

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 Strategic Allocation Conservative Active UCITS ETF - EUR (acc)
IE000FASRFS4

a share class of JPMorgan ETFs (Ireland) ICAV – Strategic Allocation Conservative Active UCITS ETF
a sub-fund of JPMorgan ETFs (Ireland) ICAV

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 Ireland and regulated by the Central Bank of Ireland ("CBI").

THIS DOCUMENT WAS PRODUCED ON 28 APRIL 2026

What is this product?

Type

This product is a UCITS exchange traded fund or "UCITS ETF". It is a sub-fund of JPMorgan ETFs (Ireland) ICAV, an Irish collective asset-management vehicle constituted as an umbrella fund with segregated liability between its sub-funds and authorised by the CBI pursuant to the European Communities (Undertakings for Collective Investment in Transferable Securities) Regulations 2011 (as amended).

Objectives, Process and Policies

Objective The objective of the Sub-Fund is to provide long-term capital growth by investing in a multi-asset portfolio, with the potential for typically low to moderate levels of price fluctuations.

Share Class Benchmark 20% MSCI ACWI Index (EUR), 70% Bloomberg Global Aggregate Index Total Return (EUR Hedged), 10% ICE BofA ESTR Overnight Rate Index Total Return (EUR)

Investment Policy The Sub-Fund will have exposure to a multi-asset portfolio of equity and debt securities issued globally, through investing all of its assets (excluding assets held for ancillary liquidity purposes and derivatives for efficient portfolio management) in UCITS eligible actively managed or index tracking collective investment schemes including exchange-traded funds which are categorised as either SFDR Article 8 or SFDR Article 9 funds, managed by the Investment Manager or other members of JPMorgan Chase & Co ("Underlying Funds"), with no more than 10% of its Net Asset Value in index tracking Underlying Funds. The Underlying Funds will be domiciled in Ireland, Luxembourg or elsewhere in the European Union.

The Sub-Fund will typically have an exposure to equities ranging from 10% to 30% of Net Asset Value, and an exposure to fixed income (including short-term fixed income) ranging from 70% to 90% of Net Asset Value. While the Sub-Fund will seek to maintain broadly the specified allocation of equity and fixed income exposure, the Sub-Fund's actual exposure to these asset classes may deviate from time to time due to factors such as market value fluctuations or adjustments in the investment universe of the Underlying Funds.

The equity exposure of the Sub-Fund's portfolio will comprise mainly shares or equity securities relating to large and mid-capitalisation companies. The fixed income exposure of the Sub-Fund's portfolio will comprise mainly investment grade debt securities issued by governments or corporate issuers, however the Sub-Fund may also have exposure to below investment grade and unrated debt securities. Issuers of the equity and debt securities may be located in any country globally, including emerging markets and China.

The Sub-Fund will seek to achieve its investment objective through its strategic asset allocation which is based on long-term risk and return expectations across asset classes and designed to meet its conservative risk profile, and through the selection of Underlying Funds which are managed by the Investment Manager or other members of JPMorgan Chase & Co.

In addition to ESG Integration, as an SFDR Article 8 fund, through its investments in Underlying Funds the Sub-Fund promotes environmental and/or social characteristics.

Through its investment in the Underlying Funds, at least 51% of the Sub-Fund's Net Asset Value will be exposed to securities which are aligned with the environmental and/or social characteristics that the Sub-Fund promotes and that follow good governance practices, as measured through the proprietary ESG scoring methodology of the Investment Manager and the investment manager of the Underlying Funds and/or third party data. Although the Sub-Fund does not commit to directly investing a minimum proportion of Sustainable

Investments, it will be exposed indirectly to Sustainable Investments, as determined by the investment manager of the Underlying Funds, as a result of the Underlying Funds' minimum commitments to Sustainable Investments.

The Sub-Fund seeks to avoid exposure to certain industries and companies / issuers, based on specific ESG criteria and/or minimum standards of business practice based on international norms. The Investment Manager will consider values and norms based screening in its selection and oversight of the Underlying Funds, to seek to ensure that the Underlying Funds' exclusionary standards are consistent with the Sub-Fund.

At least 90% of the portion of the Sub-Fund invested in assets other than assets held for ancillary liquidity purposes and derivatives for efficient portfolio management, will be invested in UCITS eligible actively managed or index tracking collective investment schemes including exchange-traded funds which are categorised as either SFDR Article 8 or SFDR Article 9 funds. These Underlying Funds will be category 1 or 2 for the purposes of the position and recommendation DOC-2020-03 of the French Autorité des Marchés Financiers (AMF). The Sub-Fund is actively managed. The Investment Manager uses the Benchmark for risk comparison purposes. Though a proportion of the investments to which it will be exposed through its investments in Underlying Funds are likely to be represented in the Benchmark, the Investment Manager has broad discretion to deviate from its composition, while seeking to maintain a consistent longer-term risk profile with that of the Benchmark. The degree to which the Sub-Fund may resemble the composition and risk characteristics of the Benchmark will vary over time and its performance may be meaningfully different.

