

Schroder ISF* Multi-Asset Growth and Income

**A total return approach
to income investing**

| 31 August 2025



Schroders

*Schroder International Selection Fund is referred to as Schroder ISF.

Time to broaden out, with a global total return approach

US market concentration, sticky inflation, and a growing international opportunity set all point to the need for a broader and a more global investment approach.

With the cocktail of interest rate cuts, fiscal stimulus and deregulation, it is not surprising that investors are increasingly considering diversifying away from concentrated and expensive markets.

With this in mind, we believe that broadening out with a global total return approach, that intelligently **blends income with capital growth** makes a lot of sense. **Schroder ISF Multi-Asset Growth and Income** is designed to capture income and growth opportunities from a mix of assets worldwide. This solution helps to grow and preserve your capital in varying market conditions.

Introducing Schroder ISF Multi-Asset Growth and Income

Navigate markets with our **GIG** approach.

Our approach is active, and its edge lies in a fundamentally driven global approach to uncovering diversified opportunities for growth and income. Ultimately, **the strategy offers the following potential benefits for investors:**



Global access

Offers a **broader complement** to more US focused multi-asset strategies, actively scouring for opportunities worldwide.

A **broader remit** with more **investment choice**.



Income consistency

A wide and flexible securities' universe targets **consistent and reliable income** generation across changing market environments.

6.0% p.a.[^] Fixed payout
(Applicable to USD A Dis, SGD Hedged A Dis and AUD Hedged A Dis share classes)[^]



Growth orientated

A unique **blend of value and growth equities with convertibles** offering a **downside cushion**.

Aims to provide **equity-like returns with lower volatility** for investors.

[^]Visit our fund centre for a full list of available share classes. Past payout yields and payments do not represent future payout yields and payments. The annualised payout rate shown is as at the last record date of 27 August 2025. For more information on the annualised dividend rate of a single payout and the composition of distribution payments, please refer to www.schroders.com.sg/distributioninformation. Distributions of the Fund will be declared on a monthly basis. The distributions are not guaranteed and will be reviewed periodically. In the event of income and realised gains being less than the intended distribution, distributions will be made from capital. Investors should be aware that the distributions may exceed the income and realised gains of each fund at times and lead to a reduction of the amount originally invested depending on the date of initial investment.



How does the strategy work?

An **enhanced three-in-one approach**. The fund is simply structured with **three core growth and income pillars**. The ability to tilt within these pillars provides the scope to capture genuinely global opportunities while navigating the shifting cross currents of investment markets.



Source: Schroders. For illustrative purposes only and not to be seen as a recommendation to buy or sell securities. *Please note that this is indicative strategic asset allocation exposure only and may change, subject to market conditions and outlook. 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. The fund's actual investments may differ from the above model portfolios. For clarification purpose, the three-to-five-year period is considered as a medium to long term period, and is the period over which an investor should assess the funds performance.



