

Schroders

Schroder International Selection Fund Multi-Asset Growth and Income

A Accumulation EUR Hedged | Data as at 31.12.2025

Fund objectives and investment policy

The Fund aims to provide capital growth and income over a three to five year period after fees have been deducted by investing in a diversified range of assets and markets worldwide.

This fund may use financial derivative instruments as a part of the investment process. Derivatives carry a high degree of risk and should only be considered by sophisticated investors.

The fund has environmental and/or social characteristics within the meaning of Article 8 of Regulation (EU) 2019/2088 on Sustainability-related Disclosures in the Financial Services Sector (the "SFDR").

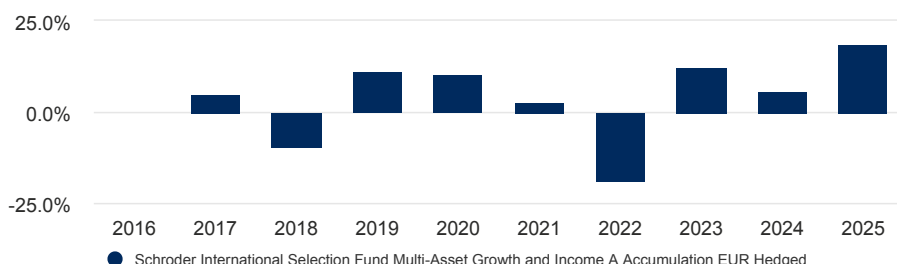
Past Performance is not a guide to future performance and may not be repeated. The value of investments and the income from them may go down as well as up and investors may not get back the amounts originally invested. Exchange rate changes may cause the value of investments to fall as well as rise. Performance data does not take into account any commissions and costs, if any, charged when units or shares of any fund, as applicable, are issued and redeemed.

Share class performance (%)

Performance (%)	1 month	3 months	6 months	YTD	1 year	3 years	5 years	10 years
Fund (bid to bid)	-1.0	4.1	11.0	17.1	15.1	37.7	20.3	32.5
Fund (offer to bid)	-4.9	-0.0	6.5	12.4	10.5	32.2	15.5	27.2

Annualized performance (%)	3 years	5 years	10 years
Fund (bid to bid)	11.3	3.8	2.9
Fund (offer to bid)	9.8	2.9	2.4

Performance over 10 years (%)



Past performance and any forecasts are not necessarily a guide to the future or likely performance.

The value of investments and income from them can go down as well as up and is not guaranteed. The distributions are not guaranteed. Ordinarily, they will be reviewed annually. In the event of the Fund's income and realised gains being less than indicated distribution amount per unit per annum, distributions will be made from capital. Investors should be aware that the distributions may exceed the income and realised gains of the Fund at times and lead to a reduction of the amount originally invested, depending on the date of initial investment. Some performance differences between the fund and the benchmark may arise as the benchmark returns are not adjusted for non-dealing days of the fund. Where 'since inception' performance figures are stated, please note that the inception date is the same as the share class launch date under 'Fund Facts'.

Ratings and accreditation



Please refer to the Source and ratings information section for details on the icons shown above.

Fund facts

Fund manager	Dorian Carrell Remi Olu-Pitan
Managed fund since	01.09.2018 ; 01.09.2018
Fund management company	Schroder Investment Management (Europe) S.A.
Domicile	Luxembourg
Fund launch date	02.07.2012
Share class launch date	16.07.2014
Fund base currency	USD
Share class currency	EUR
Fund size (Million)	USD 1,289.31
Unit NAV	EUR 165.4727
Dealing frequency	Daily
Distribution rate	No Distribution
Distribution frequency	No Distribution

Fees & expenses

Initial sales charge up to	4.00%
Annual management fee	1.250%
Ongoing charge	1.59%
Redemption fee up to	0.00%

