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.

Class S (GBP) Distributing (IE000AE27882)

CI Better World Growth Fund (the 'Fund'), a sub-fund of GemCap Investment Funds (Ireland) PLC (the 'Company')

The Fund is managed by Ascender Fund Partners (Ireland) Limited which acts as manager to the Company

Objectives and Investment Policy

The Fund seeks to achieve its objective through a diversified, global portfolio of regulated collective investment schemes as described below with exposure across multiple asset classes including equities, equity and other financial indices, debt securities, convertible debt or equity securities, financial derivative instruments ("FDIs") commodities, currencies and property (e.g. REITs) which in the opinion of the Investment Manager promote social and/or environmental considerations or have sustainable investment as an objective.

The Fund may employ FDI (limited to currency forwards, futures, options and swaps - including interest-rate swaps and credit default swaps) for efficient portfolio management purposes and/or hedging purposes.

Investments targeted by the Fund may be located worldwide and the Fund may on occasion have more than 20% if its net assets invested in units of collective investments schemes located in emerging market countries (as determined by the Investment Manager). The Fund may gain indirect exposure (up to 10% of the NAV of the Fund) to commodities and commodity indices by investing in exchange- traded commodities (ETCs) that are listed and admitted to trading on a Regulated Market (for example, carbon credits and energy sectors).

The Fund seeks to promote among other characteristics, environmental or social characteristics or a combination of those characteristics (provided the companies in which the investments are made follow good governance practices) within the meaning of Article 8 SFDR.

For Accumulating classes, any income or gains of the Fund net of expenses will be accumulated and reinvested into the net assets of the Fund. For Distributing classes, any income less expenses earned will be distributed in accordance with the distribution policy in the Prospectus.

Investors can buy and sell shares in the Fund on every business day meaning a day on which banks in Ireland and on which the relevant stock exchange is open for normal business subject to the 'Dealing Days for Subscription and Redemptions' and the 'Issue of Shares' and 'Redemption of Shares' section of the Supplement.

Recommendation: This Fund may not be appropriate for short-term investment.

For full details please refer to the 'Investment Objective and Policy', 'Issue of Shares' and 'Redemption of Shares' sections of the Supplement and 'The Shares' section of the Prospectus.

Risk and Reward Profile

1	2	3	**4**	5	6	7

lower potential risk/rewards *higher potential risk/rewards*

The indicator above illustrates the position of this Fund on a standard risk/ reward category scale. This indicator is based on historical data and may not be a reliable indication of the future risk profile of the Fund. The risk and reward category shown is not guaranteed to remain unchanged and may change over time. The lowest category does not mean investment is 'risk free'. This indicator is not a measure of the risk that you may lose the amount you have invested.

The Fund is rated 4 due the nature of its investments. The following are risks materially relevant to the Fund which are not adequately captured by the indicator:

Derivatives Risk: The Fund is entitled to use derivative instruments for investment purposes and for efficient portfolio management and/ or to protect against exchange risks. Derivatives may not achieve their intended purpose. Their prices may move up or down significantly over relatively short periods of time which may result in losses greater than the amount paid. This could adversely impact the value of the Fund. The Fund may enter into various financial contracts (derivatives) with another party. Where the Fund uses futures or forward foreign currency contracts (derivatives), it may become exposed to certain investment risks including leverage, market, mismatching of exposure and/or counterparty risk, liquidity, interest rate, credit and management risks and the risk of improper valuation.

While the Fund is not expected to have exposure to leverage to a material degree, any movement in the price of these investments can have a significant impact on the value of the Fund and the Fund could lose more than the amount invested.

Market Risk: The Fund invests in units of collective investment schemes which are consistent with the Fund's investment objective and restrictions. The Fund which invests in other Eligible CIS is indirectly exposed to all of the risks applicable to an investment in Eligible CIS. The value of these units can be negatively affected by changes in the Fund or its industry or the economy in which it operates.

Equity Market Risk: The defined return investments within the Fund, whether via FDIs or Transferable Securities, are all dependent on global equity index performance. In the event of sustained, poor equity market performance the value of the Fund could fall and not recover.

Liquidity Risk: Lower liquidity means there may be insufficient buyers or sellers to allow the Fund to sell or buy investments readily, which may result in difficulty selling investments at their true value and in a timely manner.

Other Risks: Other risks the Fund is exposed to include but are not limited to are possible changes in interest rates, changing expectations of future market volatility, changing expectations of equity market correlation and changing dividend expectations.

