

GIB AM Sustainable World Corporate Bond Fund I2

Article 9 / SFDR

Marketing Communications



Portfolio Managers

Samantha Lamb

Pascal Nicoli

Investment Objective

The Fund's investment objective is to achieve income and capital growth through investment in a portfolio of global corporate bonds issued by companies that the Investment Manager believes have the potential to create a positive impact on global sustainability.

The Fund is actively managed by reference to and seeks to outperform the Bloomberg Global Aggregate Investment Grade Corporate incl. High Yield and EM Custom Index. The Fund is mainly exposed to the issuers of the benchmark, however, the management of the Fund is discretionary, and will be exposed to issuers not included in the benchmark. The Fund monitors risk exposure in relation to the benchmark however the extent of deviation from the benchmark is expected to be material.

Key Facts as at 31 December 2025

Fund AUM	US\$105.3m
Holdings	142
Benchmark	Bloomberg Global Aggregate Investment Grade Corporate incl. High Yield and EM (USD Hedged).
Fund Launch Date	29 September 2022
Management Company	Amundi Ireland Ltd
Custodian	Société Générale S.A., Dublin
Share Class	I2 (C)
Base Currency	USD
Fund Type	UCITS
Domicile	Ireland
ISIN	IE000SIUIMB7
Bloomberg	SWCBIUC ID
SFDR	Article 9
Fund Fees	
Minimum Investment	US\$500k
Annual Management Fee	0.45%
Ongoing Charge Figure	0.63%

Please refer to the last page of the document for all associated Fund fees.

Contact

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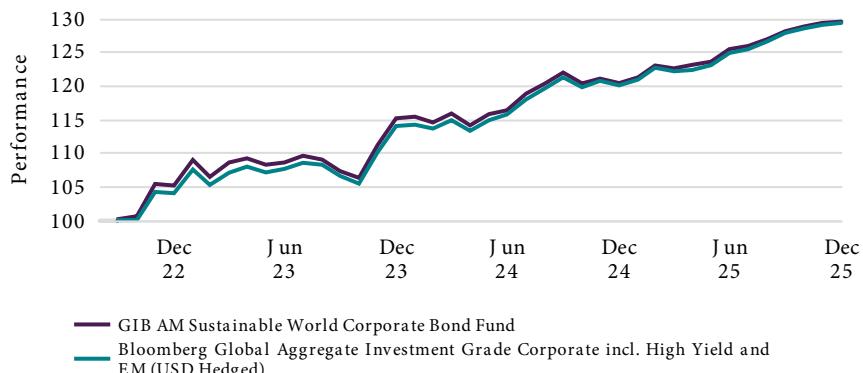
Website: <https://gibam.com>

Risks



Performance Since Inception

Past performance does not predict future returns.



Performance (%)

	1 m	3 m	6 m	YTD	1 Yr	SI Cum.*	SI Ann.*
Fund (Net)	0.13	1.10	3.27	7.59	7.59	29.63	8.29
Fund (Gross)	0.18	1.26	3.59	8.26	8.26	32.30	8.97
Benchmark	0.22	1.15	3.61	7.73	7.73	29.46	8.25
Excess Return (Net)	(0.09)	(0.05)	(0.34)	(0.14)	(0.14)	0.17	0.04
Excess Return (Gross)	(0.03)	0.11	(0.02)	0.53	0.53	2.84	0.72

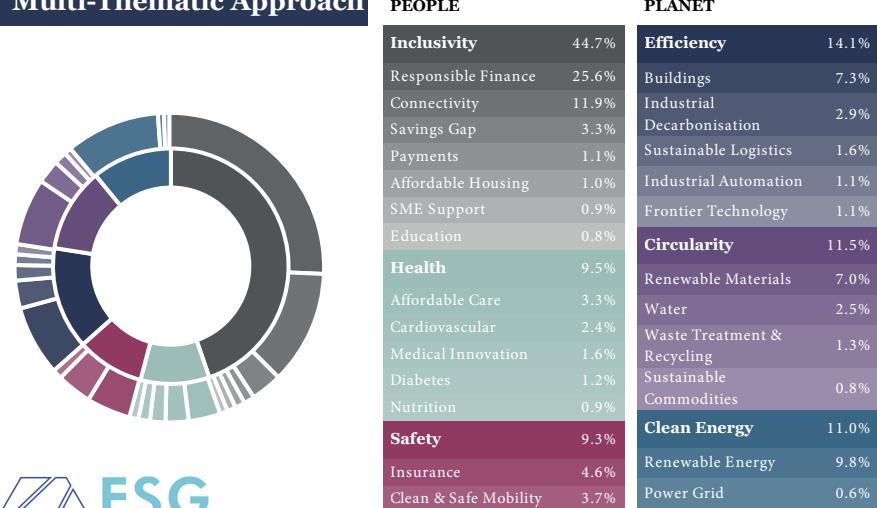
Morningstar Quartile
Ranking

*Since Inception - 29 September 2022.

Morningstar Universe: Global Corp Bond USD Hedged

Gross performance is calculated gross of investment management fees & administration charges.

