities in which the Fund can invest and there may as a result be occasions where it forgoes more strongly performing investment opportunities, potentially underperforming non-sustainable funds.

Charges

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

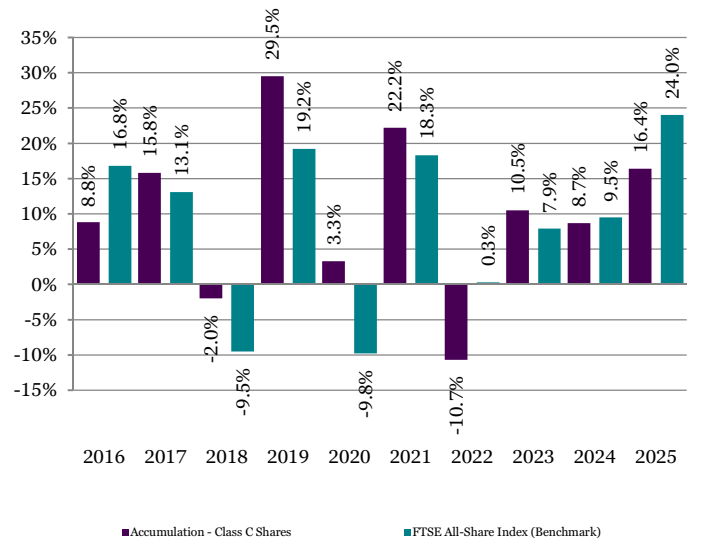
One-off charges taken before or after you invest:	
Entry charge	None
Exit charge	None
Charges taken from the fund over a year:	
Ongoing charge	0.76%
Charges taken from the fund under specific conditions:	
Performance fee	None

The entry and exit charge 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.
The ongoing charges figure is based on expenses as at 31 December 2025. This figure may vary from year to year and does not include portfolio transaction costs. Ongoing charges are the same for all investors.

Past performance

The graph shows fund performance over the past 10 years where available. The figure for a given year shows how much the Fund increased or decreased in value during that year. These results reflect ongoing charges taken from the Fund, but do not reflect any entry charges you might have to pay.
The Fund was launched on 29 May 1990 and the share class on 4 December 2012.

The Royal London Sustainable Leaders Trust (Accumulation - Class C Shares) *in GBP*



Source: RLAM and DataStream as at 31 December 2025

Past performance is not a guarantee or reliable indicator of future returns. The chart shows performance in British Pounds after the ongoing charges and the portfolio transaction costs have been paid. Entry and exit charges are excluded from calculations of past performance. The past performance is calculated in British Pounds, with net dividends reinvested.

Practical information

Trustee: HSBC Bank plc

Additional Information: This Key Investor Information Document (KIID) may not contain all the information you need. For additional information on the Fund (including the Supplementary Information Document), on other share classes of this Fund and on other funds, or to obtain a free copy of the Fund's Prospectus or the annual and semi-annual shareholder reports, call the information line or write to Royal London Asset Management Limited, details of which are below. Alternatively, visit www.rlam.com. The Prospectus and shareholder reports are in English.

This KIID describes one share class of the Fund. The Prospectus and annual and semi-annual shareholder reports are prepared for the entire Fund across all share classes.

For fund performance and most recent share price, visit www.rlam.com.

Should you wish to switch share classes or funds, please see the "Switching" section of the Prospectus for details.

Tax: Investors should note that the tax legislation that applies to the Fund may have an impact on the personal tax position of their investment in the Fund.

Contact your adviser to discuss tax treatment, suitability of this investment, and other questions.

Notices: RLUM 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 the Company's remuneration policy are available at www.rlam.com 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 Company, at the address below.

This Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority (FCA).

Address: Royal London Asset Management
80 Fenchurch Street, London, EC3M 4BY
Telephone: 0345 605 7777
Website: www.rlam.com
A member of the Investment Association

Publication Date: This Key Investor Information is accurate as at 17 February 2026

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 Global Sustainable Value Equity Fund

an Authorised Unit Trust of Schroder Unit Trusts Limited

Class I Accumulation GBP (GB00B019KQ13)

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 World (Net Total Return) Index (after fees have been deducted) over a three to five year period by investing in equities of companies worldwide with 'Value' characteristics 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 a concentrated range of equities of companies worldwide that have certain 'Value' characteristics. Value is assessed by looking at indicators such as cash flows, dividends and earnings to identify securities which the manager believes have been undervalued by the market. The fund typically holds 30 to 70 companies. 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.

Benchmark

The fund's performance should be assessed against its target benchmark, being to exceed the MSCI World (Net Total Return) Index, and compared against the MSCI World Value (Net Total Return) Index and the Investment Association Global 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 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.

Concentration risk: The fund may be concentrated in a limited number of geographical regions, industry sectors, markets and/or individual positions. This may result in large changes in the value of the fund, both up or down.

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	0.79%

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

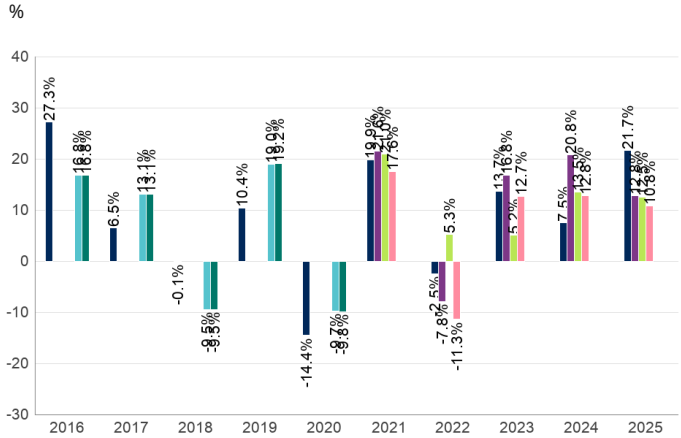
The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

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 0.79%. 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



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 24/03/2006.
The shareclass was launched on 24/03/2006.

