

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Product Name: Sterling Fund, L-2 Acc GBP Shares

ISIN: LU2027372429

Website: www.aberdeeninvestments.com

Telephone: (+352) 46 40 10 7425

This fund is managed by abrdn Investments Luxembourg S.A., a firm authorised and regulated by the Commission de Surveillance du Secteur Financier (CSSF) in Luxembourg.

Document published: 7/5/2026

What is this product?

Type

Sterling Fund (the "Fund") is a Sterling denominated sub-fund of a SICAV (société d'investissement à capital variable), abrdn Liquidity Fund (Lux), incorporated in Luxembourg.

Term

abrdn Liquidity Fund (Lux) (the "Company") has no maturity date. The Fund and the Company may not be unilaterally terminated by abrdn Investments Luxembourg S.A.

Objective

The Funds objective is to preserve capital and provide liquidity whilst aiming to provide a return in line with prevailing short term money market rates for which SONIA has been chosen as a benchmark.

Portfolio Securities

- The Fund invests in high quality Sterling denominated money market instruments.
- Minimum liquidity maturity requirements are 10% overnight and 30% maturing in one week.
- The Fund invests in securities with an outstanding term to maturity of no more than 397 days. The entire Fund must have a weighted average maturity of no more than 60 days and a weighted average life (WAL) of no more than 120 days.
- The Fund may have exposure to assets which have zero or negative yields in adverse market conditions.
- Investments will follow the "abrdn Liquidity Sterling Fund Investment Approach" (the "Investment Approach").
- This approach utilises Aberdeen Investments' fixed income investment process, which enables portfolio managers to qualitatively assess how ESG factors are likely to impact on the company's ability to repay its debt, both now and in the future. To complement this research, MSCI ESG Scoring is used to quantitatively identify and exclude those companies exposed to the highest ESG risks. In addition, a set of company exclusions are applied, which are related to the UN Global Compact, Controversial Weapons, Tobacco Manufacturing and Thermal Coal.
- Further detail of this overall process is captured within the Investment Approach, which is published at www.aberdeeninvestments.com under "Fund Centre".

Management Process

- The Fund is actively managed. Our investment team will seek to obtain and maintain an AAA or equivalent credit rating assigned by at least one ratings agency.
- Through the application of the Investment Approach, the Fund will target an MSCI ESG Fund rating of at least AA.
- Engagement with external company management teams is used to evaluate the ownership structures, governance and management quality of those companies, in order to inform portfolio construction.
- This Fund is a Low Volatility Net Asset Value Money Market Fund under the Money Market Funds Regulation (EU) 2017/1131 (MMF Regulation).

Derivatives and Techniques

The Fund will not ordinarily use derivatives but may use other investment techniques to enhance the value of the Fund, including transactions that relate to the sale and repurchase (known as 'reverse repos') of an asset over a short period of time.

This fund is subject to Article 8 of the Sustainable Finance Disclosure Regulation ("SFDR").

Investors in the fund may buy and sell shares on any dealing day (as defined in the Prospectus). If you invest in income shares, income from investments in the fund will be paid out to you. If you invest in accumulation shares, income will be added to the value of your shares.

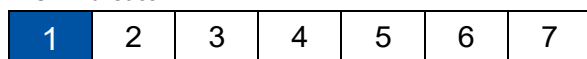
Intended Retail Investor

Investors with basic investment knowledge. Investors wanting to preserve capital. Investors wanting an income and to preserve capital over the short term (less than 1 year). Investors with a specific need around a sustainability-related outcome. The Fund has specific and generic risks with a risk rating as per the risk indicator. The Fund is intended for general sale to retail and professional investors through all distribution channels with or without professional advice.

The Fund's depository is Citibank Europe plc Luxembourg Branch. The prospectus, the articles of association, the annual reports and interim reports may be obtained free of charge from our website or via the contact details in 'Other relevant information'. All documents are available in English and German; the prospectus is also available in French and Italian. For further information about abrdn Liquidity Fund (Lux), including the latest share prices, please visit www.aberdeeninvestments.com.

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

Risk Indicator



Lower risk Higher risk



The risk indicator assumes you keep the product for 6 months. The actual risk can vary significantly if you sell it at an earlier stage. The value of investments and the income from them can go down as well as up, and you may get back less than you invested.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 1 out of 7, which is the lowest risk class. This rates the potential losses from future performance at a very low level, and poor market conditions are very unlikely to impact our capacity to pay you. Where the currency of the country where you are resident is different to the currency of the product, **please be aware of currency risk**. You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above. Further information on risks is detailed in the prospectus available at www.aberdeeninvestments.com or on request from the management company. This product does not include any protection from future market performance or any capital guarantee against credit risk, so you could lose some or all of your investment.

Performance Scenarios

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

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

Recommended holding period:		0.5 years
Example Investment:		10,000 GBP
		If you exit after 0.5 years (Recommended holding period:)
Scenarios		
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.	
Stress	What you might get back after costs	9,970 GBP
	Percentage return	-0.3%
Unfavourable	What you might get back after costs	10,000 GBP
	Percentage return	-0.0%
Moderate	What you might get back after costs	10,030 GBP
	Percentage return	0.3%
Favourable	What you might get back after costs	10,280 GBP
	Percentage return	2.8%

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

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

The unfavourable scenario occurred in the benchmark between May 2021 and October 2021. The moderate scenario occurred in the benchmark between November 2018 and May 2019. The favourable scenario occurred in the benchmark between July 2023 and December 2023.

What happens if the Company is unable to pay out?

There is no financial compensation scheme for retail investors in SICAVs domiciled in Luxembourg. In the absence of a compensation scheme applicable to investments in the Fund, investors may face a financial loss of up to their entire investment amount.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product. The amounts shown here are illustrations based on an example investment amount.