Multi-Thematic Approach



The risk indicator assumes you keep the product for 5 years. The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movement in the markets or because we are not able to pay you.

The SRI represents the risk and return profile as presented in the PRIIPS Key Information Document (KID). The lowest category does not imply that there is no risk. The SRI is not guaranteed and may change over time. Please refer to the Prospectus for complete information on the investment policy, objectives and strategy of the Fund. All investments involve risks.

The risk information in this document is intended to give an idea of the main risks associated with this fund. Any of these risks could negatively impact the value of the fund. Please refer to the Prospectus and PRIIPS KID available at www.gibam.com for further information on risks.

Investors should be aware there is no guarantee that the Sub-Fund will achieve its investment objective.

Main risks: counterparty risks, credit risk, currency hedging at share class level risk, liquidity risk, changes in interest rates risk, sustainable investment risks, derivatives and securities financing transactions risk, CoCo bonds risk, depositary risk, emerging markets risk, efficient portfolio risk, investment fund, risks associated with an investment in convertible securities and hybrid securities, financial markets and regulatory change.

Country Top 5 Over/Under weights (%)

	Fund	Benchmark	Relative
Italy	4.8	1.7	
Spain	4.3	1.5	
Switzerland	3.6	0.8	
Netherlands	4.0	1.3	
United Kingdom	7.4	5.2	
China	0.0	1.3	
Australia	0.0	1.4	
Japan	0.0	1.8	
Canada	0.2	3.5	
United States	38.3	46.8	
	-10	0	10

Sector Top 5 Over/Under weights (%)

	Fund	Benchmark	Relative
Materials	11.9	7.9	
Banking	21.8	18.0	
Insurance	6.4	3.8	
Real Estate	6.5	4.2	
Renewable Energy	1.3	0.1	
Consum. Staples	2.8	4.8	
Retail & Wholesale	0.0	2.1	
Financial Services	4.7	6.8	
Consum. Disc Services	0.0	2.4	
Oil & Gas	0.0	7.8	
	-10	0	10

Fund Characteristics

	Fund	Benchmark
Yield to Worst	5.2	5.2
Spread (bps)	112	129
Duration	5.0	4.9
Average Credit Rating	BBB/BBB-	BBB+/BBB
MSCI ESG Rating**	A	A
Liquidity (LQA)	62	59
Weighted Average Coupon (%)	4.6	4.8

Credit Rating (%)

	Fund	Benchmark
AAA	0.2	0.4
AA	0.7	5.9
A	25.9	30.0
BBB	45.9	35.5
BB	21.1	17.8
B	3.9	10.5
Other	2.3	0.0

Source: Bloomberg, MSCI & GIB AM

Capital Structure (%)

	Fund	Benchmark
Senior	82.6	92.6
Subordinated-Non-Financials	8.2	3.2
Subordinated-Financials	6.5	4.2
Tier1	2.7	0.0

Issuer Top Ten Holdings (%) * *

	Fund	Benchmark
J P Morgan Chase & Co	2.1	0.9
Lincoln Fin Glbl Funding	1.9	0.0
Bank Of America Corp	1.8	0.8
Enel Finance Intl NV	1.7	0.2
Banco Santander SA	1.7	0.3
Raiffeisen Schweiz	1.5	0.0
Crown Americas LLC	1.5	0.0
Ford Motor Company	1.4	0.0
American Tower Corp	1.4	0.1
Abu Dhabi Future Energy	1.4	0.0
Total	16.4	2.4

*excludes futures

Risk and Impact Metrics

	Fund	Benchmark
Sharpe Ratio (S.I.)	0.6	
Beta*	1.0	
Portfolio Volatility (%)*	3.3	3.3
Tracking Error (%)*	0.3	
Information Ratio (S.I.)	0.1	
Weighted Average Carbon Intensity (Scope 1 + 2)**	134.3	274.5

All data points are ex post unless stated.

*ex ante **Source: MSCI

The reference to the Tracking error percentage as a measure of risk should not be construed as an assurance or a guarantee as it could be exceeded or undershot. For more product-specific information, please refer to the Sustainable Investing section of the Prospectus. The Fund does not invest in securities that qualify as environmentally sustainable under EU Taxonomy.

Breakdowns are as of 30 December 2025. The Portfolio is actively managed. Sector and country allocations will vary over other periods and do not reflect a commitment to an investment policy or sector. Portfolio holdings should not be considered as a recommendation to buy or sell individual securities and are subject to risk. Individual figures may not total due to rounding. For more product-specific information, please refer to the Sustainable Investing section of the Prospectus. The Fund does not invest in securities that qualify as environmentally sustainable under EU Taxonomy.