Performance achieved between 2011 and 2018 was achieved in circumstances that no longer apply. Please note the fund's name, objective and investment policy changed on 14 February 2018. The fund's benchmarks have changed as follows:
- From 14 February 2018 to 31 March 2021 (Target benchmark: FTSE Customised All-Share ex Ethically Screened (Gross Total Return) Index. Comparator benchmark: FTSE All Share (Gross Total Return) Index).
- From 31 March 2021 to 15 August 2021 (Target benchmark: FTSE Customised All-Share ex Ethically Screened (Gross Total Return) Index. Comparator benchmarks: FTSE All Share (Gross Total Return) Index and the MSCI UK Value (Gross Total Return) Index).
- From 16 August 2021 onwards (Target benchmark: MSCI World (Net Total Return). Comparator benchmarks: MSCI World Value (Net Total Return) Index and the Investment Association Global sector average return).

- I Accumulation GBP (GB00B019KQ13)
- MSCI World (Net Total Return) Index
- MSCI World Value (Net Total Return) Index
- Investment Association Global sector average return
- FTSE Customised All-Share ex Ethically Screened (Gross Total Return) Index
- FTSE All Share (Gross Total Return) Index
- MSCI UK Value (Gross Total Return) Index

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. 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.

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.

US Impact Equity Fund

a sub-fund of T. Rowe Price Funds SICAV
Class I (GBP) 9 (ISIN: LU2837814701)

Management company: T. Rowe Price (Luxembourg) Management S.à r.l.

Objectives and Investment Policy

Objective To have a positive impact on the environment and society by investing in sustainable investments, where the companies' current business activities are expected to generate a positive impact whilst at the same time seeking to increase the value of its shares, over the long term, through growth in the value of its investments.

Portfolio securities The fund is actively managed and invests mainly in a diversified portfolio of shares of companies in the United States. The investment manager will focus on companies that it believes have the potential to create positive social or environmental impact through their products or services, and that appear to offer superior growth prospects and investment characteristics. The fund has sustainable investment as an objective that the fund aims to achieve through its commitment to only invest in sustainable investments. The investment manager implements the following investment strategies: impact exclusions and positive impact inclusion. Details of how E & S are promoted are further explained in the fund's Sustainability annex to the prospectus. https://www.funds.troweprice.com/uk/en/.

The fund may use derivatives for hedging and efficient portfolio management.

Investment process The investment manager will use T. Rowe Price's in-house proprietary impact screening process to select companies for its portfolio. Each company selected for inclusion in the fund's portfolio has current business activities that are expected to generate a material and measurable positive impact under one of the two impact pillars listed in the 'T. Rowe Price Impact Inclusion Criteria' section. Such activities are intended to broadly align with the UN Sustainable Development Goals. In addition, the investment process aims to select companies capable of achieving and sustaining above-average, long-term growth in capital appreciation and in the value of the fund's investments.

Impact Investment Framework The fund seeks to achieve its sustainable investment objective through the investment manager's impact inclusion criteria and the application of its proprietary impact exclusion list which aims to avoid sectors and/or companies whose activities may be considered harmful to the environment and/or society. Securities are screened first to exclude those whose activities may be considered harmful to the environment and/or society, through exposure to the categories outlined in the proprietary impact exclusion list. Securities are also screened with respect to conduct issues as determined through the investment manager's ESG assessment. The investment manager then selects companies, from the remaining universe on the basis of the positive impact inclusion criteria. As the fund has a sustainable investment objective, it must also ensure that the securities it holds do not cause significant harm to any environmental or social objective and investee companies follow good governance practices.

The fund embeds governance analysis into the investment process and engages in active ownership, monitoring, and mutual engagement with the issuers of the securities in which it invests. This includes regular dialogue with issuers and active proxy voting.

SFDR classification Article 9.

https://www.troweprice.com/esg.

Benchmark S&P 500 Index Net 30% Withholding Tax. The investment manager is not constrained by any country, sector and/or individual security weightings relative to the benchmark index and has complete freedom to invest in securities that do not form part of the benchmark. However, at times, market conditions may result in the fund's performance being more closely aligned with that of the benchmark index.

Benchmark use For Performance comparison.

Portfolio reference currency USD

Designed for Investors who plan to invest for the medium to long term.

Other Information:

Income generated by the fund is reinvested and included in the value of its shares.

Orders to buy, switch and redeem shares are ordinarily processed any day that is a full bank business day in Luxembourg except on days when markets, in which a substantial amount of the portfolio is traded, are closed or the day before. Please consult the following link, https://www.troweprice.com/financial-intermediary/lu/en/funds.html, for the dealing calendar and any applicable exceptions.

Orders received and accepted by 13:00 Luxembourg time on a business day will generally be processed that day.

Risk and Reward Profile

Lower Risk — Higher Risk

Typically Lower Rewards — Typically Higher Rewards

1	2	3	4	5	**6**	7

The value of an investment in the fund can go up and down. When you sell your shares, they may be worth less than what you paid for them. If your currency as an investor is different from the subscription currency of the fund, changes in currency exchange rates could reduce any investment gains or increase any investment losses.

The risk/reward rating above is based on medium-term volatility (actual or estimated variations in the fund's share price over five years) but is not a reliable indicator of future risk reward profile.

The lowest category does not mean a risk-free investment.

The fund is in the category shown because it invests in a segment of the market where volatility is moderately high.

The fund's risk level reflects the following:

- As a class, bonds carry higher risks than money market securities and lower risks than equities.

The fund is subject to fund-specific risks described below as well as generic risks. Certain risks are at least partially reflected in the risk/reward number.

MAIN RISKS TYPICALLY ASSOCIATED WITH ORDINARY MARKET CONDITIONS

Main fund-specific risks that are not reflected in the risk/reward number include:

ESG and Sustainability risk may result in a material negative impact on the value of an investment and performance of the fund.

Investment Fund involves certain risks an investor would not face if investing in markets directly.

MAIN RISKS TYPICALLY ASSOCIATED WITH UNUSUAL MARKET CONDITIONS

Unusual market conditions or large unpredictable events can amplify the fund's main risks. They can also trigger other fund-specific risks, such as:

Operational risk may cause losses as a result of incidents caused by people, systems, and/or processes.

A more detailed description of the risks that apply to the fund is set out in the section "Risk Descriptions" in the prospectus.

