For professional investors only

CI Better World Growth Fund (GBP I)

As at 31 August 2026

Investment philosophy: We believe investing is a long-term assignment, and that prudent participation, with thoughtful diversification, is the optimal way to compound returns over time. We are focused on delivering performance aligned with clients' expectations, constructing our strategies via a carefully curated mix of asset classes, geographies, sectors and styles, to navigate markets more smoothly. Our dedication to continual improvement and innovation means we are always seeking to refine and improve our research, investment process, performance and communication.

Investment objective: investing in companies and projects with the intention to generate a positive social and/or environmental impact, alongside long-term growth

Target outcome: UK CPI +3% p.a. over a rolling 5-year period

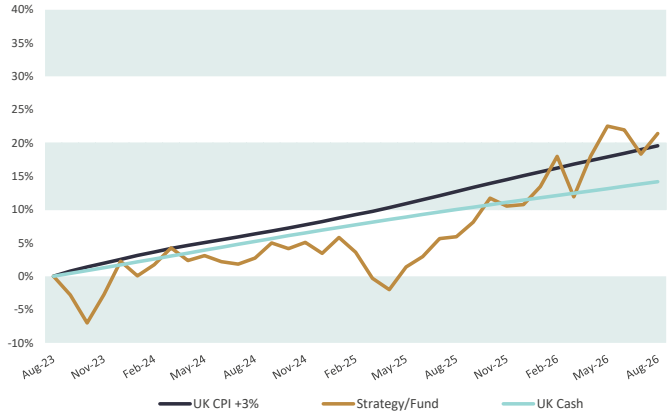
Base currency: sterling

Risk parameters: 30% maximum peak to trough drawdown, volatility in the range 14% to 18% annualised

Time horizon: ≥ 10 years

Style: diversified, global, multi asset (bonds, equities, alternatives and cash)

SFDR category: 8



Performance[1]

Statistics since inception (Jan 2018)	Strategy	Benchmark[2]
Total Return	50.83%	74.76%
Annualised Return	4.86%	6.65%
Annualised Volatility	10.96%	N/A
Maximum Drawdown	-22.82%	N/A

	2026	2025	2024	2023	2022
January	2.44%	2.29%	-2.13%	2.74%	-8.04%
February	4.01%	-2.09%	1.66%	-1.20%	-1.32%
March	-5.16%	-3.79%	2.50%	-1.28%	2.65%
April	5.46%	-1.71%	-1.82%	-1.03%	-4.13%
May	3.81%	3.49%	0.72%	-0.08%	-1.36%
June	-0.46%	1.54%	-0.89%	0.67%	-5.09%
July	-2.98%	2.63%	-0.36%	1.44%	6.33%
August	2.62%	0.27%	0.89%	-2.55%	0.21%
September		2.05%	2.21%	-2.81%	-5.79%
October		3.33%	-0.81%	-4.32%	-0.21%
November		-1.05%	0.89%	4.57%	4.82%
December		0.19%	-1.55%	5.15%	-2.23%
YTD	**9.65%**	**7.06%**	**1.18%**	**0.83%**	**-14.15%**

YTD	3 Month	1 Year	3 Year	5 Year
9.65%	-0.89%	14.62%	21.44%	0.79%

Monthly commentary

Global equity markets delivered another positive month, with the MSCI AC World Index (£) up 2.8%, supported by resilient economic data, easing inflation concerns and continued enthusiasm around artificial intelligence. Regionally, emerging markets posted particularly strong gains, while Japanese equities also performed well. Elsewhere, commodity markets were firm, with both Brent crude and gold climbing higher, reflecting ongoing geopolitical uncertainty and continued investor demand for real assets.

The Fund returned 2.6% in August. The strongest contributions came from allocations to transition resources, global sustainable equities, healthcare and emerging markets. Gold (+9.7%) also added meaningfully to performance as the precious metal recovered from recent lows. Allocations to electrification and energy transition themes climbed higher through the month and all the bond funds we held contributed positively. Areas related to renewable energy generation and environmental solutions produced more modest gains, as higher bond yields weighed on longer duration assets.

Looking ahead, while much of the market's attention remains focused on artificial intelligence, investors are increasingly recognising that AI is an infrastructure story. The rapid expansion of data centres is driving demand for power generation, electricity networks, energy storage and resource-efficient technologies. At the same time, the long-term transition towards electric vehicles continues to support investment across batteries, grid upgrades and critical material supply chains. Together, these trends are helping to reshape sustainability from an environmental proposition into an infrastructure and industrial investment opportunity. We believe the portfolio remains well positioned to benefit from these durable and increasingly interconnected themes.