For Professional Investors Only

Available Share Classes

Share Class	ISIN	Currency	Management Fee	OCF	Transaction Costs	Entry/Exit Fee	Performance Fee	Minimum Investment	Initial Income
I2	IE000SIUIMB7	USD	0.45%	0.63%	0.17%*	-	-	US\$500,000	Non-Dist.
SE USD	IE000E32IN28	USD	0.28%	0.46%	0.17%	-	-	US\$500,000	Non-Dist.
SE GBP	IE000QJXNJ96	GBP	0.28%	0.47%	0.17%	-	-	GBP£500,000	Non-Dist.
SE GBP Hgd	IE000FGJ59J4	GBP	0.28%	0.51%	0.17%	-	-	GBP£500,000	Non-Dist.
SE GBP QD	IE000FVFM3R3	GBP	0.28%	0.46%	0.17%	-	-	GBP£500,000	Quarterly
SE GBP Hgd	IE000S2UHIZ6	GBP	0.28%	0.51%	0.17%	-	-	GBP£500,000	Quarterly
SE EUR	IE000HQEUYT9	EUR	0.28%	0.47%	0.17%	-	-	EUR€500,000	Non-Dist.
SE EUR Hgd	IE000YKJNHH1	EUR	0.28%	0.45%	0.17%	-	-	EUR€500,000	Non-Dist.
J2 GBP Hgd	IE0004E81931	GBP	0.45%	0.63%	0.17%	-	-	GBP£500,000	Non-Dist.
J2 GBP Hgd	IE000MGKVOD0	GBP	0.45%	0.63%	0.17%	-	-	GBP£500,000	Quarterly

*0.17% 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. The Class SE shares are available for subscription until: (i) assets of USD \$100,000,000 (or currency equivalent) in Class SE shares have been reached, or (ii) until such a time as determined by the Directors in their absolute discretion, after which the Class SE shares will be closed for subscription from new investors. Once assets of USD \$100,000,000 (or currency equivalent) are reached in the Class SE shares, additional subscriptions from existing shareholders of Class SE shares may be subject to limits agreed with the Investment Manager. Please note that the characteristics and investor eligibility requirements for this Class as set out in the section of the Prospectus entitled "Share Dealings", are not applicable to the Classes in the Sub-Fund.

Source for all data Dimension / MSCI / Bloomberg as at 31 December 2025.

Article 9 strategies have sustainable investment as their objective.

The Fund invests 100% in sustainable investments, excluding cash and instruments used for efficient portfolio management purposes. The allocation between environmental and social sustainable investments can vary, provided that the total allocation to environmental and social investments is always 100%.

For further details please see the Pre-Contractual Disclosures on page 14 of the Fund supplement. Please refer to the GIB AM Responsible Investment Policy and the GIB AM ESG Regulatory Statement. For more product-specific information, please refer to the Prospectus.

Note: The Internal Guidelines referenced do not necessarily represent prospectus/statutory limitations. These internal guidelines are used as guidance in the daily management of the portfolio's investments. These guidelines are subject to change and should not be relied upon as a long term view of the portfolio's exposures, limitations and/or risks.

For Professional Investors Only. This fund factsheet has been prepared and is issued by GIB Asset Management, a trading name of Gulf International Bank (UK) Ltd (GIB UK) which is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority and PRA. Registered in England: 01223938. This document is not aimed for distribution in any jurisdiction where it is unlawful to do so, and may not be reproduced or disclosed in whole or in part to any other person without GIB UK's prior written consent. This document is not an offer, or solicitation, to purchase any product or service rendered by GIB UK and is not directed at Retail Clients in the European Economic Area. Some of the portfolio's investments may be relatively illiquid, bringing potential difficulties in valuing and disposing of such investments. Proper information for determining their value or the risks to which they are exposed may also not be available. The movement of exchange rates may have an effect, unfavourable as well as favourable, on the gain or loss otherwise experienced on the investments contained within the portfolio. The value of investments may fall as well as rise, and there can be no guarantee that investors will receive back the amount originally invested. Past performance is not a reliable indicator of future results. Equity investments should always be considered as long term. Investors should not purchase the Fund referred to in this document except on the basis of information contained in the Fund's Prospectus. Nothing contained in this document constitutes investment, legal, tax or other advice and it is not to be relied on in making an investment or other decision. You should obtain relevant and specific professional advice before making any investment decision. The Fund's prospectus and Key Investor Information Document (KIID) are available from www.gibam.com or direct from GIB Asset Management. A summary of information about investors rights and collective redress mechanisms can be found in English on the governance page here.

Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. If you invest in this fund you may lose some or all the money you invested. This fund may be affected by changes in currency exchange rates. The management company of GIB AM Sustainable World Corporate Bond Fund a sub-fund of <SubStructure> is Amundi Ireland Ltd, 1 George's Quay Plaza, George's Quay, Dublin 2, Ireland. Please note that the management company may de-notify arrangements made for marketing as regards shares of the fund in a Member State of the EU in respect of which it has made a notification. Amundi Ireland Ltd is authorised and regulated by the Central Bank of Ireland.

MainStreet Partners implements a structured due diligence process using a robust methodology to evaluate a fund's ESG and Sustainability performance. The Fund receives an ESG rating from 1 to 5 with 5 being the highest score. A rating of 3 and above qualifies as "ESG Certified".