Charges

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

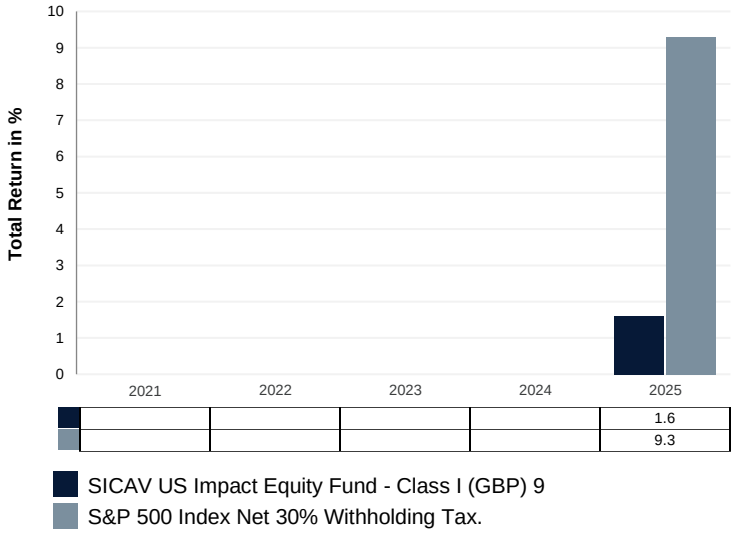
One-off charges taken before or after you invest	
Entry charge	None
Exit charge	None
This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.	
Charges taken from the fund over a year	
Ongoing charges	0.29%
Charges taken from the fund under certain specific conditions	
Performance fee	None

The **entry** and **exit charges** shown are maximum figures. In some cases you may pay less. You can find this out from your distributor or financial adviser.

The **ongoing charges** figure is based on expenses for the year ending 12/2025. This figure may vary from year to year. It excludes portfolio transaction costs, except in the case of an entry/exit charge paid by the fund when buying or selling units/shares in another collective investment undertaking.

For more information about charges, please see the sections entitled "NOTES ON FUND COSTS" and "EXPENSES" in the fund's prospectus, which is available at www.troweprice.com/sicavfunds.

Past Performance



The past performance indicated is not a reliable indicator of future performance.

The past performance calculation includes all ongoing charges, but excludes any entry charge applied.

The fund started to issue shares in 2022.

The class started to issue shares in 2024.

Past performance has been calculated in GBP.

For currency hedged share classes, the benchmark index may be hedged to the currency of that share class.

Practical Information

The fund's depositary is J.P. Morgan SE, Luxembourg Branch.

Further information about the fund, copies of its prospectus, latest annual report and any subsequent half-yearly report can be obtained, free of charge, from J.P. Morgan SE, Luxembourg Branch, or at www.troweprice.com/sicavfunds. These documents are available in English and certain other languages (fully detailed on the website).

The latest share prices can be obtained from J.P. Morgan SE, Luxembourg Branch.

The tax legislation of Luxembourg, the fund's home Member State, may have an impact on the personal tax position of the investor.

T. Rowe Price (Luxembourg) Management S.à r.l. 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.

Investors in the fund have the right to exchange their shares in the fund for shares in another compartment. Information about how to exercise this right is contained in the section of the prospectus entitled “Conversion of Shares”.

This document describes a compartment of T. Rowe Price Funds SICAV and the prospectus and periodic reports referenced in this document are prepared for the whole of the T. Rowe Price Funds SICAV. The assets and liabilities of each compartment are segregated by law, which means that third party creditors have recourse only to the compartment having incurred the liability.

Investors can obtain information about the other classes of the fund in the appendix to the prospectus describing this fund.

The details of the up-to-date remuneration policy statement setting out the key remuneration elements, 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, are available on the website

www.troweprice.com/trpluxembourgmanagementsarlremunerationpolicy.
A paper copy of the remuneration policy statement is available free of charge at the registered office of T. Rowe Price (Luxembourg) Management S.à r.l.

This fund is authorised in Luxembourg and supervised by the Commission de Surveillance du Secteur Financier.
The management company is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier.
This key investor information is accurate as at 12/02/2026.

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.

Global Impact Credit Fund

a sub-fund of T. Rowe Price Funds OEIC
Class C Acc 9 (ISIN: GB00BMHRQ436)
Authorised Corporate Director: T. Rowe Price UK Limited

Objectives and Investment Policy

Objective The fund has both a financial and sustainability objective. The fund aims to **achieve capital growth and income** and to contribute to positive sustainability impact over the long term (a minimum of 5 years). The fund's positive sustainability impact includes:
Environmental Impact:
• **Reducing greenhouse gases (GHGs)** through activities that improve energy efficiency and/or mitigate GHG emissions including carbon, methane, nitrous oxide and fluorinated gases as well as climate financing activities.
• **Promoting healthy ecosystems** through activities that protect and/or enhance air quality, land, freshwater and oceans and support sustainable agriculture and aquaculture.
• **Nurturing circular economies** through activities that reduce waste, recycle materials and enable more efficient consumption.
Social Impact:
• **Enabling social equity** through activities that aim to reduce historic economic imbalances stemming from gender, race, income or geography.
• **Improving health** through activities that provide health care solutions, support physical and mental well-being and improve nutrition and food quality and animal health.
• **Improving safety & security** through activities that provide personal and worker safety solutions including safer mobility.
Portfolio Securities The fund is actively managed and invests at least 70% of its total assets in debt securities that:
- Contribute to achieving a positive social or environmental impact through both their asset contribution (through the issuer's activities) and the investor contribution (through the investment manager's activities); and
- Have a potential to offer a financial return across industries.