As part of Capital International (Jersey) Limited (CIJL) association with Durrell Wildlife Conservation Trust (DWCT), we have committed to donating a portion of the investment management fees earned in this strategy, managed by CIJL, to DWCT.

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Top 10 equities - % of strategy

Linde PLC	0.87%
Taiwan Semiconductor Manufacturing Co. Ltd	0.80%
Contemporary Amperex Technology Co Ltd	0.77%
Marvell Technology Inc	0.75%
Chevron Corp	0.68%
TotalEnergies SE	0.62%
Unilever PLC	0.60%
ASML Holding NV	0.57%
Lumentum Holdings Inc	0.57%
Coherent Corp	0.55%

Holdings data reflects the latest information from ClarityAI

Fund info

Fund AUM	GBP 11.8mn
Strategy AUM	GBP 28.6mn
Base currency	GBP
Fund structure	UCITS
Domicile	Ireland
Launch date	9 January 2023
Dealing	Daily
Subscription	T+3
Redemption	T+5
Dealing cut-off	12pm Irish time

Sustainability metrics (June 2026)

Metric	Better World Growth	Reference benchmark*
Financed Emissions (Scope 1&2) Tonnes CO2e per $1mn invested	48.63	43.76
Diversity in governance - % weighted proportion of women on board	36.1%	36.8%

Metrics are calculated using available data from Clarity AI and scaled accordingly

Financed emissions shows the total amount of GHG emissions financed by a portfolio. It is calculated by multiplying the attributing factor by the emissions of our underlying investee companies.

*The reference benchmark is a proportional blend of global equities & bonds

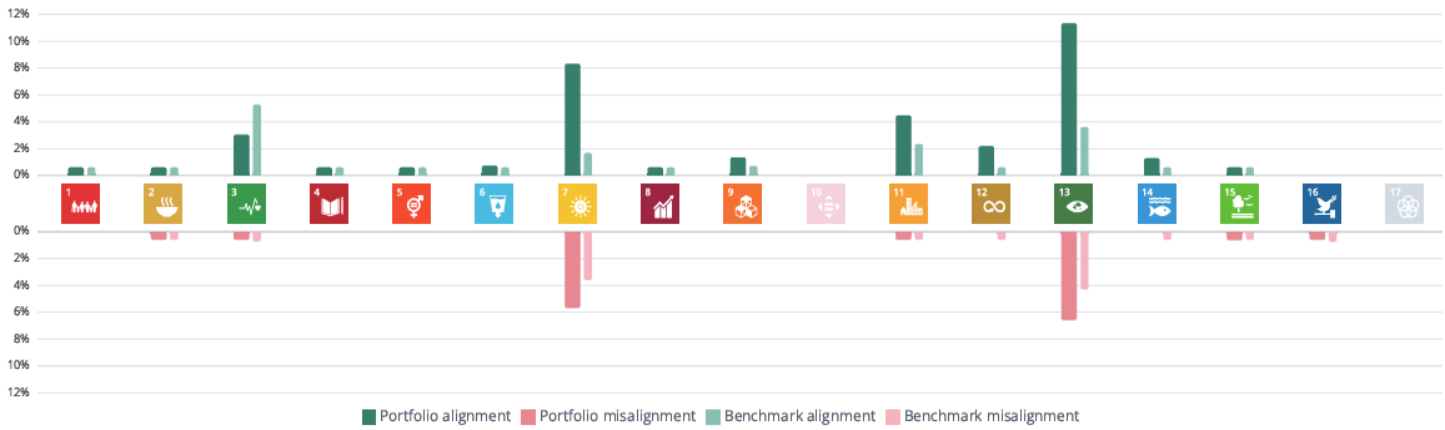
Share classes info

Share class	ISIN	AMC[6]	OCF[7]
GBP I (Dist.)	IE000DQMURM0	0.50%	2.00%
GBP R (Dist.)	IE000QNXR0U3	0.75%	2.00%
USD I (Dist.)	IE000FMQ62G7	0.50%	2.00%
USD R (Dist.)	IE000P9WNFN0	0.75%	2.00%
EUR I (Dist.)	IE000LP60332	0.50%	2.00%
EUR R (Dist.)	IE000EIAADZ4	0.75%	2.00%

Super institutional share classes are available for investments in excess of £10mn

