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Lower Risk Higher Risk

## JPMorgan Investment Funds -

## Global Income Sustainable Fund

Class: JPM Global Income Sustainable A (dist) - EUR

## Fund overview

ISIN LU2279689314	Bloomberg JPISUALX	Reuters LU2279689314.LUF
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**Investment objective:** To provide regular income by investing primarily in a portfolio of income generating securities with positive E/S characteristics globally and through the use of derivatives. Securities with positive E/S characteristics from issuers are those that the Investment Manager believes show effective governance and superior management of environmental and/or social issues (sustainable characteristics).

## Investment approach

- Multi-asset approach, leveraging specialists from around JPMorgan Asset Management's global investment platform, with a focus on risk-adjusted income.
- Flexible implementation of the managers' allocation views at asset class and regional level.
- Seeks to provide the majority of its returns through securities with positive E/S characteristics by incorporating ESG factors, exclusions and positioning the portfolio positively towards companies and issuers with above average ESG scores.

<b>Portfolio manager(s)</b> Michael Schoenhaut Eric Bernbaum Gary Herbert	<b>Share class</b> <b>currency</b> EUR	<b>Class launch</b> 22 Feb 2021
<b>Investment specialist(s)</b> Jakob Tanzmeister	<b>Fund assets</b> EUR 118.5m	<b>Domicile</b> Luxembourg
<b>Fund reference</b> <b>currency</b> EUR	<b>NAV</b> EUR 86.07	<b>Entry/exit charges</b> Entry charge (max) 5.00% Exit charge (max) 0.50%
	<b>Fund launch</b> 22 Feb 2021	<b>Ongoing charge</b> 1.46%

## ESG information

## ESG approach - Positive tilt

An investment style in which the portfolio will be tilted towards companies / issuers with positive ESG characteristics.

## SFDR classification: Article 8

"Article 8" strategies promote social and/or environmental characteristics, but do not have sustainable investing as a core objective.

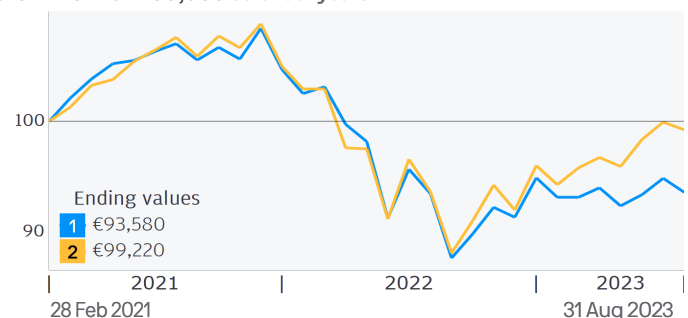
## Fund ratings As at 31 August 2023

Morningstar Category™ EUR Moderate Allocation - Global

## Performance

- 1 Class:** JPM Global Income Sustainable A (dist) - EUR  
**2 Benchmark:** 40% Bloomberg US High Yield 2% Issuer Cap Index (Total Return Gross) Hedged to EUR / 35% MSCI World Index (Total Return Net) Hedged to EUR / 25% Bloomberg Global Credit Index (Total Return Gross) Hedged to EUR

## Growth of EUR 100,000 Calendar years



## Calendar Year Performance (%)

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1	-	-	-	-	-	-	-	-	-	-15.78
2	-	-	-	-	-	-	-	-	-	-15.47

## Return (%)

	Cumulative				Annualised		
	1 month	3 months	1 year	YTD	3 years	5 years	Launch
1	-1.33	1.34	0.12	2.48	-	-	-3.15
2	-0.73	3.44	5.97	7.85	-	-	-0.71

## Performance Disclosures

**Past performance is not a guide to current and future performance. The value of your investments and any income from them may fall as well as rise and you may not get back the full amount you invested.**

## ESG

For more information on our approach to sustainable investing at J.P. Morgan Asset Management please visit

<https://am.jpmorgan.com/lu/esg>

Dividend History

Amount	Record Date	Payment Date	Annualised yield
€1.6400	07 Mar 2022	22 Mar 2022	1.69 %
€4.6300	07 Mar 2023	22 Mar 2023	5.39 %

