

# Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

JPMorgan ETFs (Ireland) ICAV

ISIN: IE0008QIFH42

## JPM EUR Aggregate Bond Active UCITS ETF - EUR (dist)

a Share Class of JPMorgan ETFs (Ireland) ICAV – EUR Aggregate Bond Active UCITS ETF. The management company is JPMorgan Asset Management (Europe) S.à r.l.

### Objectives and Investment Policy

**Investment Objective:** The objective of the Sub-Fund is to achieve a long-term return in excess of Bloomberg Euro Aggregate Index Total Return EUR Unhedged ("the Benchmark") by actively investing primarily in a portfolio of Euro-denominated investment grade debt securities, using financial derivative instruments to gain exposure to underlying assets, where appropriate.

**Investment Policy:** The Sub-Fund pursues an actively-managed investment strategy.

The Sub-Fund aims to invest at least 67% of its assets (excluding assets held for ancillary liquidity purposes) in Euro-denominated investment grade debt securities (including ABS/MBS), either directly or through the use of financial derivative instruments ("FDI"). Issuers of these securities may be located in any country, including emerging markets.

The Sub-Fund systematically includes ("ESG") analysis in its investment decisions on at least 75% of non-investment grade and emerging market sovereign securities and 90% of investment grade securities purchased. Pursuant to the Sub-Fund's ESG analysis, at least 51% of the Sub-Fund's Net Asset Value are invested in issuers with positive environmental and/or social characteristics that follow good governance practices, as measured through the Investment Manager's proprietary ESG scoring methodology and/or third party data.

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

The Sub-Fund invests at least 10% of its Net Asset Value in Sustainable Investments, as defined under SFDR, contributing to environmental or social objectives.

The Investment Manager evaluates and applies values and norms based screening to implement exclusions on certain industries and issuers based on specific ESG criteria and/or minimum standards of business practice based on international norms. To support this screening, the Investment Manager relies on third party provider(s) who identify an issuer's participation in or the revenue which they derive from activities that are inconsistent with the values and norms based screens. The list of screens applied that may result in exclusions can be found on the Website ([www.jpmorganassetmanagement.ie](http://www.jpmorganassetmanagement.ie)).

The Sub-Fund is actively managed and will seek to outperform the Benchmark over the long-term.

The Benchmark consists of investment grade, Euro-denominated debt securities including treasuries, government related, corporate and securitised issues (bonds which are backed by a pool of assets) ("Benchmark Securities"). The Benchmark has been included as a point

of reference against which the performance of the Sub-Fund may be measured. The Sub-Fund will resemble the composition and risk characteristics of its Benchmark; however, the Investment Manager's discretion may result in performance that differs from the Benchmark.

The Sub-Fund will not seek to track the performance of or replicate the Benchmark, rather the Sub-Fund will hold a portfolio of debt securities (which may include but will not be limited to the Benchmark Securities) which is actively selected and managed with the aim of delivering an investment performance which exceeds that of the Benchmark over the long-term. The Investment Manager aims to do this by selecting securities and obtaining exposures through the use of an integrated research driven investment process that focuses on analysing fundamental, quantitative and technical factors across countries, sectors and issuers.

The Sub-Fund invests across all sectors of Euro-denominated investment grade debt which includes Sovereign Debt, government related, corporate, emerging markets and securitised debt.

The Sub-Fund may, for investment purposes and efficient portfolio management purposes, use financial derivative instruments.

The Investment Manager also integrates financially material environmental, social and governance ("ESG") issues as part of the Sub-Fund's 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 other factors that the Investment Manager considers in portfolio construction, including buying and selling securities.

EUR is the base currency of the Sub-Fund.

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

**Benchmark:** Bloomberg Euro Aggregate Index Total Return EUR Unhedged.

**Distribution Policy:** This Share Class will normally pay dividends semi-annually.

For an explanation of some of the terms used in this document, please visit the glossary on our website at [www.jpmorganassetmanagement.ie](http://www.jpmorganassetmanagement.ie).

### Risk and Reward Profile

Lower risk Potentially lower reward Higher risk Potentially higher reward



The above rating is based on the historic volatility of the simulated Net Asset Value of this Share Class over the last five years and may not be a reliable indication of the future risk profile of this Share Class.