We have assumed 10,000 GBP is invested over the recommended holding period.

	If you exit after 0.5 years
Total costs	5 GBP
Cost impact (*)	0.1%

* This illustrates the effect of costs over a holding period of less than 1 year. This percentage cannot be directly compared to the cost impact figures provided for other PRIIPs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

One-off costs upon entry or exit	If you exit after Recommended holding period:
Entry costs	We do not charge an entry fee for this product. 0 GBP
Exit costs	We do not charge an exit fee for this product. 0 GBP
Ongoing costs	

Management fees and other administrative or operating costs	0.10% of the value of your investment per year. This is an estimate based on actual costs over the last year and includes any known future changes.	5 GBP
Transaction costs	0.00% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. Where Transaction Costs are reported as zero, it is likely that any calculated cost has been fully offset by anti-dilution proceeds collected from subscriptions or redemptions to the fund in the period.	0 GBP
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	

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

Recommended holding period: 0.5 year

This product has no required minimum holding period but you should have an investment time horizon of at least 0.5 years. You may buy or sell shares in the product, without penalty, on any normal business day as set out in the prospectus. Please contact your broker, financial adviser or distributor for information on any costs and charges relating to the purchase or sale of the shares.

How can I complain?

If you wish to complain, you may do so by letter to Aberdeen Investments Shareholder Service Centre C/O SS&C Administration Services Luxembourg S.A. 49 Avenue J.F. Kennedy L-1855 Luxembourg, Luxembourg or by email to asi_luxembourgcs@statestreet.com. You may also contact the Transfer Agent using the below contact details.

Contact details:

Europe (excluding UK) and the rest of the World:

Tel: (352) 46 40 10 820

Fax: (352) 24 52 90 56

UK Tel: (44) 1224 425 255

Other relevant information

This document describes only one share class; other share classes are available. The facility to switch into another share class within this fund or any other fund, is subject to the availability, compliance with any eligibility requirements and/or other specific conditions or restrictions attached to this fund or any other fund within abrdn Liquidity Fund (Lux).

Please see the prospectus for more details. abrdn Investments Luxembourg 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 for the Fund.

Further information on this fund or abrdn Investments Luxembourg S.A. (including the remuneration policy) is available at www.aberdeeninvestments.com and can also be obtained from abrdn Investments Luxembourg S.A., 49, Avenue J.F. Kennedy, L-1855 Luxembourg. Telephone: (+352) 26 43 30 00.

The Prospectus, PRIIPS KIDs, the Articles of Association, the audited Annual Report and the unaudited Interim Report of abrdn SICAV I may be obtained free of charge and in paper form from the Transfer Agent, UK Facilities, Marketing and Sales Agent, Representative or Centralising Correspondent agent and will also be available on www.eifs.lu/abrdn where applicable.

Contact details:

Europe (excluding UK) and the rest of the World:

Tel: (352) 46 40 10 820

Fax: (352) 24 52 90 56

UK Tel: (44) 1224 425 255

Email: asi_luxembourgcs@statestreet.com

Please refer to www.aberdeeninvestments.com/kid-hub for further information including previous performance scenario calculations and past performance. The website shows 6 years of past performance data for this product.

KEY INFORMATION DOCUMENT

Purpose

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Product

Aviva Investors Sterling Liquidity Fund a sub-fund of Aviva Investors Liquidity Funds plc - **Share class W GBP**

The Fund is managed by Aviva Investors Luxembourg S.A.

ISIN: IE000YIMFK06

Consult: www.avivainvestors.com

Telephone: (+352) 40 28 20 4

The Central Bank of Ireland (CBI) is responsible for supervising Aviva Investors Luxembourg S.A. in relation to this Key Information Document.

This Key Information Document is dated 13/02/2026.

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

What is this product?

Type

This product is a Sub-Fund of Aviva Investors Liquidity Funds plc, an open ended investment company with variable capital and an umbrella fund with segregated liability between the sub-funds, established under the laws of Ireland and authorised by Central Bank of Ireland.

Term

The Fund has no minimum fixed term.

The Management Company has the ability to terminate the PRIIP with adequate notice to investors.

Objective: The investment objective of the Fund is to offer returns in line with money market rates and to preserve the value of the investment.

Investment Policy: The Fund is a Short-Term Low-Volatility Net Asset Value (LVNAV) Money Market Fund. The Fund is actively managed and will seek to invest in a diversified portfolio of high grade Sterling denominated short term fixed or floating rate debt and debt related instruments including but not limited to commercial paper, term deposits, floating rate notes, certificates of deposit, freely transferable promissory notes, debentures, asset-backed securities and bonds. These can be issued from markets around the world but will typically be priced in Sterling. Investments which are not priced in Sterling will be hedged back to Sterling. The Fund may invest up to 10% of its Net Asset Value in other Short Term Money Market Funds. The Fund will maintain a portfolio with a weighted average maturity of 60 days or less. Investments will have a residual maturity until the legal redemption date not exceeding 397 days.

Strategy: The Fund will aim to maintain an overall credit rating of AAA. The Investment Manager intends to manage the Fund according to its classification as a Short-Term Money Market Fund and to ensure that investments have the minimum ratings required to maintain the rating. This should ensure a very high degree of safety but will reduce income compared to higher risk investments. This Fund does not guarantee your money and is not the same as a deposit account.