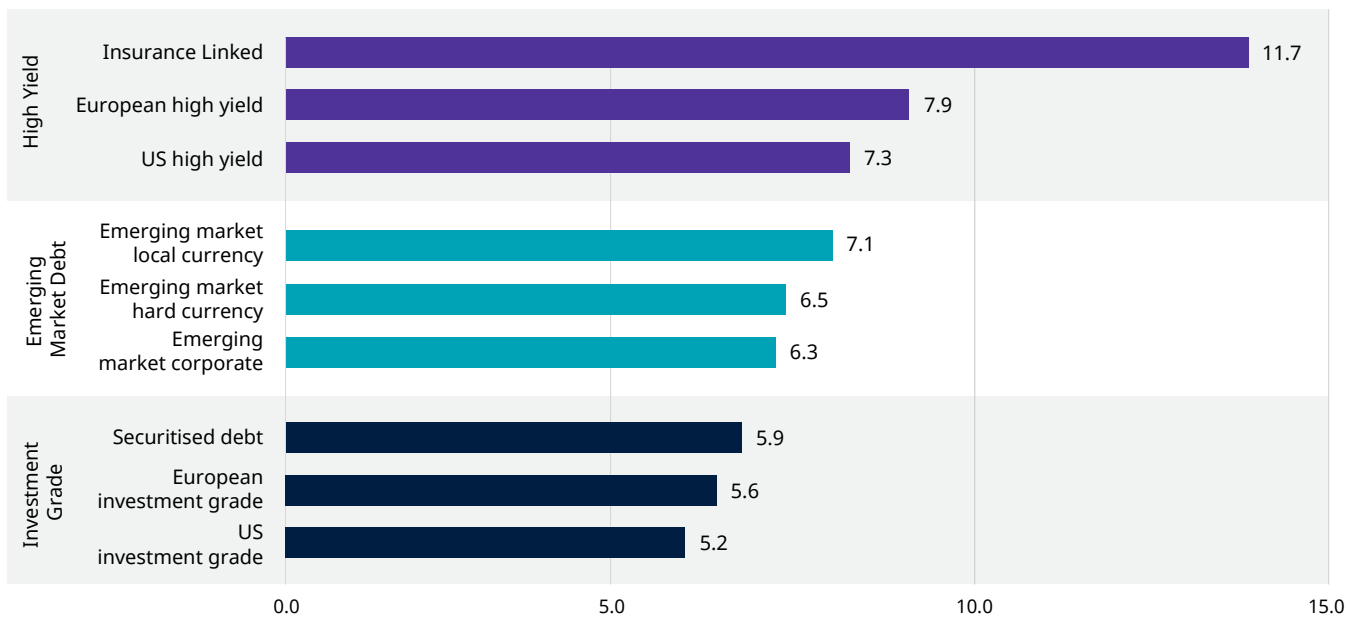


Pillar 1: Consistent Income (Global fixed income)

With inflation likely to prove more enduring than the past decade, there is a need to harness a highly flexible and broad approach to **income generating assets**. This pillar comprises a selection of global bonds, balancing a blend of higher yielding and higher quality assets with the aim of generating consistent income and provide stability.

The benefits of looking deeper, across and within fixed income markets, provide access to a broader range of opportunities, compared to those which are more geographically restricted or constrained, to a single asset class.

Yield to maturity of worldwide fixed income markets (%)



Source: LSEG Datastream, Blackrock Aladdin, Schroders, at 31 July 2025. All yields are hedged to USD and include the impact of currency hedging non-USD securities. For illustrative purposes only and not to be seen as a recommendation to buy or sell securities. Past performance is not a guide to future performance and may not be repeated. European high yield: ICE Data Indices - European High Yield Index, US high yield: ICE Data Indices - US High Yield Index, Emerging market local currency: JPM GBI-EM Global Diversified Index, Emerging market hard currency: JPM EMBI - Global Diversified Index, Emerging market corporate: JPM CEMBI - Broad Diversified Index, European investment grade: ICE Data Indices - European Corporate Index, US investment grade: ICE Data Indices - US Corporate Index.





Pillar 2: Convertible Anchor (Convertible bonds)

Playing offence and defence

This pillar focuses on global convertible securities, where investors can enjoy the advantages of both bonds and stocks. These offer potential participation in equity price appreciation whilst offering an element of downside protection. The asymmetric return profile of convertible bonds offers flexibility within a portfolio context.

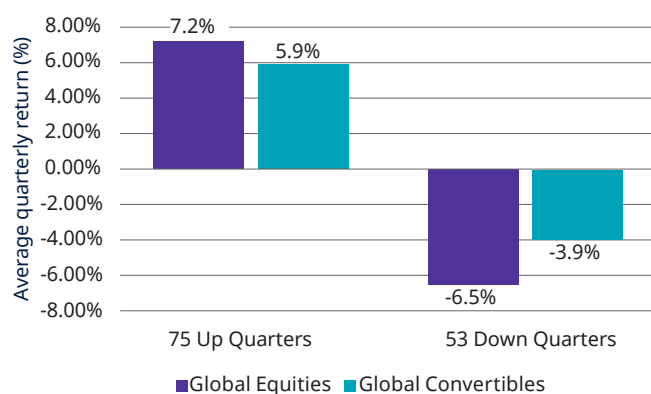
Convertible bonds consist of two core components:

Bond component may provide:	Equity component may provide:
<ul style="list-style-type: none">– Modest current income– Repayment of principal at maturity– Less downside risk	<ul style="list-style-type: none">– Equity-like performance with less downside– Convertibles can be seen as a less volatile and flexible alternative to direct equity exposure

For illustrative purposes only and not to be seen as a recommendation to buy or sell securities. Past performance is not a guide to future performance and may not be repeated.

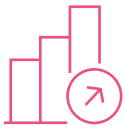
Global convertibles bonds have historically participated in the upside and provided a volatility buffer during periods of market stress.