Purchase details

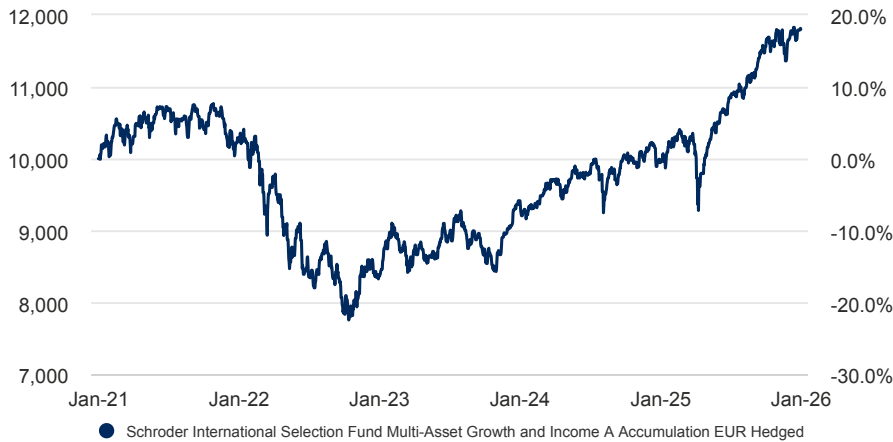
Minimum initial subscription	EUR 1,000 ; USD 1,000 or their near equivalent in any other freely convertible currency.
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Return of EUR 10,000

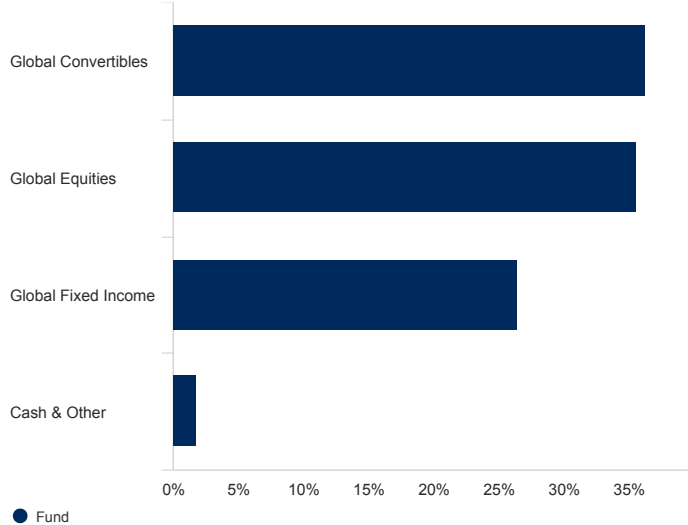


The chart is for illustrative purposes only and does not reflect an actual return on any investment.

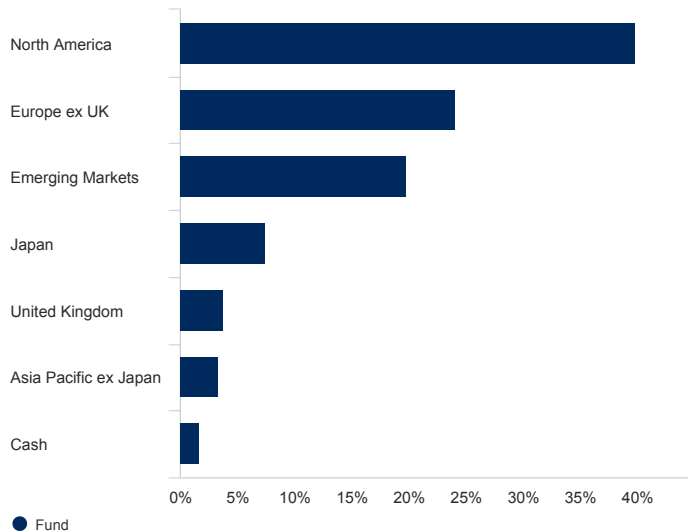
Returns are calculated bid to bid (which means performance does not include the effect of any initial charges), net income reinvested, net of fees.

Asset allocation

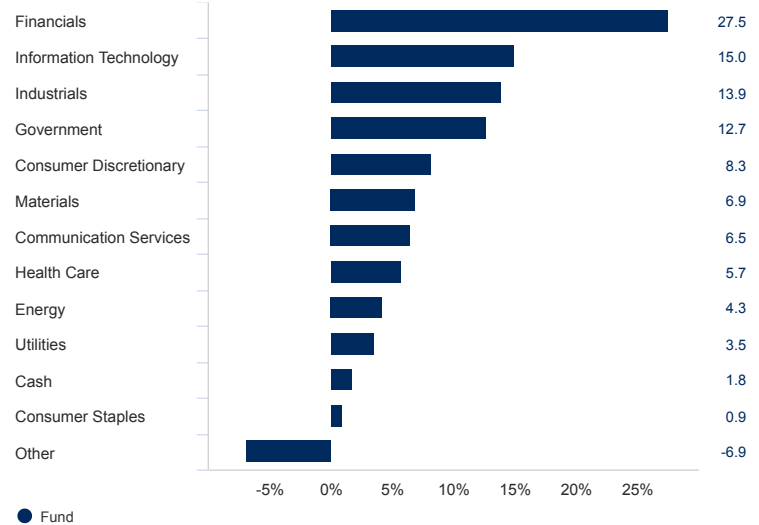
Asset class (%)