Sustainability Disclosures: The Fund promotes environmental and social

characteristics however does not have a sustainable investment objective. To be eligible for investment, all investment that are selected as part of the Investment Manager's ESG analysis must follow good governance practices and not be excluded by the Investment Manager's ESG Baseline Exclusions Policy or other issuer screening criteria. It may however not be possible to perform ESG analysis on investments used for hedging and efficient portfolio management purposes. The Investment Manager integrates qualitative and quantitative data on adverse sustainability impacts into its investment processes. The ESG analysis and considerations described are incorporated into the investment process but may not always have a material impact on investments in the Fund. Further information regarding how the Investment Manager integrates ESG into its investment approach (including information on its ESG Baseline Exclusions Policy) and how it engages with companies is available in the Prospectus and on the Manager's website at <https://www.avivainvestors.com/engb/about/responsible-investment/policies-and-documents/>.

Intended retail investor

This share class is intended for institutional investors and for retail investors that subscribe through an independent financial advisor or other intermediary. The Fund is appropriate for an investor with only basic knowledge of this type of investment, an informed investor or an experienced investor who are prepared to risk loss to the value of their investment in order to potentially generate both income and capital growth. It can be purchased with or without professional financial advice.

Depository

BNY, Riverside Two, Sir John Rogerson's Quay, Dublin 2, D02 KV60, Ireland.

Further Information

You can buy and sell shares on any full bank business day in London. This is an accumulation share class.

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

Risk indicator



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

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 1 out of 7, which is the lowest risk class.

Be aware of currency risk. You might receive payments in a different currency

other than the base currency of the Fund. The final return you will get might depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

This product does not include any protection from future market performance so you could lose some or all of your investment. If we are not able to pay you what is owed, you could lose your entire investment.

However, you may benefit from a consumer protection scheme (see the section "What happens if Aviva Investors Luxembourg S.A. is unable to pay out"). The indicator shown above does not consider this protection.

Other materially relevant risks for the fund are; Liquidity risk, Credit risk, Operational risk, Counterparty risk and Sustainability risk For full and detailed definitions of the additional risks impacting this Fund, please refer to the Funds' prospectus, available on the company website, www.avivainvestors.com.

Performance Scenarios

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

Recommended holding period:	1 years
Example Investment:	GBP 10 000
	If you exit after 1 year

Scenarios		
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.	
Stress	What you might get back after costs	GBP 9 950
	Average return each year	-0.50%
Unfavourable	What you might get back after costs	GBP 10 010
	Average return each year	0.10%
Moderate	What you might get back after costs	GBP 10 070
	Average return each year	0.70%
Favourable	What you might get back after costs	GBP 10 530
	Average return each year	5.30%

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

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

Unfavourable scenario: this type of scenario occurred for an investment between 2020 and 2021.

Moderate scenario: this type of scenario occurred for an investment between 2021 and 2022.

Favourable scenario: this type of scenario occurred for an investment between 2023 and 2024.

What happens if Aviva Investors Luxembourg S.A. is unable to pay out?

The assets of the Fund are held in safekeeping by its depositary. In the event of the insolvency of the Manager, the Fund's assets in the safekeeping of the Depositary will not be affected. However, in the event of the Depositary's insolvency, or someone acting on its behalf, the Fund may suffer a financial loss. However, this risk is mitigated to a certain extent by the fact the Depositary is required by law and regulation to segregate its own assets from the assets of the Fund. The Depositary will also be liable to the Fund and the investors for any loss arising from, among other things, its negligence, fraud or intentional failure properly to fulfil its obligations (subject to certain limitations).

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

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Cost over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0 % annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- GBP 10 000 is invested.

	If you exit after 1 year
Total costs	GBP 10
Annual cost impact (*)	0.1%

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 0.8% before costs and 0.7% after costs.

Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	We do not charge an entry fee.	GBP 0
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	GBP 0
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.10% of the value of your investment per year. This is an estimate based on actual costs over the last year.	GBP 10
Transaction costs	0.00% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	GBP 0
Incidental costs taken under specific conditions		
Performance fees (and carried interest)	There is no performance fee for this product.	GBP 0

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

This product has no required minimum holding period.

The Management Company shall redeem units of any Fund at the redemption price on each dealing day. Redemptions of the applicable Fund will be effected at the

valuation point on the relevant dealing day. The price is based on the net asset value per unit of each class determined at the valuation point. Redemption requests received after the dealing deadline will be treated as having been received by the following dealing deadline unless otherwise determined by the Management Company.

Please contact your broker, financial adviser or distributor for information on any costs and charges relating to the sale of the shares.

How can I complain?

If you choose to invest in the Fund and subsequently have a complaint about it or the Manager or any distributor of the Fund, you should in the first instance contact the Aviva Investors Compliance Department: by Email at: compliance.lu@avivainvestors.com or by Fax on: (+352) 40 83 58 317 or by post to Postal address: Aviva Investors Luxembourg S.A., Att. Compliance Department, 2, Rue du Fort Bourbon, L-1249 Luxembourg, Grand Duchy of Luxembourg

Other relevant information

Other information on Aviva Investors Liquidity Funds plc and copies of its Prospectus and of its latest annual and semi-annual reports in English, and KIDs may be obtained free of charge, from Aviva Investors Luxembourg S.A., 2 rue du Fort Bourbon, L-1249 Luxembourg or from the website www.avivainvestors.com where the latest available price of shares in the Fund and information on how to buy/sell shares can also be accessed. The Transfer Agent for this Fund is BNY Mellon Fund Services (Ireland), Transfer Agency Department, Wexford Business Park, Rochestown, Drinagh, Wexford, Ireland, Y35 VY03.

Without prejudice to ad hoc reviews, this Key Information Document is updated at least every 12 months.

You can find information related to the product's past performance for a period of up to 10 years if available and to previous performance scenarios calculations at: www.avivainvestors.com/eu-priips

Purpose

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Product

Goldman Sachs Sterling Liquid Reserves Fund (the "**Fund**"), a sub-fund of Goldman Sachs Funds, plc (the "**Company**"), Institutional Accumulation Class ISIN: IE0031296233

Goldman Sachs Asset Management Fund Services Limited is the PRIIP manufacturer of the Company (the "**Manufacturer**") and forms part of Goldman Sachs group of companies.