1. Performance represents live model data (net of equivalent fund fees) from 01/01/2018 to 09/01/2023 and the Fund (GBP I) thereafter
2. Benchmark is UK CPI +3% p.a
3. Sustainable Finance Disclosure Regulation – fund categorisation by Article
4. Equity beta is a measure of the sensitivity of an investment to global listed equities
5. A measure of sensitivity to interest rate changes. Effective duration figure reweighted for bond components only
6. CIJL annual management charge (AMC) for the fund
7. The ongoing charge figure (OCF), includes all fees and charges and represents the total cost of access – currently subsidised and capped at the rates displayed

Weighted revenue alignment by Sustainable Development Goal (source Clarity AI)



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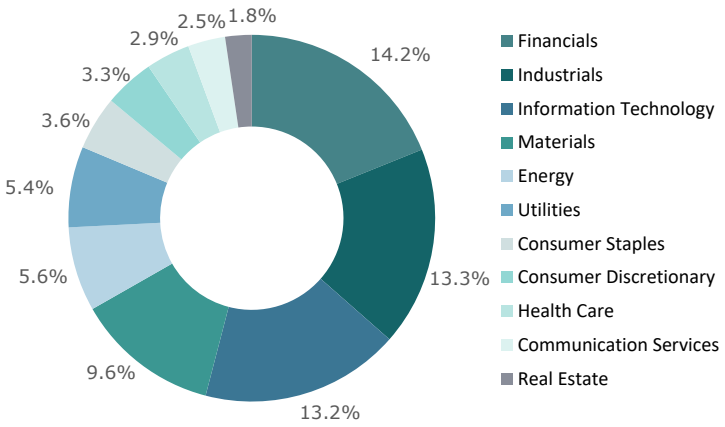
Asset allocation

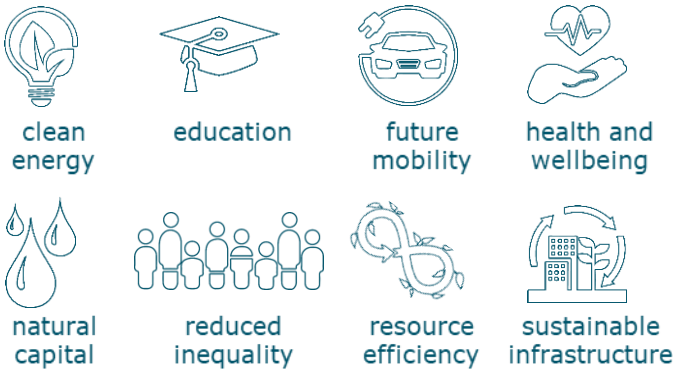
Fund name	Weighting	Description	SFDR[3]
Aikya Global Emerging Markets	7.6%	High quality, sustainable franchises at attractive valuations	9
BlueBay Impact-Aligned Bond	4.7%	Financing highly sustainable businesses	9
BlueOrchard Emerging Markets Impact Bond	8.0%	Financing sustainable corporations in emerging markets	9
Federated Hermes Sustainable Global Equity	5.1%	Quality global equities with lighter environmental footprints	9
LO TargetNetZero Europe Equity	5.0%	Investing in climate leaders, avoiding carbon-intensive laggards	8
Ninety One Global Environment	6.8%	Focused on renewables, efficiency & electrification	9
PIMCO Climate Bond	8.8%	Helping to finance the journey to net zero	9
Polar Capital Emerging Market Stars	5.3%	Stock selection driven by people, profits & sustainability	8
Polar Capital Healthcare Opportunities	6.7%	Highly proven investors with deep healthcare expertise	8
Polar Capital Smart Energy	4.5%	Investing in decarbonisation, electrification and power efficiency	9
Schroder Global Alternative Energy	4.9%	Investing towards more sustainable energy production & consumption	9
Schroder Global Sustainable Value	5.0%	Active value investing in early-stage turnaround opportunities	8
The Royal Mint Responsibly Sourced Physical Gold ETC	6.0%	Responsibly sourced bullion stored securely in Wales	n/a
Vontobel Global Environmental Change	7.8%	Investing in companies addressing critical global challenges	9
Vontobel Transition Resources	5.9%	Investing in materials and enablers powering the green transition	8
BlackRock Sterling Liquidity (Heritage Dist)	6.9%	Money market fund, as an alternative to cash	8
Cash	1.1%	Money waiting to be invested	

Equity Beta: 0.68[4] Underlying Yield: 0.86% Bond Duration: 4.60yrs[5]

Sectors



Themes



Awards

- Jersey Finance Sustainable Finance Awards 2025 Winner — Leader in the Mobilisation of Capital to the SDGs
- Jersey Finance Sustainable Finance Awards 2025 Winner — Sustainable at Heart
- Jersey Finance Sustainable Finance Awards 2024 Winner — Investment Management
- Jersey Finance Sustainable Finance Awards 2023 Winner — Investment Management
- Jersey Finance Sustainable Finance Awards 2022 Winner — Outstanding Individual Contribution
- PAM Awards 2022