The fund may also invest in asset-backed securities (ABS), mortgage-backed securities (MBS), contingent convertible bonds and distressed or defaulted bonds, as further detailed in the prospectus.
The fund invests at least 70% of its total assets in a portfolio of investment grade bonds from issuers around the world, including emerging markets (up to 40% of its total assets). The fund may also invest in below investment grade bonds (up to 30% of its total assets). The debt securities are rated by Standard & Poor's or an alternative credit rating agency. Where the securities are unrated, the investment manager will ensure they are of a similar quality in accordance with its in-house rating. The fund may also invest in convertible bonds (up to 15% of its total assets).
In pursuit of its financial objective, the fund may also invest up to 30% of its assets in other bonds, equities and related securities that do not meet the impact eligibility criteria. The fund may only invest up to 10% of its assets in equity and equity related securities. The fund may also invest in cash and cash equivalents for financial liquidity and risk management purposes. No such investment will conflict with the fund's positive impact objective.
The fund aims to hedge any non-Sterling assets to Sterling.
More information on the investment process can be found in the fund's prospectus.
The fund may use derivatives for hedging and efficient portfolio management and for investment purposes in line with the fund's financial objective. No such investment will conflict with the fund's positive impact objective; however, derivatives used for hedging and efficient portfolio management may not meet the impact eligibility criteria.
Benchmark Bloomberg Global Aggregate Credit Index Hedged to GBP.
Benchmark Use Investors may use the benchmark to compare the fund's performance. The benchmark has been selected because it is similar to the investment universe used by the investment manager and therefore acts as an appropriate comparator. The investment manager is not constrained by any country, sector and/or individual security weightings relative to the benchmark index and has complete freedom to invest in securities that do not form part of the benchmark. However, at times, market conditions may result in the fund's performance being more closely aligned with that of the benchmark index. The benchmark is the reference portfolio for risk management method (relative VaR).

Other Information:
Income generated by the fund is reinvested and included in the value of its shares.
The fund deducts expenses from capital. This may have tax implications for investors, especially those for whom income and capital gains are subject to different treatment and personal tax rates.
Orders to buy, switch and redeem shares are ordinarily processed any day that is a full bank business day in England and Wales except on days when markets, in which a substantial amount of the portfolio is traded, are closed or the day before. Please consult the following link https://www.troweprice.com/literature/public/country/gb/language/en/literature-type/trading-calendar/sub-type/oeic, for dealing calendar and any applicable exceptions.
Orders received and accepted by 12:00 noon on a business day will generally be processed that day.

Risk and Reward Profile

Lower Risk — Higher Risk
Typically Lower Rewards — Typically Higher Rewards

1	2	3	**4**	5	6	7

The value of an investment in the fund can go up and down. When you sell your shares, they may be worth less than what you paid for them. If your currency as an investor is different from the subscription currency of the fund, changes in currency exchange rates could reduce any investment gains or increase any investment losses.
The risk/reward rating above is based on medium-term volatility (actual or estimated variations in the fund's share price over five years) but is not a reliable indicator of future risk reward profile.
The lowest category does not mean a risk-free investment.
The fund is in the category shown because it invests in a segment of the market that is moderately volatile.
The fund's risk level reflects the following:
- As a class, stocks carry higher risks than money market securities and bonds.

The fund is subject to fund-specific risks described below as well as generic risks. Certain risks are at least partially reflected in the risk/reward number.
MAIN RISKS TYPICALLY ASSOCIATED WITH ORDINARY MARKET CONDITIONS
Main fund-specific risks that are not reflected in the risk/reward number include:
Asset-Backed Securities (ABS) and Mortgage-Backed Securities (MBS) may be subject to greater liquidity, credit, default and interest rate risk compared to other bonds. They are often exposed to extension and prepayment risk.
Distressed/Defaulted Distressed or defaulted debt securities may bear substantially higher degree of risks linked to recovery, liquidity and valuation.
Emerging markets are less established than developed markets and therefore involve higher risks.
ESG Risks could have a material negative impact on the value of an investment and performance of the fund.
High Yield Bond High yield debt securities are generally subject to greater risk of issuer debt restructuring or default, higher liquidity risk and greater sensitivity to market conditions.
SU risks may result in the fund not meeting all or part of its sustainable investment objective(s).

MAIN RISKS TYPICALLY ASSOCIATED WITH UNUSUAL MARKET CONDITIONS
Unusual market conditions or large unpredictable events can amplify the fund's main risks. They can also trigger other fund-specific risks, such as:
Contingent Convertible Bonds may be subject to additional risks linked to: capital structure inversion, trigger levels, coupon cancellations, call extensions, yield/valuation, conversions, write downs, industry concentration and liquidity, among others.
Derivatives may be used to create leverage which could expose the fund to higher volatility and/or losses that are significantly greater than the cost of the derivative.

A more detailed description of the risks that apply to the fund is set out in the section "Risk Descriptions" in the prospectus.

Charges

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

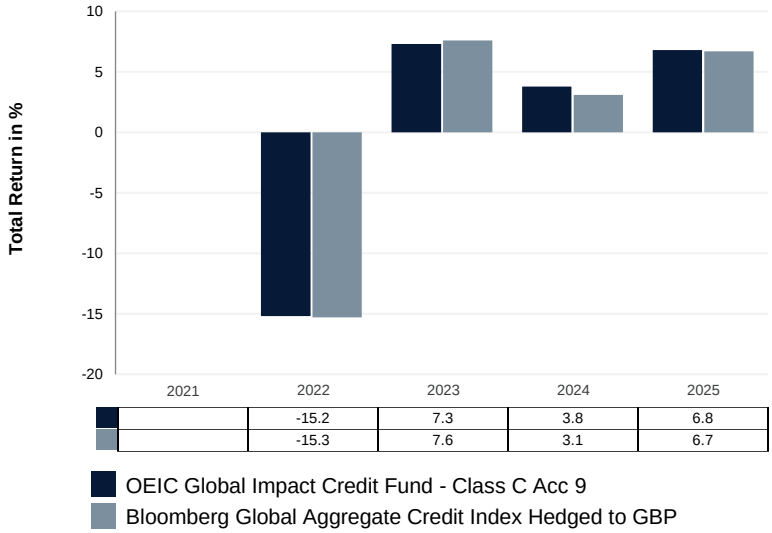
One-off charges taken before or after you invest	
Entry charge	None
Exit charge	None
This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.	
Charges taken from the fund over a year	
Ongoing charges	0.36%
Charges taken from the fund under certain specific conditions	
Performance fee	None

The **entry** and **exit charges** shown are maximum figures. In some cases you may pay less. You can find this out from your distributor or financial adviser.