Consult: <https://www.gsam.com/content/gsam/uk/en/advisers/about-gsam/contact-us.html> or call GSAM European Shareholder Services at +44 20 7774 6366 for more information.

The Central Bank of Ireland is responsible for supervising the Manufacturer in relation to this Key Information Document.

The Manufacturer is authorised in Ireland and regulated by the Central Bank of Ireland, and relies on passporting rights under the UCITS Directive to market the Company within the European Union.

This Company is authorised in Ireland.

This Key Information Document is dated 13/02/2026.

What is this product?

Type

Goldman Sachs Funds plc is an investment company with variable capital incorporated with limited liability in Ireland and established as an umbrella fund with segregated liability between its sub-funds under the European Communities (UCITS) Regulations 2011, as amended. You are purchasing a class of shares in the Fund.

Term

The term of the Fund and of the share class is unlimited and therefore there is no maturity date. The Manufacturer may not unilaterally terminate the Fund, however, the board of directors of the Company and/or the investors of the Fund may in certain circumstances set out in the Prospectus and constitutive document of the Company, unilaterally terminate the Company, the Fund and/or the share class. Cases of automatic termination may be foreseen by laws and regulations applicable to the Company.

Objectives

The investment objective of the Sterling Liquid Reserves Fund is to maximise current income to the extent consistent with the preservation of capital and the maintenance of liquidity by investing in a diversified portfolio of high quality money market securities.

The Fund will invest in Sterling denominated money market instruments: securities with remaining maturities (eg, a final maturity date) of 397 days or less at the time of purchase.

The weighted average time to the maturity date (meaning date of interest rate change or principal repayment, if earlier) of all such securities will be up to 60 days and the weighted average time until the full principal must be repaid on all securities will be up to 120 days.

The Fund has been authorised as a Low Volatility NAV Money Market Fund under Regulation 2017/1131 and is a "short-term money market fund".

The Fund will consider Environmental Social Governance (ESG) factors and as such will not invest in debt securities issued by companies that are, in the opinion of the Investment Manager, directly engaged and/or generating significant revenues from the following activities: production of, and/or involvement in controversial weapons (including nuclear weapons); production or sale of tobacco; extraction, production or generation of certain fossil fuels (including thermal coal, shale gas and oil, oil sands, and arctic oil and gas); production or sale of civilian firearms; and operation of private prisons. The Investment Manager may periodically update the types of activities that are excluded.

The Fund promotes environmental and/or social characteristics, however, does not commit to making any sustainable investments.

Shares in the Fund may be redeemed daily (on each business day) on demand.

The Fund is actively managed without reference to any benchmark.

Income is rolled up into the value of your investment.

The Fund currency is GBP. The share class currency is GBP.

The Fund is a money market fund and is not a guaranteed investment, an investment in a money market fund is different from an investment in deposits, including in particular because of the risk that the principal invested in a money market fund is capable of fluctuation.

The Fund does not rely on external support for guaranteeing liquidity or stabilising the Net Asset Value per Share, the risk of loss of principal is borne by the investor.

The return of the Fund depends on the performance of the Fund, which is directly related to the performance of its investments. The risk and reward profile of the Fund described in this key information document assumes that you hold your investments in the Fund for at least the Recommended Holding Period as set out below under the heading "How long should I hold it and can I take money early out".

Please see the section "How long should I hold it and can I take money out early?" below for additional details (including restrictions and/or penalties) on the ability to redeem your investment in the Company.

For full investment objective and policy details see the Prospectus.

Intended retail investor

Shares in the Fund are suitable for any investor (i) for whom an investment in the Fund does not constitute a complete investment program; (ii) who fully understands and is willing to assume that the Fund has a risk of 1 out of 7, which is the lowest risk class; (iii) who is neither a U.S. Person nor subscribing for Shares on behalf of one or more U.S. Persons; (iv) who understands that they may not recover the invested amount; and (v) who are looking for short term investment. The investor could be using an execution only platform and acting without any advice from an investment professional.

Depository: The Bank of New York Mellon SA/NV Dublin Branch

Further Information: The Prospectus, annual and semi-annual reports and latest share price are available free of charge from the Company's registered office, the Manufacturer, the administrator or the Fund's distributors. The Prospectus is available in English, French, German and Spanish. This document is for a single Fund of the Company and the Prospectus, annual and semi-annual reports is for the entire Company. The Company is an investment company with segregated liability between funds under Irish law. Therefore, the assets of the Fund you have invested in should not be used to pay the liabilities of other funds. However, this has not been tested in other jurisdictions.

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

Risk indicator



The risk indicator assumes you keep the product for the Recommended Holding Period of 0.25 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because the Fund is not able to pay you.

We have classified this Fund as 1 out of 7, which is the lowest risk class. This rates the potential losses from future performance at a very low level, and poor market conditions are very unlikely to impact the Fund's capacity to pay you.

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

Other Material Risks relevant to the Fund not included in the summary risk indicator are set out in the Prospectus.

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

If the Company is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

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

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

Recommended holding period:	0.25 year
Example Investment:	GBP 10 000
	If you exit after 0.25 year

Scenarios	
Minimum	There is no minimum guaranteed return if you exit before 0.25 years. You could lose some or all of your investment.
Stress	What you might get back after costs GBP 9 970
	Average return each year -0.30%
Unfavourable	What you might get back after costs GBP 10 000
	Average return each year 0.00%
Moderate	What you might get back after costs GBP 10 020
	Average return each year 0.20%
Favourable	What you might get back after costs GBP 10 130
	Average return each year 1.30%

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

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

Unfavourable scenario: this type of scenario occurred for an investment between 2020 and 2021.