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Contacts

Russell Waite
e: r.waite@capital-je.com
t: +44 1534 680860
m: +44 7797 741093

Ben Stott
e: b.stott@capital-je.com
t: +44 1534 680860
m: +44 7797 727705

Jon Proudfoot
e: j.proudfoot@capital-je.com
t: 44 1534 680860
m: +44 7797 778481

www.capital-iom.com/jersey

Data and sources

To measure the Fund's environmental and governance performance, the key indicators used are carbon emissions and female board representation. The carbon data accounts for both direct and indirect greenhouse gas emissions, which are covered in industry-standard definitions for Scope 1 and 2 emissions.

The Fund's environmental and governance performance is compared to that of the benchmark. For example, a smaller carbon footprint figure than the benchmark's is evidence that the Fund's emissions, adjusted for the market value held in the Fund, are lower than those of the benchmark, and vice versa.

The measures shown in the table are updated quarterly for carbon emissions metrics and annually for diversity in governance statistics.

CIJL seeks to ensure that such data and estimates are accurate, but cannot and does not warrant the accuracy, completeness and adequacy of such third-party data and estimates. The calculation methodology is likely to evolve and develop over time as companies and funds continue to refine their sustainable metric processes. The data is based on the strategy composition and most recently available underlying data.

Disclaimer

Capital International (Jersey) Limited (CIJL) is authorised and regulated by the Jersey Financial Services Commission, registration number 108362. Registered office 27 Esplanade, St Helier, Jersey, JE2 3QA.

This is a marketing communication. This document does not constitute or form part of any offer or invitation to buy or sell shares. It should be read in conjunction with the Fund's Prospectus, Supplement, UCITS Key Investor Information Document ("KIID") and the PRIIPs Key Information Document ("KID") which can be found here www.geminicapital.ie/ascender-ci/.

Past performance is not a guide to or indicative of future results. Future returns are not guaranteed and a loss of principal may occur. Your income is not fixed and may fluctuate. The value of the investment involving exposure to foreign currencies can be affected by exchange rate movements. We remind you that the levels and bases of, and reliefs from, taxation can change. A comprehensive list of risk factors is detailed in the Prospectus and KIID/KID and an investment should not be contemplated until the risks are fully considered. The Prospectus and KIID/KID can be viewed at www.geminicapital.ie/ascender-ci/. The KIID is available in Dutch and English. The prospectus is available in English.

Whilst every effort has been made to ensure the accuracy of this data, CIJL does not accept any liability for unintentional errors or omissions. Data should not be relied upon as such information is subject to change, without notice, at the discretion of CIJL.

The CI Better World Growth Fund is authorised by the Central Bank of Ireland. The Fund is a sub-fund of GemCap Investment Funds (Ireland) plc, an umbrella type open ended investment company with variable capital, incorporated on 1 June 2010 with limited liability under the laws of Ireland with segregated liability between sub-funds.

GemCap Investment Funds (Ireland) plc is authorised in Ireland by the Central Bank of Ireland pursuant to the European Communities (Undertakings for Collective Investment in Transferable Securities) Regulations 2011 (S.I. No. 352 of 2011) (the "UCITS Regulations"), as amended.

Ascender Fund Partners (Ireland) Limited ("Ascender"), is a limited liability company registered under the registered number 579677 under Irish law pursuant to the Companies Act 2014 which is regulated by the Central Bank of Ireland. Its principal office is at Suites 22-25 Morrison Chambers, 32 Nassau Street, Dublin 2, D02 X598 and its registered office is at 7th Floor, Block A, One Park Place, Upper Hatch Street, Dublin 2, D02 E762.

Ascender acts as both management company and global distributor to GemCap Investment Funds (Ireland) plc.

Ascender Fund Partners (UK) Limited Ltd provides distribution oversight services to Ascender acting as global distributor and is responsible for the oversight of all distribution arrangements for the sub-fund.

The Netherlands: This factsheet is for professional client use only in the Netherlands and it is intended that the Fund will only be marketed to professional clients in the Netherlands. CIJL is authorised to offer shares in CI Better World Growth Fund to investors in the Netherlands on a cross-border basis and is registered as such in the register kept by the Dutch Authority for the Financial Markets ("AFM") www.afm.nl.

The Netherlands / Jersey / Guernsey and the United Kingdom: The Fund is registered for sale to all investors in these countries.

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