The **ongoing charges** figure is based on expenses as at 31st December 2025. This figure may vary from year to year. It excludes portfolio transaction costs, except in the case of an entry/exit charge paid by the fund when buying or selling units/shares in another collective investment undertaking.

For more information about charges, please see the fund's prospectus, which is available at troweprice.com.

Past Performance



The past performance indicated is not a reliable indicator of future performance.

The past performance calculation includes all ongoing charges, but excludes any entry charge applied.

The fund started to issue shares in 2021.

The class started to issue shares in 2021.

Past performance has been calculated in GBP.

When a share class is hedged to a different currency, a hedged version of the benchmark (where available) will be used by the Authorised Corporate Director for the performance comparison.

Practical Information

The fund's depositary is JP Morgan Europe Limited.

Further information about the fund, copies of its prospectus, latest annual report and any subsequent half-yearly report can be obtained, free of charge, from JP Morgan Europe Limited, or at troweprice.com. These documents are available in English and certain other languages (fully detailed on the website).

The latest share prices can be obtained from JP Morgan Europe Limited.

The tax legislation of the UK, the fund's home Member State, may have an impact on the personal tax position of the investor.

T. Rowe Price UK 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.

Investors in the fund have the right to exchange their shares in the fund for shares in another sub-fund. Information about how to exercise this right is contained in the section of the prospectus entitled “Conversion of Shares”.

This document describes a sub-fund of T. Rowe Price Funds OEIC and the prospectus and periodic reports referenced in this document are prepared for the whole of the T. Rowe Price Funds OEIC. The assets and liabilities of each sub-fund are segregated by law, which means that third party creditors have recourse only to the sub-fund having incurred the liability.

Investors can obtain information about the other classes of the fund in the appendix to the prospectus describing this fund.

The details of the up-to-date remuneration policy statement setting out the key remuneration elements, 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, are available on the website https://www.troweprice.com/content/dam/trowecorp/Pdfs/TPRUK_Remuneration_Policy.pdf. A paper copy of this information is available free of charge upon request from the Authorised Corporate Director.

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.

UBS S&P 500 Scored & Screened UCITS ETF (the "Fund"), a sub-fund of UBS (Irl) ETF plc (the "Company"), class hGBP dis (ISIN: IE00BHXMHR72)

This Fund's management company is UBS Asset Management (Europe) S.A., a subsidiary of UBS AG.

Objectives and investment policy

The Fund is passively managed and seeks to track performance of the S&P 500 Scored & Screened Hedged to GBP Index (Net Total Return) (the 'Index'). The Index is an equity Index calculated, maintained and published by international Index supplier S&P Indices and is denominated in USD. It tracks the movements of the 500 leading companies listed on markets in the USA but available to investors globally. The Index is a broad-based, market cap-weighted index that is designed to generate exposure to best-in-class environmental, social and governance ('ESG') US based companies while avoiding those with low ESG characteristics. This best-in-class approach excludes at least 20% of the least well-rated securities as against the standard index universe. The Fund does not benefit from an SRI label. In seeking to implement its investment objective of tracking the performance of the Index, the Fund may also in exceptional circumstances hold securities which are not comprised in its Index, including, for example, securities in respect of which there has been an announcement or it is expected that they will shortly be included in the Index. The Fund may, for the purpose of reducing risk, reducing costs or generating additional capital or income, use derivative instruments. The use of derivative instruments may multiply the gains or losses made by the Fund on given investment or on its investments generally.
Currency hedged share classes may also be available in the Fund.
This sub-fund promotes environmental and/or social characteristics but does not have a sustainable investment objective.
The Fund will not enter into any securities lending.
The return of the fund depends mainly on the performance of the tracked index.

Investors other than authorized participants may not subscribe for shares directly with UBS (Irl) ETF plc, but may purchase and sell shares, through an intermediary, on one of the stock exchanges listed for the share class on the website **www.ubs.com/etf.** In exceptional circumstances, direct redemptions with UBS (Irl) ETF plc, are however possible on each dealing day (as set out in the relevant supplement to the prospectus). Authorized participants may subscribe and redeem shares with the UBS (Irl) ETF plc under the conditions detailed in the relevant authorized participant agreement.

This class distributes its net income in order to maintain the maximum tracking accuracy of the S&P 500 Scored & Screened Hedged to GBP Index (Net Total Return).

The impact of currency fluctuations between any foreign currency to the Index currency is reduced by selling foreign currency forwards at one month forward rate in line with the currency version of the Index. Hedging reduces the effect of the fluctuations in the exchange rate between the currencies of the equity securities (i.e. shares) that make up the Index and GBP, the currency of the Share Class.

Risk and reward profile

Lower risk ← → Higher risk

Typically lower rewards — Typically higher rewards

1	2	3	4	5	**6**	7

More about the risk category

- The risk category is based on the estimated future volatility of the Fund. The method used for this estimate depends on the fund type and historical data.
- Historical performance is not a reliable indicator for future performance.
- The risk category allocated is not static and may vary over time.
- Allocation to the lowest risk category does not mean that an investment in this fund is free of risk.

Why is this Fund in this Category?

The Fund is in risk category 6 because the volatility of its returns is very high. The Fund invests in equities and may therefore be subject to high volatility. This requires an elevated risk tolerance and capacity. The value of a unit may fall below the purchase price. The value of a unit may be influenced by currency fluctuations.

Further material risks

- The Fund may use derivatives which can reduce investor risks or give rise to market risks as well as potential loss due to failure of counterparty.
- Every fund reveals specific risks, a detailed and comprehensive list of risk descriptions can be found in the prospectus.
- Sustainability characteristics and risks are considered as part of the Index selection process.

The benchmark is the intellectual property of the index provider. The Share Class is not sponsored or endorsed by the index provider. Please refer to the Fund's prospectus for full disclaimer.

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[1]	
Entry charge	0.00%[2]
Exit charge	0.00%[2]
Charges taken from the fund over a year	
Ongoing charges	0.13%
Charges taken from the fund under certain specific conditions	
Performance fee	none

[1] 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.