Q3 1988 to Q2 2025



Source: Schroders, LSEG Datastream, at 31 August 2025. Global equities is the MSCI ACWI. Global convertibles is the FTSE Qualified Global Convertible Index (formerly Refinitiv). For illustrative purposes only and not to be seen as a recommendation to buy or sell securities. Past performance is not a guide to future performance and may not be repeated.





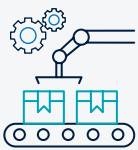
Pillar 3: Blended Growth (Global Equities)

Strategically focused on high-growth companies.

Takes full advantage of Schroders' large global and regional equity platform to access some of the most exciting growth opportunities. The result is diversified and dynamic equity exposure, capturing both dividend income and the upside growth potential of companies.

We have a strong focus on key structural themes, blending both **short-term cyclical views, with longer-term structural drivers** that we believe will be critical growth drivers over the next three to five years.

Long-term structural return drivers examples



Automation



Connected consumer



Healthcare innovation



Green economy

Short-term mispriced cyclical opportunities examples



Interest rate elevation



Cycle beneficiaries



Commodity renaissance



Schroder ISF Multi-Asset Growth and Income

Distribution policy and frequency*

Share classes	ISIN code	Bloomberg ticker	Distribution policy	Distribution frequency
A Dis - USD MF	LU3054685683	SMAGIAU LX	Fixed, 6.0% p.a.	Monthly
A Dis - SGD Hedged MF2	LU3054687119	SCHISFA LX	Fixed, 6.0% p.a.	Monthly
A Dis - EUR Hedged MF	LU3054686145	SCISFMA LX	Fixed, 4.5% p.a.	Monthly
A Dis - AUD Hedged MF	LU3054685923	SCMAGIA LX	Fixed, 6.0% p.a.	Monthly
A Acc – USD	LU1195516338	SISGMAU LX	N/A	N/A
A Acc - EUR Hedged	LU1062721409	SISGMAA LX	N/A	N/A
A Acc – SGD Hedged	LU3054687036	SMAGIAS LX	N/A	N/A

Upcoming distribution dates of distribution share classes*

Record date	Payment date
24/09/2025	08/10/2025
29/10/2025	11/11/2025
26/11/2025	08/12/2025
17/12/2025	02/01/2026

Note: The distribution dates may be subject to change.

Fund performance

Performance (%)	3-mth	YTD	1 Yr	3 Yrs (p.a.)	5 Yrs (p.a.)	10 Yrs (p.a.)
Fund (bid to bid)	7.3%	14.3%	16.2%	12.6%	6.3%	4.9%
Fund (offer to bid)	3.0%	9.7%	11.6%	11.0%	5.5%	4.4%

Source: Eikon, as at 31 August 2025. Performance shown for the A Acc USD share class, net of costs and management fees. Past performance is not a guide to future performance and may not be repeated. For illustrative purposes only and does not constitute any recommendations. Performance returns are computed in the currency of the relevant share class on a bid-to-bid basis with net income reinvested, if any. Offer-to-bid returns are inclusive of sales charge, which is subject to changes.

Key Information

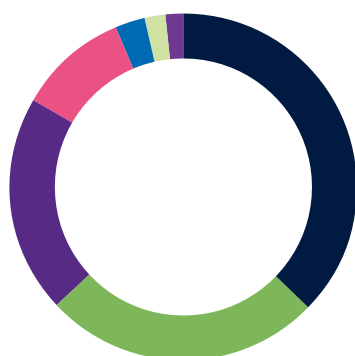
Fund objective	The fund aims to provide capital growth and income over a three to five year period ¹ after fees have been deducted by investing in a diversified range of assets and markets worldwide.
Base currency	USD
Fund manager(s)	Dorian Carrell, Remi Olu-Pitan
Fund Launch date	02/07/2012
Fund size (million)	USD 1,063.57
Initial charge up to (class A)	4.00% ²
Management fee (class A)	1.25% p.a.
Dealing frequency	Daily

All fund information as at 31 August 2025. Source: Schroders unless stated otherwise. The fund size quoted includes all classes of the fund. ¹Effective 29/10/2021, the investment objective has been changed from “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. The fund aims to provide a volatility (a measure of how much the fund’s returns vary over a year) of 6-12% per annum.” to “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.”. 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. On 01/06/2016, the fund, previously named Schroder ISF Global Multi-Asset Allocation, changed its name to Schroder ISF Global Multi-Asset Flexible. ²The initial charge is applied against the total amount invested. The Management Company and Distributors are entitled to the initial charge, which can be partly or fully waived at the Directors’ discretion.