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

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

What happens if Goldman Sachs Asset Management Fund Services Limited is unable to pay out?

You may not face a financial loss due to the default of the Manufacturer.

The assets of the Fund and the Company are held in safekeeping by its Depositary. In the event of the insolvency of the Manufacturer, the Company's assets in the safekeeping of the Depositary will not be affected. However, in the event of the Depositary's insolvency, or someone acting on its behalf, the Company may suffer a financial loss. However, this risk is mitigated to a certain extent by the fact the Depositary is required by law and regulation to segregate its own assets from the assets of the Company. The Depositary will also be liable to the Company for any loss arising from, among other things, its negligence, fraud or intentional failure properly to fulfil its obligations (subject to certain limitations as set out in the agreement with the Depositary). Losses are not covered by an investor's compensation or guaranteed scheme.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest and how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- You would get back the amount that you invested (0 % annual return).
- GBP 10 000 is invested

	If you exit after 0.25 year
Total costs	GBP 4
Annual cost impact (*)	0.0%

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 0.2 % before costs and 0.2 % after costs.

These figures include the maximum distribution fee that the person selling you the product may charge. This person will inform you of the actual distribution fee.

Composition of Costs

	If you exit after 0.25 year
One-off costs upon entry or exit	
Entry costs	We do not charge an entry fee. GBP 0
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so. GBP 0
Ongoing costs taken each year	
Management fees and other administrative or operating costs	0.15% of the value of your investment per year. This percentage is based on actual costs over the last year. GBP 4
Transaction costs	0.00% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. GBP 0
Incidental costs taken under specific conditions	
Performance fees (and carried interest)	There is no performance fee for this product. GBP 0

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

Recommended holding period: 0.25 year.

The Manufacturer considers this to be an appropriate period of time for the Fund to be able to implement its strategy and potentially generate returns. This is not a recommendation to redeem your investment after this time and while longer holding periods allow greater time for the Fund to implement its strategy, the outcome of any holding period with respect to investment returns is not guaranteed.

Investors may redeem their shares on any Business Day (as defined in the Prospectus) by giving prior written notice as further described in the Prospectus. Redeeming your shares in the Fund before the recommended holding period may be detrimental in terms of your return and may increase the risks associated with your investment, which may lead to the realisation of a loss.

How can I complain?

If you choose to invest in the Fund and subsequently have a complaint about it or the conduct of the Manufacturer or any distributor of the Fund, you should in the first instance contact the Shareholder Service team at Goldman Sachs Asset Management on +44 207 774 6366, via email at ESS@gs.com, by post Goldman Sachs Asset Management Fund Services Limited, 47-49 St. Stephen's Green, Dublin 2, Ireland or by consulting the following website, <https://www.gsam.com/content/gsam/uk/en/advisers/about-gsam/contact-us.html>. If your complaint is not satisfactorily resolved, you may also complain directly to the Financial Ombudsman Service (www.financial-ombudsman.org.uk).

Other relevant information

This information shall be made available to you free of charge by the party providing you with this key information document upon written request.

Further information on past performance over the past 10 year(s) and previous performance scenarios of the share class is available at:

<https://www.gsam.com/content/gsam/global/en/kiid.html>. This includes performance scenario calculations that are updated on a monthly basis.

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.

ILF GBP Liquidity Fund: Class 7 Shares
A sub-fund of Insight Liquidity Funds plc

ISIN: IE00B5V6P283

This Fund is managed by Insight Investment Management (Europe) Limited

Objectives and Investment Policy

The Fund is a short-term money market fund which aims to provide investors with stability of capital and daily liquidity. In addition it seeks to offer an income comparable to short-term sterling interest rates.

The Fund's benchmark is Sterling Overnight Index Average (SONIA) and the Fund will measure its performance against this.

The Fund will mainly be invested in various types of money-market instruments, including bank deposits, certificates of deposit and commercial paper. The Fund may also invest in floating rate notes (bonds that pay a variable, rather than a fixed interest rate).

It will not invest in a money-market instrument or floating rate note unless it has a rating of at least A1 from a recognised rating agency or, in the case of floating rate notes, a remaining maturity of 397 days or less. Most instruments that the Fund invests in will be issued by companies, including financial institutions.

The Fund will only invest in sterling-based assets.

The Fund is actively managed meaning the Investment Manager has a high level of choice as to how to make investments for the Fund. When

assessing different investments the Investment Manager will compare their risk, return and maturity profile against those of assets offering the benchmark return.

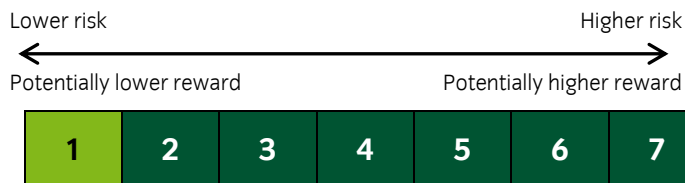
The environmental and social characteristics promoted by the Fund comprise of mitigating environmentally detrimental practices; reducing the production of controversial weapons and tobacco; promoting responsible business practices as defined by the principles of the UN Global Compact; and avoiding corporate and sovereign issuers deemed worst in class from an ESG perspective.

Class 7 Shares do not pay a dividend. Any income arising is retained in the Fund and reflected in the value of the share class.

Shares can be bought from and sold back to the Fund on any business day in the United Kingdom.

Please refer to the "Investment Objectives and Policies" section of the Prospectus and Fund Supplement for more detailed information.