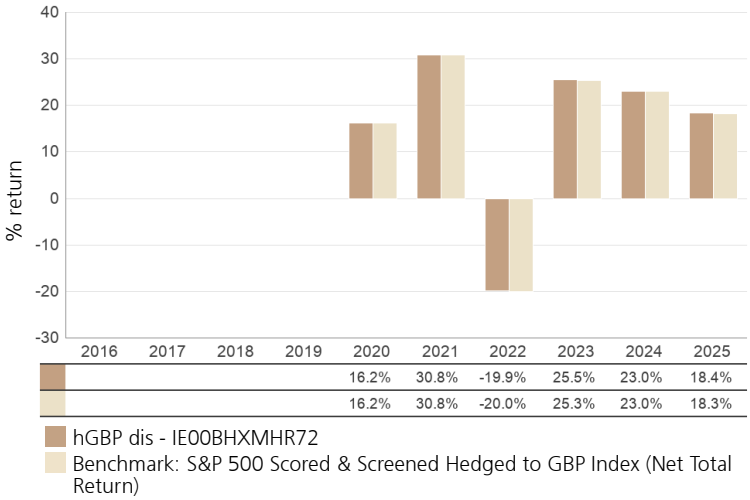
[2] Investors who deal on secondary markets will pay fees as charged by their stock brokers. These fees are publicly available on exchanges on which the shares are listed and traded and may also be obtained from the relevant stock brokers. Transaction costs related to dealing directly with the Fund will be payable by authorised participants.

The **ongoing charges** figure is based on the last twelve months prior to the preparation of this document. This figure may vary from year to year. It generally excludes:

- Portfolio transaction costs, except in the case of an entry/ exit charge paid by the Fund when buying or selling units in another collective investment undertaking

For more information, please see the charges section of the Fund's prospectus, which is available at **www.ubs.com/etf**.

Past performance



Performance in the past is not a reliable indicator of future results.

The chart shows the class's investment returns calculated as percentage year-end over year-end change of the class net asset value. In general any past performance takes account of all ongoing charges, but not the entry charge. If the sub-fund is managed against a benchmark, its return is also shown.

The class was launched in 2019.

The past performance of this sub-fund is calculated in GBP.

Practical information

Depositary
State Street Custodial Services (Ireland) Limited

Further Information
UBS (Irl) ETF plc (the "Company") is established as a segregated portfolio company and can have multiple sub-funds. As a matter of Irish law, the assets of the Fund will not be available to satisfy the liabilities of another sub-fund of the Company. Information about the Fund and available share classes, the Company's full prospectus as well as the latest annual and semi-annual reports, can be obtained free of charge, in English on request in writing from the Administrator at 78 Sir John Rogerson's Quay, Dublin 2, Ireland. Details of the remuneration policy of the management company relating to how remuneration and benefits are calculated, the people responsible for awarding the remuneration and benefits and the composition of the remuneration committee (where such a committee exists) are available on **www.ubs.com/ame-regulatorydisclosures.** A paper copy of the full policy is available free of charge upon request.
The currency of the share class is GBP.
The latest Net Asset Value, details of the Fund's portfolio and indicative intra-day Net Asset Value of the Fund is available at **www.ubs.com/etf.**

Tax Legislation
The Company is subject to the tax laws and regulations of Ireland. Depending on your own country of residence, this might have an impact on your investment. For further details you should consult a tax adviser.

Liability Statement
UBS Asset Management (Europe) S.A. 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 of 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.

UBS S&P 500 Scored & Screened UCITS ETF (the "Fund"), a sub-fund of UBS (Irl) ETF plc (the "Company"), class USD dis (ISIN: IE00BHXMHK04)

This Fund's management company is UBS Asset Management (Europe) S.A., a subsidiary of UBS AG.

Objectives and investment policy

The Fund is passively managed and seeks to track performance of the S&P 500 Scored & Screened Index (Net Total Return) (the 'Index'). The Index is an equity Index calculated, maintained and published by international Index supplier S&P Indices and is denominated in USD. It tracks the movements of the 500 leading companies listed on markets in the USA but available to investors globally. The Index is a broad-based, market cap-weighted index that is designed to generate exposure to best-in-class environmental, social and governance ('ESG') US based companies while avoiding those with low ESG characteristics. This best-in-class approach excludes at least 20% of the least well-rated securities as against the standard index universe. The Fund does not benefit from an SRI label. In seeking to implement its investment objective of tracking the performance of the Index, the Fund may also in exceptional circumstances hold securities which are not comprised in its Index, including, for example, securities in respect of which there has been an announcement or it is expected that they will shortly be included in the Index. The Fund may, for the purpose of reducing risk, reducing costs or generating additional capital or income, use derivative instruments. The use of derivative instruments may multiply the gains or losses made by the Fund on given investment or on its investments generally.
Currency hedged share classes may also be available in the Fund.
This sub-fund promotes environmental and/or social characteristics but does not have a sustainable investment objective.
The Fund will not enter into any securities lending.
The return of the fund depends mainly on the performance of the tracked index.

Investors other than authorized participants may not subscribe for shares directly with UBS (Irl) ETF plc, but may purchase and sell shares, through an intermediary, on one of the stock exchanges listed for the share class on the website **www.ubs.com/etf.** In exceptional circumstances, direct redemptions with UBS (Irl) ETF plc, are however possible on each dealing day (as set out in the relevant supplement to the prospectus). Authorized participants may subscribe and redeem shares with the UBS (Irl) ETF plc under the conditions detailed in the relevant authorized participant agreement.

This class distributes its net income in order to maintain the maximum tracking accuracy of the S&P 500 Scored & Screened Index (Net Total Return).

Risk and reward profile

Lower risk ← → Higher risk

Typically lower rewards — Typically higher rewards

1	2	3	4	5	**6**	7

More about the risk category

- The risk category is based on the estimated future volatility of the Fund. The method used for this estimate depends on the fund type and historical data.
- Historical performance is not a reliable indicator for future performance.
- The risk category allocated is not static and may vary over time.
- Allocation to the lowest risk category does not mean that an investment in this fund is free of risk.

Why is this Fund in this Category?

The Fund is in risk category 6 because the volatility of its returns is very high. The Fund invests in equities and may therefore be subject to high volatility. This requires an elevated risk tolerance and capacity. The value of a unit may fall below the purchase price.