For a more detailed explanation of the risks, please refer to the "Risk Factors" section of the Prospectus and the Supplement.

Charges

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One off charges deducted before or after you invest	
Entry charge: None Exit charge: None	This is the maximum that might be taken out of your money before it is invested and before the proceeds of your investment are paid out.
Charges taken from the fund over a year	
Ongoing charges: 2.00%	
Charges taken from the Fund under certain specific conditions	
Performance Fee: None	

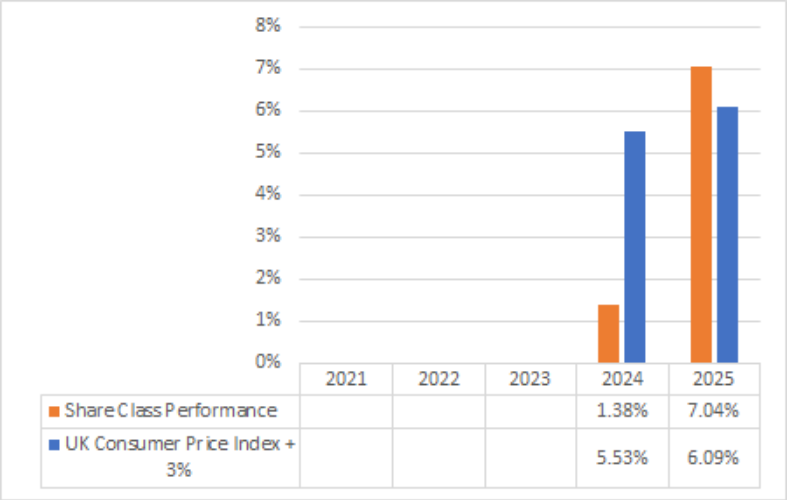
The entry and exit charges shown are maximum figures. In some cases you might pay less.

The ongoing charges figure is based on expenses for the year ending 31 December 2025. This figure may vary from year to year.

An anti-dilution levy of up to 2% may be charged on redemptions of 5% or greater of the total net assets of the Fund.

For more information about charges, please refer to the 'Fees, Charges and Expenses' section of the Prospectus and the Supplement.

Past Performance



The past performance shown in the chart opposite takes into account all charges.

Past performance is not a guide to future performance.

Past performance has been calculated in the base currency of the Fund which is GBP.

The Fund was approved by the Central Bank of Ireland on 13 December 2022 and the share class was launched on 9 January 2023.

Practical Information

Depositary: CACEIS Bank, Ireland Branch
Prices of shares and further information: Further information about the Fund (including copies of the current Prospectus and most recent financial statements, free of charge) is available in English at the Company's registered office at 7th Floor, Block A, One Park Place, Upper Hatch Street, Dublin 2, D02 E762, Ireland. Other practical information, including the Net Asset Value per Share for the Fund is available from the Administrator's registered office and at www.geminicapital.ie/ascender-fund-literature/.
The Fund is a sub-fund of the Company which is an umbrella fund with segregated liability between sub-funds and accordingly any liability incurred on behalf of or attributable to any sub-fund shall be discharged out of the assets of that sub-fund. Investors may redeem their shares in the Fund (or a portion thereof) by submitting a redemption request on a business day (prior to the Dealing Deadline) provided that they satisfy the criteria applicable to an investment in the Fund. Investors may switch shares in the Fund for shares in another class in the Fund or in other sub-funds of the Company, provided that they satisfy the criteria applicable to investments in the other sub- funds. Further information on switching is contained in the Prospectus. This document describes a share class of a sub- fund of the Company and the Prospectus and financial statements are prepared for the entire Company.
More specific information about this share class and other share classes of the Fund are available in the Prospectus a Supplement issued in relation to the Fund. Supplement issued in relation to the Fund.

Remuneration Policy: Details of the up-to-date remuneration policy of Ascender Fund Partners (Ireland) Limited, including but not limited to, a description of how remuneration and benefits are calculated and the identity of persons responsible for awarding the remuneration and benefits, are available at https://ascenderfundpartners.com/policies/. A hard copy version of the remuneration policy will be made available, free of charge, upon request.
Tax: The Fund is subject to Irish taxation legislation, which may have an impact on your personal tax position as an investor in the Fund. Investors should consult their own tax advisers before investing in the Fund.
Ascender Fund Partners (Ireland) Limited 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 for the Fund.
The Company is authorised in Ireland and regulated by the Central Bank of Ireland.
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This Key Investor Information is accurate as at 20 February 2026.