Risk and Reward Profile



- 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 Fund is ranked in risk and reward category 1 as it invests in cash and near-cash instruments, which tend to be less volatile than equities or bonds.

The value of investments and any income from them will fluctuate and is not guaranteed (this may be partly due to exchange rate fluctuations). Investors may not get back the full amount invested. The Fund is also

subject to the following risks which are not included in the calculation of the risk-reward indicator.

The Fund may hold over 35% of its net asset value in securities of one governmental issuer. The value of the Fund may be profoundly affected if one or more of these issuers fails to meet its obligations or suffers a ratings downgrade.

The Issuer of a debt security held by the Fund may not pay income or repay capital to the Fund when due.

Subscription for shares in the Fund does not offer the same level of security as investing in a deposit account with a bank. The value of shares is not insured or guaranteed, and although it is intended to maintain a stable Net Asset Value, there can be no assurance that this will be maintained.

The Fund is an investment fund and not a banking product and whilst preservation of capital is a major component of the objective of the Fund it is not guaranteed. Neither Insight nor any other BNYM group company will provide capital support for the Fund in the event of any capital loss arising within the Fund.



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.

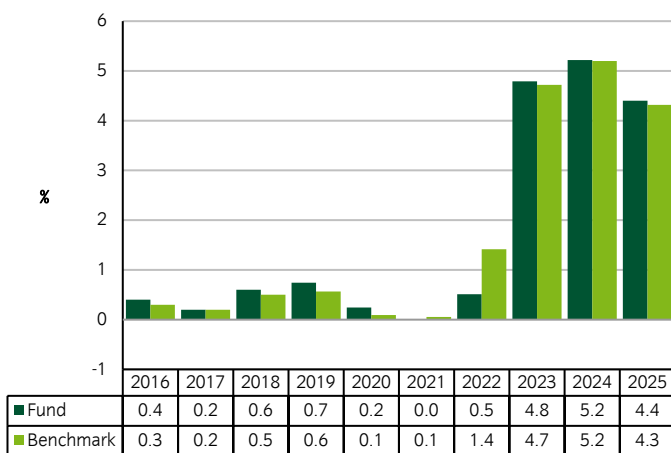
One-off charges taken before or after you invest	
Entry charge	No charge
Exit charge	No charge
Charges taken from the Fund over a year	
Ongoing charges	0.10%
Charges taken from the Fund under certain specific conditions	
Performance fee	No charge

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

This figure does not include portfolio transaction costs (other than entry and exit charges, if any, on investments in other collective investment schemes).

For more information about charges please see the "Fees/Charges and Expenses" section of the Prospectus and the supplement to the Prospectus covering this Fund.

Past Performance



- Past performance is not a guide to future performance.
- The past performance is calculated in pounds sterling.
- The performance figures include all ongoing charges and exclude any entry charges or exit charges.
- The Fund was launched on 2 January 2003. The Share Class was launched on 21 April 2011.
- The benchmark from after 30 September 2020 is SONIA.
- The benchmark return shown for the years prior to 2020 is the previous benchmark of 7 day sterling LIBID.

Practical Information

- The Depository of the Fund is Northern Trust Fiduciary Services (Ireland) Limited.
- The Fund is subject to the tax rules of Ireland. This might have an impact on your investment. For further details please consult your financial adviser.
- Insight Liquidity Funds 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 Prospectus for the Fund.
- You are entitled to switch from one share class to another, either in the Fund or another sub-fund of the umbrella, provided that you meet all the criteria for that share class set out in the relevant supplement to the Prospectus. There are no charges for switching although, depending on the destination share class, entry charges as described in the Charges section above may apply.
- Insight Liquidity Funds plc is an umbrella investment company. The assets of the Fund are segregated from those of other sub-funds in Insight Liquidity Funds plc. You can find out more information about the umbrella and the Fund in the "Important Information" section of the Prospectus.
- The Prospectus and periodic reports are in the name of Insight Liquidity Funds plc and are available free of charge from www.insightinvestment.com. Copies of the Prospectus are available in English and certain other languages. Copies of periodic reports are available in English only.
- Details of Insight Investment Management (Europe) Limited's remuneration policy are available from www.insightinvestment.com and a paper copy is also available free of charge upon request.
- Other practical information can be found in the Prospectus. The price of shares can be found on www.insightinvestment.com.

The Fund is authorised in Ireland and regulated by the Central Bank of Ireland. Insight Investment Management (Europe) Limited is authorised in Ireland and regulated by the Central Bank of Ireland.

This Key Investor Information is accurate as at 19 February 2026.

Key Information Document

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

JPM GBP Liquidity LVNAV E (acc.)

LU1873129578

a share class of JPMorgan Liquidity Funds – GBP Liquidity LVNAV Fund

a sub-fund of JPMorgan Liquidity Funds

For more information on this product, please refer to www.jpmorganassetmanagement.lu or call +(352) 3410 3060

The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising the manufacturer, JPMorgan Asset Management (Europe) S.à.r.l., (a member of JPMorgan Chase & Co.) in relation to this Key Information Document

The Sub-Fund is authorised in Luxembourg and regulated by the CSSF.

THIS DOCUMENT WAS PRODUCED ON 24 APRIL 2026

What is this product?

Type

This product is an investment fund. It is organised under Luxembourg law as a société anonyme qualifying as a société d'investissement à capital variable. It is authorised under Part I of the Luxembourg Law of 17 December 2010 and qualifies as an Undertaking for Collective Investments in Transferable Securities (UCITS).

Objectives, Process and Policies

Objective The Sub-Fund seeks to achieve a return in the Reference Currency in line with prevailing money market rates whilst aiming to preserve capital consistent with such rates and to maintain a high degree of liquidity.