Further material risks

- The Fund may use derivatives which can reduce investor risks or give rise to market risks as well as potential loss due to failure of counterparty.
- Every fund reveals specific risks, a detailed and comprehensive list of risk descriptions can be found in the prospectus.
- Sustainability characteristics and risks are considered as part of the Index selection process.

The benchmark is the intellectual property of the index provider. The Share Class is not sponsored or endorsed by the index provider. Please refer to the Fund's prospectus for full disclaimer.

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[1]	
Entry charge	0.00%[2]
Exit charge	0.00%[2]
Charges taken from the fund over a year	
Ongoing charges	0.10%
Charges taken from the fund under certain specific conditions	
Performance fee	none

[1] 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.

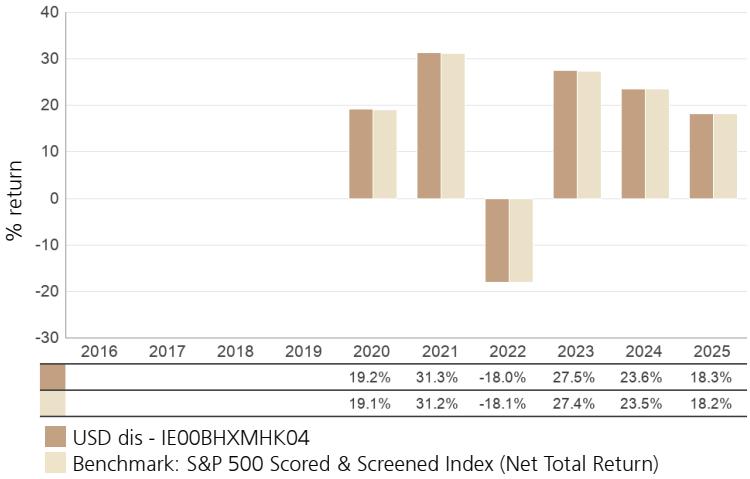
[2] Investors who deal on secondary markets will pay fees as charged by their stock brokers. These fees are publicly available on exchanges on which the shares are listed and traded and may also be obtained from the relevant stock brokers. Transaction costs related to dealing directly with the Fund will be payable by authorised participants.

The **ongoing charges** figure is based on the last twelve months prior to the preparation of this document. This figure may vary from year to year. It generally excludes:

- Portfolio transaction costs, except in the case of an entry/ exit charge paid by the Fund when buying or selling units in another collective investment undertaking

For more information, please see the charges section of the Fund's prospectus, which is available at **www.ubs.com/etf**.

Past performance



Performance in the past is not a reliable indicator of future results.

The chart shows the class's investment returns calculated as percentage year-end over year-end change of the class net asset value. In general any past performance takes account of all ongoing charges, but not the entry charge. If the sub-fund is managed against a benchmark, its return is also shown.

The class was launched in 2019.

The past performance is calculated in USD.

Practical information

Depositary
State Street Custodial Services (Ireland) Limited

Further Information
UBS (Irl) ETF plc (the "Company") is established as a segregated portfolio company and can have multiple sub-funds. As a matter of Irish law, the assets of the Fund will not be available to satisfy the liabilities of another sub-fund of the Company. Information about the Fund and available share classes, the Company's full prospectus as well as the latest annual and semi-annual reports, can be obtained free of charge, in English on request in writing from the Administrator at 78 Sir John Rogerson's Quay, Dublin 2, Ireland. Details of the remuneration policy of the management company relating to how remuneration and benefits are calculated, the people responsible for awarding the remuneration and benefits and the composition of the remuneration committee (where such a committee exists) are available on **www.ubs.com/ame-regulatorydisclosures.** A paper copy of the full policy is available free of charge upon request.
The currency of the share class is USD.
The latest Net Asset Value, details of the Fund's portfolio and indicative intra-day Net Asset Value of the Fund is available at **www.ubs.com/etf.**

Tax Legislation
The Company is subject to the tax laws and regulations of Ireland. Depending on your own country of residence, this might have an impact on your investment. For further details you should consult a tax adviser.

Liability Statement
UBS Asset Management (Europe) S.A. 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 of the Fund.

This Company is authorised in Ireland and regulated by the Central Bank of Ireland.
UBS Asset Management (Europe) S.A. is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).
This key investor information is accurate as at 16/03/2026.

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.

UBS Sustainable Development Bank Bonds UCITS ETF, class hGBP dis (ISIN: LU1852212023)
a sub-fund of UBS (Lux) Fund Solutions SICAV
This fund is managed by UBS Asset Management (Europe) S.A., a part of UBS AG.

Objectives and investment policy

This sub-fund is passively managed and will take proportionate exposure on the components of the Solactive Global Multilateral Development Bank Bond USD 25% Issuer Capped hedged to GBP Index (Total Return).
The Index is mostly composed of Multilateral Development Banks bonds. The consideration of non-financial criteria have a significant impact, more than 90% of the assets are invested into bonds providing exposure to Multilateral Development Banks. By adopting the ESG methodology of the Reference Benchmark Index, the Fund applies the extra-financial indicator upgrade approach for the purposes of the AMF Rules, aiming for a better non financial indicator value. The MSCI ESG Score of the Fund as the relevant extra-financial indicator of the Fund will be at least 20% higher than the MSCI ESG Score of the Parent Index. For each security, a decision is made based on its investment characteristics as whether it should be considered for inclusion in the sub-fund replicating the index. The proportionate exposure by the sub-fund to the component securities will be substantially achieved either through direct investment or through the use of derivatives or through a combination of both techniques. The sub-fund may hold securities which are not comprised in its Index if the portfolio manager believes this to be appropriate considering the sub-fund's investment objective and the investment restrictions or other factors. The sub-fund can make use of derivatives in particular where it may not be possible or practicable to replicate the index through direct investments or in order to generate efficiencies in gaining exposure to the index. Exposure to the index through direct replication may be affected by rebalancing costs, while exposure to the index through derivatives may be affected by derivative trading costs. The use of OTC derivatives engenders counterparty risk which is however mitigated by UBS (Lux) Fund Solutions collateral policy.
This sub-fund has a sustainable investment objective.
The Fund will not enter into any securities lending.