The risk and reward category shown above is not guaranteed to remain unchanged and may change over time.

A Share Class with the lowest risk rating does not mean a risk-free investment.

**Why is this Share Class in this category?** This Share Class is classified in category 4 because its simulated Net Asset Value has shown medium fluctuations historically.

### OTHER MATERIAL RISKS

- The value of your investment may fall as well as rise and you may get back less than you originally invested.
- The value of debt securities may change significantly depending on economic and interest rate conditions as well as the credit worthiness of the issuer. Issuers of debt securities may fail to meet payment obligations or the credit rating of debt securities may be downgraded. These risks are typically increased for below investment grade debt securities which may also be subject to higher volatility and lower liquidity than investment grade debt securities. The credit worthiness of unrated debt securities is not measured by reference to an independent credit rating agency.
- Emerging markets may be subject to increased political, regulatory and economic instability, less developed custody and settlement practices, poor transparency and greater financial risks. Emerging market and below investment grade debt securities may also be subject to higher

volatility and lower liquidity than non-emerging market and investment grade debt securities respectively.

- Convertible bonds are subject to the credit, interest rate and market risks stated above associated with both debt and equity securities, and to risks specific to convertible securities. Convertible bonds may also be subject to lower liquidity than the underlying equity securities.
- Contingent convertible debt securities are likely to be adversely impacted should specific trigger events occur (as specified in the contract terms of the issuing company). This may be as a result of the security converting to equities at a discounted share price, the value of the security being written down, temporarily or permanently, and/or coupon payments ceasing or being deferred.
- Mortgage-backed and asset-backed securities (MBS and ABS) depend on the cash flows from a specified pool of financial assets (i.e. mortgages in the case of MBS) and are subject to greater credit and interest rate risk and may be more volatile than other bonds. In addition, investments in MBS and ABS may be less liquid than investments in other bonds.
- The value of financial derivative instruments can be volatile. This is because a small movement in the value of the underlying asset can cause a large movement in the value of the financial derivative instrument and therefore, investment in such instruments may result in losses in excess of the amount invested by the Sub-Fund.
- Sustainability risk may materially negatively impact the financial condition or operating performance of an issuer and therefore the value of that investment. In addition, it may increase the Sub-Fund's volatility and/or magnify pre-existing risks to the Sub-Fund.
- The Sub-Fund seeks to provide a return above the Benchmark; however the Sub-Fund may underperform the Benchmark.
- Further information about risks can be found in the "Risk Information" section of the Prospectus.

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## Charges

One-off charges taken before or after you invest	
Entry charge	None
Exit charge	None

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This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

Charges taken from this Share Class over a year	
Ongoing charge	0.30%

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Charges taken from this Share Class under certain specific conditions	
Performance fee	None

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- Investors who are not Authorised Participants may have to pay brokerage commissions or other charges determined and imposed by their brokers when buying or selling Shares on stock exchange(s). Information on charges can be obtained from your broker. Authorised Participants dealing directly with JPMorgan ETFs (Ireland) ICAV will pay related transaction costs.
- Charges are used to pay the costs of running this Share Class, including the costs of marketing and distribution. These charges reduce the potential growth of the investment.
- The ongoing charge figure is estimated and is based on the expected total of charges. The UCITS' annual report for each financial year will include detail on the exact charges made.
- Further information about charges can be found in the "Fees and Expenses" section of the Prospectus.

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## Past Performance

- Past performance is not a guide to future performance.
- There is insufficient performance data available to provide a chart of annual past performance.

- Sub-Fund launch date: 2025.
- Share Class launch date: 2025.

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## Practical Information

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

**Further Information:** A copy of the Prospectus 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.ie](http://www.jpmorganassetmanagement.ie), by email from [fundinfo@jpmorgan.com](mailto: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.ie](http://www.jpmorganassetmanagement.ie). 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 the investor's personal tax position.

**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 part 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.

**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](http://www.jpmorgan.com/emea-privacy-policy). Additional copies of the EMEA Privacy Policy are available on request.