Share Class Benchmark The Sub-Fund is actively managed without reference or performance comparison to a benchmark.

Investment Policy The Sub-Fund will invest its assets in short-term GBP-denominated Debt Securities, deposits with credit institutions and Reverse Repurchase Agreements.

The Sub-Fund may have exposure to investments with zero or negative yields in adverse market conditions.

The weighted average maturity of the Sub-Fund's investments will not exceed 60 days and the initial or remaining maturity of each Debt Security will not exceed 397 days at the time of purchase.

In addition to receiving a favourable assessment of their credit quality pursuant to the Management Company's Internal Credit Procedures, Debt Securities with a long-term rating will be rated at least "A" and Debt Securities with a short-term rating will be rated at least "A-1" by Standard & Poor's or otherwise similarly rated by another independent rating agency.

The Sub-Fund may also invest in unrated Debt Securities of comparable credit quality to those specified above.

The Investment Manager seeks to evaluate whether environmental, social and governance factors could have a material positive or negative impact on the cash flows or risk profiles of many issuers in which the Sub-Fund may invest. These determinations may not be conclusive and securities of issuers which may be negatively impacted by such factors may be purchased and retained by the Sub-Fund while the Sub-Fund may divest or not invest in securities of issuers which may be positively impacted by such factors.

The Sub-Fund aims to maintain a "AAA" rating, or equivalent, assigned by at least one rating agency.

At least 51% of assets are invested in issuers with positive environmental and/or social characteristics that follow good governance practices as measured through the Investment Manager's proprietary ESG scoring methodology and/or third party data. In addition, the Sub-Fund incorporates a bespoke set of Employee Engagement and Diversity (EE&D) data inputs into the investment process which considers an issuer's gender breakdown, diversity programmes, ethnicity score and equal pay score. The inputs may evolve but will relate directly to EE&D. The Sub-Fund invests at least 51% of EE&D rated assets in issuers scoring above a pre-defined threshold in relation to EE&D inputs.

The Sub-Fund invests at least 10% of assets in Sustainable Investments, as defined under SFDR, contributing to environmental or social objectives.

The Sub-Fund excludes certain sectors, companies / issuers or practices from the investment universe based on specific values or

norms-based screening policies. These policies set limits or full exclusions on certain industries and companies based on specific ESG criteria and / or minimum standards of business practice based on international norms. To support this screening, it relies on third party provider(s) who identify an issuer's participation in or the revenue which they derive from activities that are inconsistent with the values and norms based screens. Third party data may be subject to limitations in respect of its accuracy and / or completeness. The exclusions policy for the Sub-Fund can be found on the Management Company's Website (www.jpmorganassetmanagement.lu). The Sub-Fund systematically includes ESG analysis in its investment decisions on at least 90% of securities purchased. This Sub-Fund qualifies as a "Low Volatility Net Asset Value Money Market Fund in accordance with Regulation (EU) 2017/1131 of the European Parliament and of the Council of 14 June 2017 on Money Market Funds as may be amended or replaced from time to time and therefore will comply with these guidelines.

ESG approach ESG Promote

Redemption and Dealing Shares of the Sub-Fund may be redeemed on demand, with dealing normally on a daily basis.

Distribution Policy This Share Class will not pay dividends.

SFDR Classification Article 8

Intended retail investor

This product is intended for investors who plan to stay invested for at least 1 year and who understand the risks of the Sub-Fund, including the risk of capital loss.

- This liquidity Sub-Fund uses high quality short-term Debt Securities, deposits with credit institutions and Reverse Repurchase Agreements to enhance returns. Investors in the Sub-Fund are therefore likely to be looking for an alternative to cash deposits for their medium-term or temporary cash investments, including seasonal operating cash for pension funds or the liquidity components of investment portfolios.

- The Sub-Fund is offered to investors seeking a high degree of liquidity and is intended for short-term investment. Investors should understand the risks involved and must evaluate the Sub-Fund objective and risks in terms of whether they are consistent with their own investment goals and risk tolerances. The Sub-Fund is not intended as a complete investment plan.

Term The product does not have a maturity date. The Board of Directors of the Fund may unilaterally liquidate the product under certain circumstances and the manufacturer would facilitate such a liquidation.

Practical information

Depositary The fund depositary is J.P. Morgan SE - Luxembourg Branch.

Legal Information JPMorgan Asset Management (Europe) 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.

JPMorgan Liquidity Funds consists of separate Sub-Funds, each of which issues one or more Share Classes. This document is prepared for a specific Share Class. The Prospectus and annual and semi-annual financial reports are prepared for JPMorgan Liquidity Funds.

All data is sourced by J.P. Morgan Asset Management and is correct as at the date of this commentary unless otherwise stated.

The Sub-Fund is part of JPMorgan Liquidity Funds. Under Luxembourg law, there is segregated liability between Sub-Funds. This means that the assets of a Sub-Fund will not be available to meet a claim of a creditor or another third party made against another Sub-Fund.

The Sub-Fund is rated by an external credit rating agency. Such rating is financed by the Sub-Fund.

Subscriptions and redemptions of this Share Class are carried out at a price that is equal to the Constant NAV of this Share Class, provided that the Constant NAV of the Sub-Fund does not deviate by more than 20 basis points from the Variable NAV of the Sub-Fund. In the event the deviation exceeds 20 basis points from the Variable NAV of the

Sub-Fund, the following subscriptions and redemptions will be undertaken at a price that is equal to the Variable NAV of this Share Class.

Switching Investors have the right to switch all or part of their Shares of any Share Class of a Sub-Fund into Shares of another Share Class of that or another Sub-Fund of JPMorgan Liquidity Funds subject to meeting any relevant eligibility requirements and minimum holding amounts. Further information on switching conditions can be found in the "Switching of Shares" section of the Prospectus.