Holdings

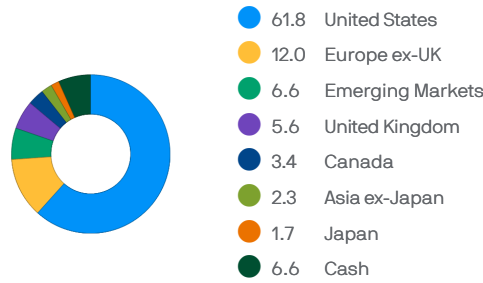
Top 10	Sector	% of assets
Microsoft	Equity	0.7
Prologis	Reit	0.6
Taiwan Semiconductor	Equity	0.4
Equinix	Reit	0.4
ON Semiconductor	Bond	0.4
Novo Nordisk	Equity	0.4
HSBC HOLDINGS PLC FRN 22 NOV 2024	Bond	0.3
ASML	Equity	0.3
AstraZeneca	Equity	0.3
Allianz	Equity	0.3

Bond quality breakdown (%)

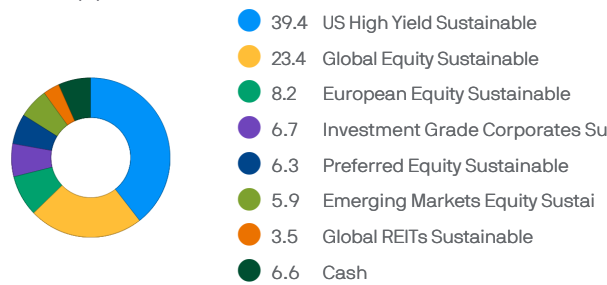
AAA: 1.0%	Average duration: 4.0 yrs
AA: 0.1%	
A: 6.2%	
BBB: 15.6%	
< BBB: 77.2%	

Value at Risk (Var)	Fund	Benchmark
VaR	4.94%	5.62%

Regions (%)



Sectors (%)



Key risks

The Sub-Fund is subject to **Investment risks** and **Other associated risks** from the techniques and securities it uses to seek to achieve its objective.

The table on the right explains how these risks relate to each other and the **Outcomes to the Shareholder** that could affect an investment in the Sub-Fund.

Investors should also read [Risk Descriptions](#) in the Prospectus for a full description of each risk.

Investment risks *Risks from the Sub-Fund's techniques and securities*

Techniques	Securities	
Derivatives	China	- Unrated debt
Hedging	Contingent convertible bonds	Emerging markets Equities
	Convertible securities	Equity linked notes
	Debt securities	MBS/ABS
	- Below investment grade debt	REITs
	- Government debt	
	- Investment grade debt	

Other associated risks *Further risks the Sub-Fund is exposed to from its use of the techniques and securities above*

Credit	Interest rate	Market
Currency	Liquidity	

Outcomes to the Shareholder *Potential impact of the risks above*

Loss	Volatility	Failure to meet the Sub-Fund's objective.
Shareholders could lose some or all of their money.	Shares of the Sub-Fund will fluctuate in value.	

General Disclosures

Before investing, obtain and review the current prospectus, Key Information Document (KID) and any applicable local offering document. These documents, as well as the annual and semi-annual reports and the articles of incorporation, are available in English free from your financial adviser, your J.P. Morgan Asset Management regional contact, the fund's issuer (see below) or at [www.jpnam.lu](http://www.jpnam.lu). A summary of investor rights is available in English at <https://am.jpmorgan.com/lu/investor-rights>. J.P. Morgan Asset Management may decide to terminate the arrangements made for the marketing of its collective investment undertakings.

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For additional information on the sub-fund's target market please refer to the Prospectus.

**Risk Indicator** - The risk indicator assumes you keep the product for 5 year(s). The risk of the product may be significantly higher if held for less than the recommended holding period.

Performance information

Source: J.P. Morgan Asset Management. Share class performance is shown based on the NAV (net asset value) of the share class with income (gross) reinvested including actual ongoing charges excluding any entry and exit fees.

The return of your investment may change as a result of currency fluctuations if your investment is made in a currency other than that used in the past performance calculation.

Indices do not include fees or operating expenses and you cannot invest in them.

The benchmark is for comparative purposes only unless specifically referenced in the Sub-Funds' Investment Objective and Policy.

Dividend income shown is gross of any applicable tax.

Holdings information

\*This exposure represents a number of individual equity linked notes with various counterparties.

Information Sources

Fund information, including performance calculations and other data, is provided by J.P. Morgan Asset Management (the marketing name for the asset management businesses of JPMorgan Chase & Co. and its affiliates worldwide).

**All data is as at the document date unless indicated otherwise.**

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Issuer

JPMorgan Asset Management (Europe) S.à r.l., 6, route de Trèves, L-2633 Senningerberg, Luxembourg. B27900, corporate capital EUR 10.000.000.

Definitions

**NAV** Net Asset Value of a fund's assets less its liabilities per Share.