The Sub-Fund will not seek to track the performance of or replicate the Benchmark, rather the Sub-Fund will have exposure to a portfolio of equity and debt securities (which may include but will not be limited to Benchmark securities) via direct investment in Underlying Funds which are actively selected with the aim of delivering an investment performance which seeks to achieve the investment objective of the Sub-Fund.

The Sub-Fund may invest in assets denominated in any currency and currency exposure in the Sub-Fund may be managed by reference to the Benchmark.

The Sub-Fund may, for efficient portfolio management use financial derivative instruments ("FDI").

The Investment Manager will only invest in Underlying Funds which integrate financially material environmental, social and governance ("ESG") issues as part of the investment process ("ESG Integration"). ESG Integration is the systematic inclusion of ESG issues in investment analysis and investment decisions with the goals of managing risk and improving long-term returns. ESG Integration by itself focuses on financial materiality and is therefore only part of a broader investment process. It is only one of the factors, alongside the other factors which are described above in the "Investment Policy" section, to be considered in portfolio construction. EUR is the base currency of the Sub-Fund.

The Sub-Fund will publicly disclose its complete holdings on a daily basis. Details of the Sub-Fund's holdings and full disclosure policy may be found on www.jpmorganassetmanagement.lu.

Redemption and Dealing Shares of the Sub-Fund are traded on one or more stock exchanges. Certain market makers and brokers may subscribe and redeem Shares directly with JPMorgan ETFs (Ireland) ICAV, and are referred to as "Authorised Participants". Other investors

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

who are not Authorised Participants can purchase and sell Shares daily on a recognised stock exchange or over-the-counter.

Distribution Policy This Share Class does not pay dividends. Earned income is retained in the Net Asset Value.

SFDR Classification Article 8

Intended retail investor

This product is intended for investors who plan to stay invested for at least 5 years.

- The Sub-Fund is intended for long-term investment. Investors should understand the risks involved, including the risk of losing all capital invested 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.
- Typical investors in the Sub-Fund are expected to be those who seek exposure to a globally diversified multi-asset portfolio with a conservative risk profile, primarily through investments in Underlying Funds which are categorised as either SFDR Article 8 or SFDR Article 9 funds.

Term This product does not have a fixed maturity date and may be liquidated in certain circumstances, as further detailed in the Prospectus.

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

Risks

Lower risk

Higher risk



The risk indicator assumes you keep the product for 5 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 2 out of 7, which is a low risk class.

Practical information

Depository The fund depository is Brown Brothers Harriman Trustee Services (Ireland) Limited.

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.

The Sub-Fund is sub-fund of JPMorgan ETFs (Ireland) ICAV, an Irish collective asset-management vehicle with segregated liability between sub-funds. JPMorgan ETFs (Ireland) ICAV 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 ETFs (Ireland) ICAV.

Switching Switching of Shares from one Sub-Fund into Shares in another Sub-Fund is not permitted. Switching of Shares from one Share Class into another Share Class within the same Sub-Fund is also not permitted to investors trading on stock exchanges but may be available to the Authorised Participants. Further information can be found in the Prospectus.

This rates the potential losses from future performance at a 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 relevant supplement, 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 2017 and 2022.

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

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

Recommended holding period		5 years	
Example Investment		€ 10,000	
Scenarios		if you exit after 1 year	if you exit after 5 years (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	€ 8,370 -16.3%	€ 7,920 -4.5%
Unfavourable	What you might get back after costs Average return each year	€ 8,840 -11.6%	€ 10,180 0.4%
Moderate	What you might get back after costs Average return each year	€ 10,360 3.6%	€ 10,840 1.6%
Favourable	What you might get back after costs Average return each year	€ 11,180 11.8%	€ 11,990 3.7%

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 Sub-Fund and does not hold assets of the Sub-Fund (assets that can be held by a depository are, in line with applicable regulations, held with a depository 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 Sub-Fund or the depository 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	if you exit after 5 years (recommended holding period)
Total Costs	€ 40	€ 215
Annual cost impact*	0.4%	0.4%

(* This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 2.0% before costs and 1.6% 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 EUR
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 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.35% of the value of your investment per year. This is an estimate based on actual costs over the last year.	35 EUR
Transaction costs	0.05% 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.	5 EUR
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	0 EUR

How long should I hold it and can I take money out early?**Recommended holding period: 5 year(s)**

This product is designed for longer term investments due to the potential volatility of its performance; you should be prepared to stay invested for at least 5 years. 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 Dealing Day, with proceeds settled within 2 business days.

How can I complain?

If you have a complaint about the Sub-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 Management Company'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 Further information on the Sub-Fund, including its sustainable characteristics, may be found in the Prospectus, relevant supplement and on www.jpmorganassetmanagement.lu. A copy of the Prospectus, relevant supplement and the latest annual and semi-annual financial report in English and certain other languages and the latest Net Asset Value are available free of charge upon request from www.jpmorganassetmanagement.lu, 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. Portfolio disclosure policy of JPMorgan ETFs (Ireland) ICAV can be obtained at www.jpmorganassetmanagement.lu. The latest prices of shares can be obtained from your broker.

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 Irish tax regulations. This may have an impact on an 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/IE000FASRFS4>.

Past performance There is insufficient performance data available to provide a chart of annual past performance.

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