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

Risks



The risk indicator assumes you keep the product for 1 year(s).

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 1 out of 7, which is the lowest risk class.

This rates the potential losses from future performance at a very low level, and poor market conditions are very unlikely to impact our capacity to pay you. The risk of the product may be significantly higher if held for less than the recommended holding period.

This product does not include any protection from future market performance so you could lose some or all of your investment. If we are not able to pay you what is owed, you could lose your entire investment.

Beside the risks included in the risk indicator, other risks materially relevant for the product may affect its performance. Please refer to the Prospectus, available free of charge at www.jpmorganassetmanagement.lu.

Performance scenarios

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

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

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

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

Unfavourable: this type of scenario occurred for an investment between 2020 and 2021.

Moderate: this type of scenario occurred for an investment between 2021 and 2022.

Favourable: this type of scenario occurred for an investment between 2023 and 2024.

Recommended holding period		1 year
Example Investment		£ 10,000
Scenarios		if you exit after 1 year (recommended holding period)
Minimum return	There is no minimum guaranteed return. You could lose some or all of your investment.	
Stress	What you might get back after costs Average return each year	£ 9,950 -0.5%
Unfavourable	What you might get back after costs Average return each year	£ 10,000 0.0%
Moderate	What you might get back after costs Average return each year	£ 10,070 0.7%
Favourable	What you might get back after costs Average return each year	£ 10,540 5.4%

What happens if JPMorgan Asset Management (Europe) S.à.r.l. is unable to pay out?

JPMorgan Asset Management (Europe) S.à.r.l. is responsible for administration and management of the Fund, and does not hold assets of the Fund (assets that can be held by a depositary are, in line with applicable regulations, held with a depositary in its custody network). JPMorgan Asset Management (Europe) S.à.r.l., as the

manufacturer of this product has no obligation to pay out since the product design does not contemplate any such payment being made. However, investors may suffer loss if the Fund or the depositary is unable to pay out. There is no compensation or guarantee scheme in place which may offset, all or any of, your loss.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- in the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario
- £ 10,000 is invested.

Example Investment £ 10,000	if you exit after 1 year (recommended holding period)
Total Costs	£ 11
Annual cost impact*	0.1%

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 0.8% before costs and 0.7% after costs.

Composition of costs

One-off costs upon entry or exit		Annual cost impact if you exit after 1 year
Entry costs	0.00% , we do not charge an entry fee.	0 GBP
Exit costs	0.00% , we do not charge an exit fee for this product, but the person selling you the product may do so.	0 GBP
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.10% of the value of your investment per year. This is an estimate based on actual costs over the last year.	10 GBP
Transaction costs	0.01% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	1 GBP
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	0 GBP

A switching charge not exceeding 1% of the Net Asset Value of the shares in the new Share Class may be charged.

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

Recommended holding period: 1 year(s)

This product is designed for shorter term investments due to its volatility profile; you should be prepared to stay invested for at least 1 year. You can redeem your investment without penalty at any

time during this period however your return may be negatively impacted by the volatility of its performance. Redemptions are possible on every business day, with proceeds settled within 1 business day.

How can I complain?

If you have a complaint about the Fund, you can contact us by calling +(352) 3410 3060 or by writing to fundinfo@jpmorgan.com or JPMorgan Asset Management (Europe) S.à r.l., 6 route de Trèves, L-2633 Senningerberg, Grand Duchy of Luxembourg. You can find more details about how to complain and the Manager's complaint handling policy in the Contact Us section of the website at:

www.jpmorganassetmanagement.com.

If you have a complaint about the person who advised you about this product, or who sold it to you, they will tell you where to complain.

Other relevant information

Further information on the Sub-Fund, including its sustainable characteristics, may be found in the Prospectus and on www.jpmorganassetmanagement.lu. A copy of the Prospectus and latest annual and semi-annual financial report in English, French, German, Italian, Portuguese and Spanish and the latest Net Asset Value per Share and Bid and Offer Prices are available free of charge upon request from www.jpmorganassetmanagement.com, by email from fundinfo@jpmorgan.com, or by writing to JPMorgan Asset Management (Europe) S.à r.l., 6 route de Trèves, L-2633 Senningerberg, Grand Duchy of Luxembourg.

Remuneration Policy The Management Company's Remuneration Policy can be found on <http://www.jpmorganassetmanagement.lu/emea-remuneration-policy>. This policy includes details of how remuneration and benefits are calculated, including responsibilities and composition of the committee which oversees and controls the policy. A copy of this policy can be requested free of charge from the Management Company.

Tax The Sub-Fund is subject to Luxembourg tax regulations. This may have an impact on the investor's personal tax position.

Privacy Policy You should note that, if you contact J.P. Morgan Asset Management by telephone, those lines may be recorded and monitored for legal, security and training purposes. You should also take note that information and data from communications with you may be processed by J. P. Morgan Asset Management, acting as a data controller, in accordance with applicable data protection laws. Further

information about processing activities of J.P. Morgan Asset Management can be found in the EMEA Privacy Policy, which is available at www.jpmorgan.com/emea-privacy-policy. Additional copies of the EMEA Privacy Policy are available on request.

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

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

Performance scenarios You can find previous performance scenarios updated on a monthly basis at <https://am.jpmorgan.com/lu/en/asset-management/priips/products/LU1873129578>.

Past performance You can find the past performance over the last 6 years on our website at <https://am.jpmorgan.com/lu/en/asset-management/priips/products/LU1873129578>.

For an explanation of some of the terms used in this document, please visit the glossary on our website at <https://am.jpmorgan.com/content/dam/jpm-am-aem/emea/regional/en/communications/lux-communication/glossary-en.pdf>.