Region (%)



Sector (%)



Top 10 holdings (%)

Holding name	%
MICROSOFT CORP	1.0
ALPHABET INC CLASS A A	1.0
SOUTH AFRICA (REPUBLIC OF) 8.75 31-JAN-2044	1.0
ALIBABA GROUP HOLDING LTD 15-SEP-2032 Reg-S (SENIOR)	0.9
GTC AURORA LUXEMBOURG SA 6.5 15-OCT-2030 Reg-S (SECURED)	0.8
JPMORGAN CHASE	0.8
SOUTH AFRICA (REPUBLIC OF) 9.0 31-JAN-2040	0.8
KCC CORP 1.75 10-JUL-2030 Reg-S (SENIOR)	0.8
MAKEMYTRIP LTD 01-JUL-2030 144a (SENIOR)	0.7
MEXICO (UNITED MEXICAN STATES) (GO 7.75 13-NOV-2042	0.7

Codes

ISIN	LU1062721409
Bloomberg	SISGMAA LX
SEDOL	BM4NR63

Risk statistics & financial ratios

	Fund
Annual volatility (%) (3y)	9.0
Sharpe ratio (3y)	1.0
Fund Yield	4.6

Source: Morningstar. The above ratios are based on bid to bid price based performance data of the unhedged equivalent share class.

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Source: Schroders. Top holdings and asset allocation are at fund level. Derivatives are displayed on the notional basis of the underlying exposure where possible. Due to the different treatment of derivative types, the allocation to Liquid Assets may vary between each chart. For illustrative purposes only and does not constitute to any recommendations to invest in the above-mentioned security/sector/country.

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Benchmark and corporate action information

On 06/07/2018, the Fund previously named Schroder ISF Global Multi-Asset Flexible, changed its name to Schroder ISF Multi-Asset Growth and Income. Schroder ISF Balanced Portfolio was launched in July 2012 to accommodate a transfer of shareholders from the Strategic Solutions funds to the Schroder ISF SICAV. Benchmark names in this document may be abbreviated. Please refer to the funds' legal documents for the full benchmark name. On 03.02.2014, the Fund, previously named Schroder ISF Balanced Portfolio, changed its name to Schroder ISF Global Multi-Asset Allocation. On 01.06.2016, the Fund, previously named Schroder ISF Global Multi-Asset Allocation, changed its name to Schroder ISF Global Multi-Asset Flexible. Prior to 02.07.2012 the fund uses the track record of the Strategic Solutions - Balanced Portfolio (launched on 08.12.2003) as a performance track record.

Benchmarks: (If applicable)

Some performance differences between the fund and the benchmark may arise because the fund performance is calculated at a different valuation point from the benchmark. The fund is not managed with reference to a benchmark. The comparator benchmark has been selected because the investment manager believes that the benchmark is a suitable comparison for performance purposes given the fund's investment objective and policy.

Source and ratings information

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Source of all performance data, unless otherwise stated: Morningstar, bid to bid, net income reinvested, net of fees.
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Important information

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- (a) a corporation (which is not an accredited investor (as defined in Section 4A of the Act)) the sole business of which is to hold investments and the entire share capital of which is owned by one or more individuals, each of whom is an accredited investor; or
- (b) a trust (where the trustee is not an accredited investor) whose sole purpose is to hold investments and each beneficiary of the trust is an individual who is an accredited investor,

securities (as defined in Section 239(1) of the Act) of that corporation or the beneficiaries' rights and interest (howsoever described) in that trust shall not be transferred within six months after that corporation or that trust has acquired units/shares in the fund pursuant to an offer made under Section 305 of the Act except:

- (1) to an institutional investor or to a relevant person defined in Section 305(5) of the Act, or to any person arising from an offer referred to in Section 275(1A) or Section 305A(3)(c)(ii) of the Act;
- (2) where no consideration is or will be given for the transfer;
- (3) where the transfer is by operation of law;
- (4) as specified in Section 305A(5) of the Act; or
- (5) as specified in Regulation 36A of the Securities and Futures (Offers of Investments) (Collective Investment Schemes) Regulations 2005 of Singapore.

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