The return of the fund depends mainly on the performance of the tracked index.

Investors other than Authorized Participants may not subscribe shares directly with UBS (Lux) Fund Solution, but may purchase and sell shares, through an intermediary, on one of the stock exchanges listed for the share class on the website **www.ubs.com/etf.** Direct redemptions with UBS (Lux) Fund Solutions are however possible on each business day in Luxembourg. Authorized Participants may subscribe and redeem shares with UBS (Lux) Fund Solutions under the conditions detailed in the relevant Authorized Participant Agreement.

This class distributes its net income in order to maintain the maximum tracking accuracy of the Solactive Global Multilateral Development Bank Bond USD 25% Issuer Capped hedged to GBP Index (Total Return).

This share class is currency-hedged meaning that it aims to reduce the impact of currency fluctuations between its reference currency and the currency of the Index. For that purpose it sells currency forwards at the one-month forward rate in accordance with the hedging methodology of the Index's currency-hedged index variant, the Solactive Global Multilateral Development Bank Bond 25% Issuer Capped hedged to GBP Index (Total Return).

Risk and reward profile

Lower risk ← → Higher risk
Typically lower rewards — Typically higher rewards

1	2	**3**	4	5	6	7

More about the risk category
- The risk category is based on the estimated future volatility of the fund. The method used for this estimate depends on the fund type and historical data.
- Historical performance is not a reliable indicator for future performance.
- The risk category allocated is not static and may vary over time.
- Allocation to the lowest risk category does not mean that an investment in this fund is free of risk.

Why is this fund in this Category?
The fund is in risk category 3 because the volatility of its returns is low. The fund invests in bonds and may therefore be subject to volatility. This requires corresponding risk tolerance and capacity. The value of a unit may fall below the purchase price. Changes in interest rates have an effect on the value of the portfolio. The value of a unit may be influenced by currency fluctuations.

Further material risks
- Investment in fixed income securities are usually considered as carrying credit risk (i.e. potential loss due to failure of issuer).
- The fund may use derivatives which can reduce investor risks or give rise to market risks as well as potential loss due to failure of counterparty.
- Investment grade bonds are usually considered as carrying low to medium credit risk (i.e. potential loss due to failure of issuer).
- Every fund reveals specific risks, a detailed and comprehensive list of risk descriptions can be found in the prospectus.
- Sustainability characteristics and risks are considered as part of the Index selection process.

The benchmark is the intellectual property of the index provider. The Share Class is not sponsored or endorsed by the index provider. Please refer to the Fund's prospectus for full disclaimer.

Charges

The charges you pay are used to pay the costs of running the sub-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[1]	
Entry charge	0.00%[2]
Exit charge	0.00%[2]
Charges taken from the fund over a year	
Ongoing charges	0.18%
Charges taken from the fund under certain specific conditions	
Performance fee	none

[1] 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.

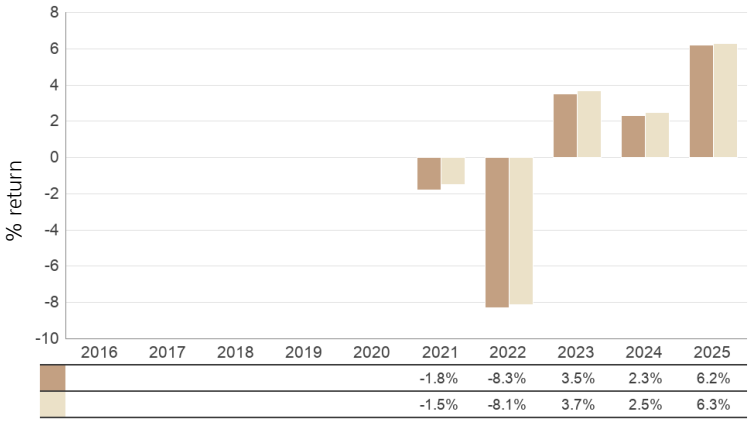
[2] Investors who deal on secondary markets will pay fees as charged by their stock brokers. These fees are publicly available on exchanges on which the shares are listed and traded and may also be obtained from the relevant stock brokers.

The **ongoing charges** figure is based on the last twelve months prior to the preparation of this document. This figure may vary from year to year. It generally excludes:

- Portfolio transaction costs, except in the case of an entry/ exit charge paid by the sub-fund when buying or selling units in another collective investment undertaking

For more information, please see the charges section of the Fund's prospectus, which is available at **www.ubs.com/etf**.

Past performance



Performance in the past is not a reliable indicator of future results.

The chart shows the class's investment returns calculated as percentage year-end over year-end change of the class net asset value. In general any past performance takes account of all ongoing charges, but not the entry charge. If the sub-fund is managed against a benchmark, its return is also shown.

The class was launched in 2020. The fund was launched in 2018

The past performance of this sub-fund is calculated in GBP.

Practical information

Depositary
State Street Bank International GmbH, Luxembourg Branch

Further Information
Information about UBS (Lux) Fund Solutions and available share classes, the full prospectus, the latest annual and semiannual reports, the indicative NAV and the portfolio of assets which may be delivered by Authorized Participants in the case of subscrptions can be obtained free of charge, in English from the Fund Management Company, the Central Administrator, the Depositary, the Funds distributors or online at **www.ubs.com/etf**. Additional information is made available by the Management Company in accordance with the applicable set of Luxembourg laws and regulations under the following website: **www.ubs.com/ame-regulatorydisclosures**. A paper copy will be made available free of charge upon request. This additional information includes the procedures relating to complaints handling, the strategy followed for the exercise of voting rights of the fund, the conflict of interest, 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 persons responsible for awarding the remuneration and benefits, including the composition of the remuneration committee and the best execution policy. Investors other than Authorized Participants may not convert their shares into shares of other classes of the same sub-fund or of other sub-funds. Authorized Participants may convert their shares under the conditions detailed in the relevant Authorized Participant Agreement.
The currency of the share class is GBP. The share price is published on each business day and is available online at **www.ubs.com/etf**.

Tax Legislation
The laws and regulations of your country of residence might have an impact on your investment. For further details you should consult a tax adviser.

Liability Statement
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This key investor information is accurate as at 11/02/2026.