* Visit our fund centre for a full list of available share classes. Past payout yields and payments do not represent future payout yields and payments. The annualised payout rates shown are as at the last record date of 27 August 2025. For more information on the annualized dividend rate of a single payout and the composition of distribution payments, please refer to www.schroders.com.sg/distributioninformation. Distributions of the Fund will be declared on a monthly basis. The distributions are not guaranteed and will be reviewed periodically. In the event of income and realised gains being less than the intended distribution, distributions will be made from capital. Investors should be aware that the distributions may exceed the income and realised gains of each fund at times and lead to a reduction of the amount originally invested depending on the date of initial investment.

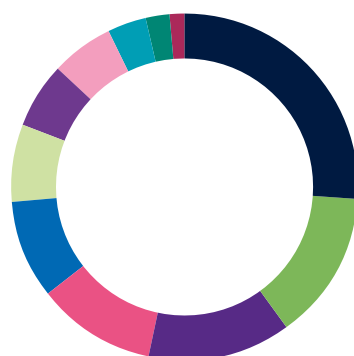
Asset allocation

Geographical allocation# (%)



	Weights (%)
North America	37.3
Europe ex UK	26.0
Emerging Markets	20.3
Japan	10.2
United Kingdom	2.7
Asia Pacific ex Japan	2.1
Cash	1.4

Sector allocation# (%)



	Weights (%)
Financials	28.1
Information Technology	15.0
Government	14.2
Industrials	11.8
Consumer Discretionary	10.1
Communication Services	7.5
Materials	6.6
Health Care	6.2
Energy	3.9
Utilities	2.4
Other	-8.6
Cash	1.4

Assettype# (%)



	Weights (%)
Global Convertibles Bonds	35.9
Global Equities	35.6
Global Fixed Income	27.1
Cash/Other	1.4

Top holdings

	Weights (%)
MICROSOFT CORP	1.4
SOUTH AFRICA (REPUBLIC OF) 8.75 31-JAN-2044	0.9
ALPHABET INC CLASS A A	0.9
ALIBABA GROUP HOLDING LTD 0.5 01-JUN-2031 (SENIOR)	0.9
BRAZIL FEDERATIVE REPUBLIC OF (GOV 10.0 01-JAN-2035)	0.9
MEXICO (UNITED MEXICAN STATES) (GO 7.75 23-NOV-2034)	0.8
SOUTH AFRICA (REPUBLIC OF) 9.0 31-JAN-2040	0.8
BRAZIL FEDERATIVE REPUBLIC OF (GOV 01-OCT-2025)	0.7
TRIP.COM GROUP LTD 0.75 15-JUN-2029 (SENIOR)	0.7
DAIFUKU CO. LTD. 13-SEP-2030 (SENIOR)	0.7

Source: Schroders, as at 31 August 2025. #Percentages of allocation may not sum up to 100% due to rounding issue. For illustrative purposes only and does not constitute to any recommendations to invest in the above-mentioned security/sector/country and are not to be considered a recommendation to buy or sell.

Singapore Important Information: This is prepared by Schroders for information and general circulation only and the opinions expressed are subject to change without notice. It does not constitute an offer or solicitation to deal in units of any Schroders fund (the "Fund") and does not have regard to the specific investment objectives, financial situation or the particular needs of any specific person who may receive this. Investors may wish to seek advice from a financial adviser before purchasing units of any Fund. In the event that the investor chooses not to seek advice from a financial adviser, he should consider whether the Fund in question is suitable for him. Past performance of the Fund or the manager, and any economic and market trends or forecast, are not necessarily indicative of the future or likely performance of the Fund or the manager. The value of units in the Fund, and the income accruing to the units, if any, from the Fund, may fall as well as rise. Investors should read the prospectus, available from Schroder Investment Management (Singapore) Ltd or its distributors, before deciding to subscribe for or purchase units in any Fund. Funds may carry a sales charge of up to 5%.

Note: 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"). For information on sustainability-related aspects of this fund please go to www.schroders.com

This content has not been reviewed by the Monetary Authority of Singapore.

Schroder Investment Management (Singapore) Ltd
138 Market Street, #23-01, CapitaGreen, Singapore 048946
Telephone: 1800 534 4288 Fax: +65 6536 6626
Registration No.: 199201080H