Summary Risk Indicator

1	2	3	**4**	5	6	7

Lower Risk — Higher Risk

JPMorgan Investment Funds -

Europe Strategic Dividend Fund

Class: JPM Europe Strategic Dividend A (dist) - EUR

Fund overview

ISIN	Valor	Bloomberg
LU0247987802	2491725	JPMESDA LX

Investment objective: To provide long-term returns by investing primarily in high dividend-yielding equity securities of European companies.

Investment approach
- Uses a bottom-up stock selection process.
- Uses the full breadth of the eligible equity investment universe through a combination of fundamental research insights and quantitative analysis.
- Seeks to identify high dividend yielding securities that are fundamentally sound.

Portfolio manager(s)
Michael Barakos
Thomas Buckingham
Mayur Patel

Fund reference currency EUR

Share class currency EUR

Fund assets
EUR 760,1m

Fund launch
24 Feb 2005

NAV EUR 162,31

Class launch
15 May 2006

Domicile Luxembourg

Entry/exit charges
Entry charge (max) 5,00%
Exit charge (max) 0,50%

Ongoing charge 1,79%

ESG information

ESG approach - ESG Promote
Promotes environmental and / or social 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 30 September 2025*

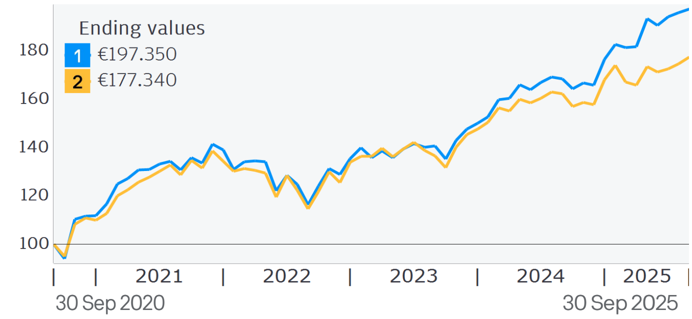
Overall Morningstar Rating™ ★★★★

Morningstar Category™ Europe Equity Income

Performance

1 **Class:** JPM Europe Strategic Dividend A (dist) - EUR
2 **Benchmark:** MSCI Europe Index (Total Return Net)

Growth of EUR 100,000 *Calendar years*



Calendar Year Performance (%)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1	10,50	-2,09	7,81	-12,11	19,88	-13,10	26,70	-8,77	14,41	12,44
2	8,22	2,58	10,24	-10,57	26,05	-3,32	25,13	-9,49	15,83	8,59

Return (%)

	Cumulative				Annualised		
	1 month	3 months	1 year	YTD	3 years	5 years	10 years
1	0,79	3,51	17,12	18,97	19,26	14,56	6,02
2	1,59	3,51	9,31	12,36	15,68	12,14	7,58

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 environmental, social and governance (ESG) integration and our approach to sustainable investing at J.P. Morgan Asset Management please visit https://am.jpmorgan.com/ch-en/esg

Dividend History

Amount	Record Date	Payment Date	Annualised yield
€1,4800	08 Mar 2021	23 Mar 2021	1,33 %
€2,9400	07 Mar 2022	22 Mar 2022	2,68 %
€3,3600	07 Mar 2023	22 Mar 2023	2,75 %
€3,5600	07 Mar 2024	22 Mar 2024	2,71 %
€4,2800	07 Mar 2025	24 Mar 2025	2,87 %

Holdings

Top 10 *As at 31 August 2025*	Sector	% of assets
Novartis	Pharmaceuticals Biotechnology & Life Sci	2,4
SAP	Software & Services	2,1
Shell	Energy	2,0
Roche	Pharmaceuticals Biotechnology & Life Sci	1,9
HSBC	Banks	1,7
Deutsche Telekom	Telecommunication Services	1,5
Banco Santander	Banks	1,4
Allianz	Insurance	1,4
ASML	Semiconductors & Semiconductor Equipment	1,3
Enel	Utilities	1,1

Market cap (%) (EUR)

	% of portfolio	Benchmark
> 100 bn	27,15	38,80
10 bn <> 100 bn	44,35	56,30
1 bn <> 10 bn	26,80	4,90
< 1 bn	1,70	0,00

Figures shown may not add up to 100 due to rounding.

Regions (%)		Compared to benchmark
United Kingdom	22,7	+0,2
France	13,9	-2,8
Germany	10,3	-4,7
Italy	8,7	+3,8
Switzerland	8,5	-5,6
Netherlands	7,4	-0,1
Spain	7,0	+1,5
Sweden	4,6	-0,9
Finland	3,7	+2,1
Norway	3,6	+2,7
Others	6,3	+0,5
Cash	3,3	+3,3

Figures shown may not add up to 100 due to rounding.

Sectors (%)		Compared to benchmark
Banks	17,2	+4,3
Capital Goods	13,1	-3,4
Insurance	10,2	+3,9
Pharmaceuticals Biotechnology & Life Sci	7,9	-3,2
Utilities	6,6	+2,3
Energy	6,2	+2,0
Telecommunication Services	6,1	+3,7
Materials	4,3	-1,1
Food Beverage & Tobacco	3,6	-2,1
Financial Services	3,6	-1,0
Others	17,9	-8,7
Cash	3,3	+3,3

Figures shown may not add up to 100 due to rounding.

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***
Concentration	Equities
Hedging	

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

Currency	Market

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 (available in English), Key Information Document (KID) (available in English) and any applicable local offering document. These documents, as well as the sustainability-related disclosures, the annual and semi-annual reports and the articles of incorporation, are available free from your financial adviser, your J.P. Morgan Asset Management regional contact, the fund's issuer (see below) or at www.jpmam.ch.
A summary of investor rights is available in French at https://am.jpmorgan.com/ch-fr/droits-des-investisseurs. J.P. Morgan Asset Management may decide to terminate the arrangements made for the marketing of its collective investment undertakings.
JPMorgan Asset Management (Switzerland) LLC herewith informs investors that with respect to its distribution activities in and from Switzerland it receives commissions pursuant to Art. 34 para. 2bis of the Swiss Collective Investment Schemes Ordinance dated 22 November 2006. These commissions are paid out of the management fee as defined in the fund documentation. Further information regarding these commissions, including their calculation method, may be obtained upon written request from JPMorgan Asset Management (Switzerland) LLC, Dreikönigstrasse 37, 8002 Zurich.
This material should not be considered as advice or an investment recommendation. Fund holdings and performance are likely to have changed since the report date.
To the extent permitted by applicable law, we may record telephone calls and monitor electronic communications to comply with our legal and regulatory obligations and internal policies. Personal data will be collected, stored and processed by J.P. Morgan Asset Management in accordance with our EMEA Privacy Policy www.jpmorgan.com/emea-privacy-policy
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.

The ongoing charge is the charge used in the EU PRIIPs KID. This charge represents the total cost of managing and operating the fund, including management fees, administrative costs, and other expenses (excluding transaction costs).The breakdown of costs are the max as detailed in the fund?s prospectus. For more detailed information, please refer to the fund's prospectus and the PRIIPs KID available on our website.

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.

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.

The benchmark is for comparative purposes only unless specifically referenced in the Sub-Fund´s Investment Objective and Policy.

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Definitions

NAV Net Asset Value of a fund's assets less its liabilities per Share.
Overall Morningstar Rating™ assessment of a fund's past performance, based on both return and risk and shows how similar investments compare with their competitors. Investment decisions should not be based on a high rating alone.