

Schroders

Schroder ISF\* Global  
Credit Income

Wake up and smell  
the opportunity



\*Schroder International Selection Fund is referred to as Schroder ISF  
Marketing material for Singapore investors only

# What makes Global Credit Income such a robust blend?

Wake up and smell the opportunity with this unconstrained, credit-focused global bond fund, blended for a robust, resilient income and total return across different markets.<sup>1</sup>



## Worldwide

A dynamic, unconstrained global portfolio that provides a broad alternative to more narrowly focused investment strategies.



## Income-focused

Awaken your investment capital's potential with a robust 6.5% p.a.\* payout, backed by an average investment-grade credit rating.



## Nimble

A global mix of income winners, brewing diverse, risk-adjusted returns.

Past performance is not an indication of future performance.  
Source: Schroders, 2025.

<sup>1</sup>There is no guarantee against capital loss.

\*This distribution level refers to Schroder ISF Global Credit Income A Distribution USD MF share class.



Schroder ISF Global Credit Income

# Worldwide

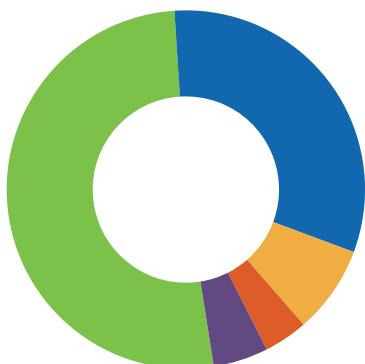
Seize a broader range of opportunities  
without any regional or sector bias



## Geographical Breakdown

Through a global, flexible credit portfolio, the fund provides exposure to the full corporate bond universe for more potential income opportunities.

### Regional allocation as at 31 Dec 2025



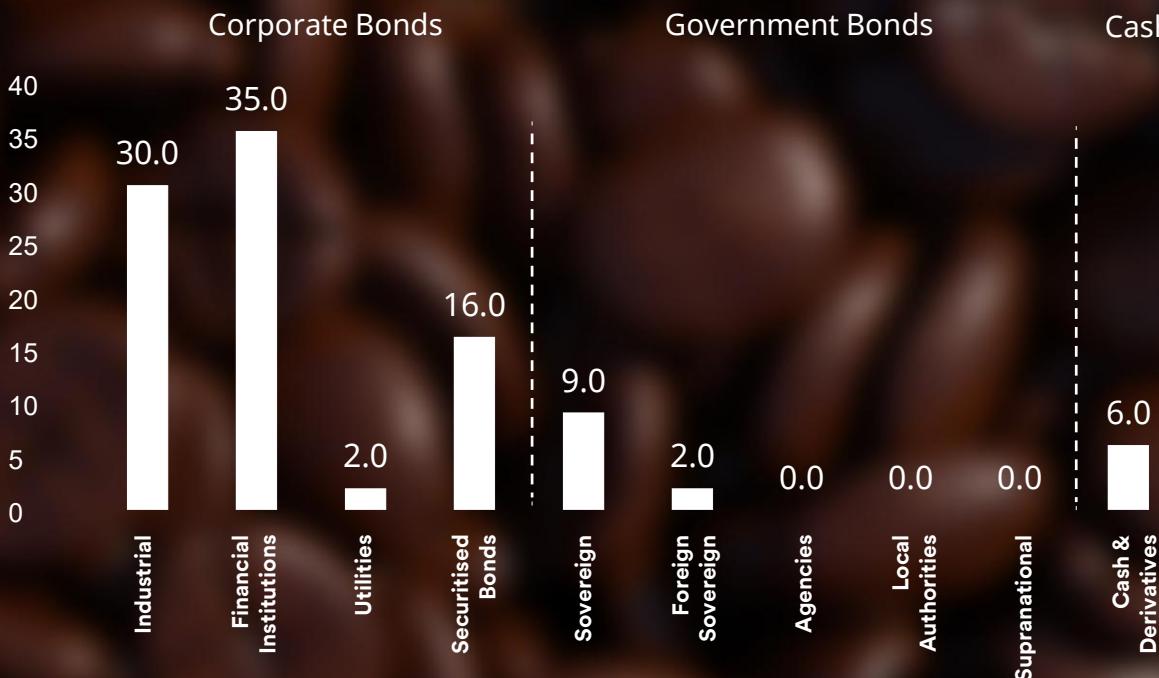
North America	52%
Europe	32%
United Kingdom	8%
Asia	5%
Other	4%

Source: Schroders as of 31 Dec 2025.  
For illustrative purposes only.



Diversified  
across over  
**60+**  
countries

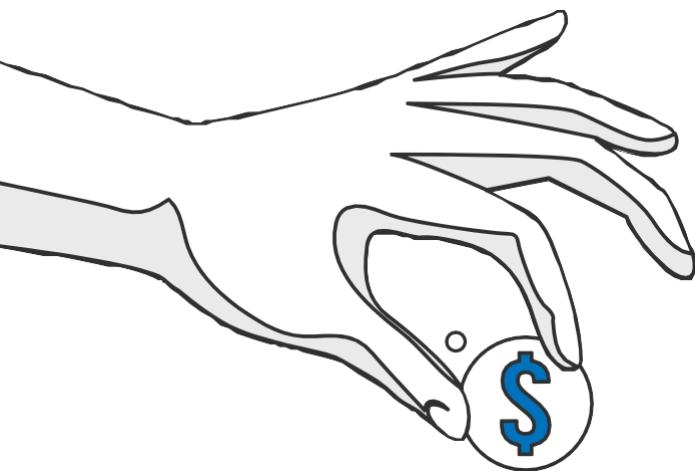
## Sector Breakdown



For illustrative purposes only and should not be viewed as a recommendation to buy or sell. 'Cash & Derivatives' exposure includes cash, cash synthetic, CDS baskets, CDS float (non-active leg on the CDS), forwards, futures, and IRS. Countries with risk exposures < 1% have been excluded. The breakdown charts may not sum to 100%, as unclassified securities have been excluded. The ratings charts may not sum to 100% as forwards, interest rate swaps, unrated securities and CDS float (the non-active leg on the CDS) have been excluded.

# Blended for a Robust Income

The fund's primary target is to deliver sustainable income by investing primarily across the broad and diverse global credit universe, a perfect kickstart to get your money to begin working harder for you.



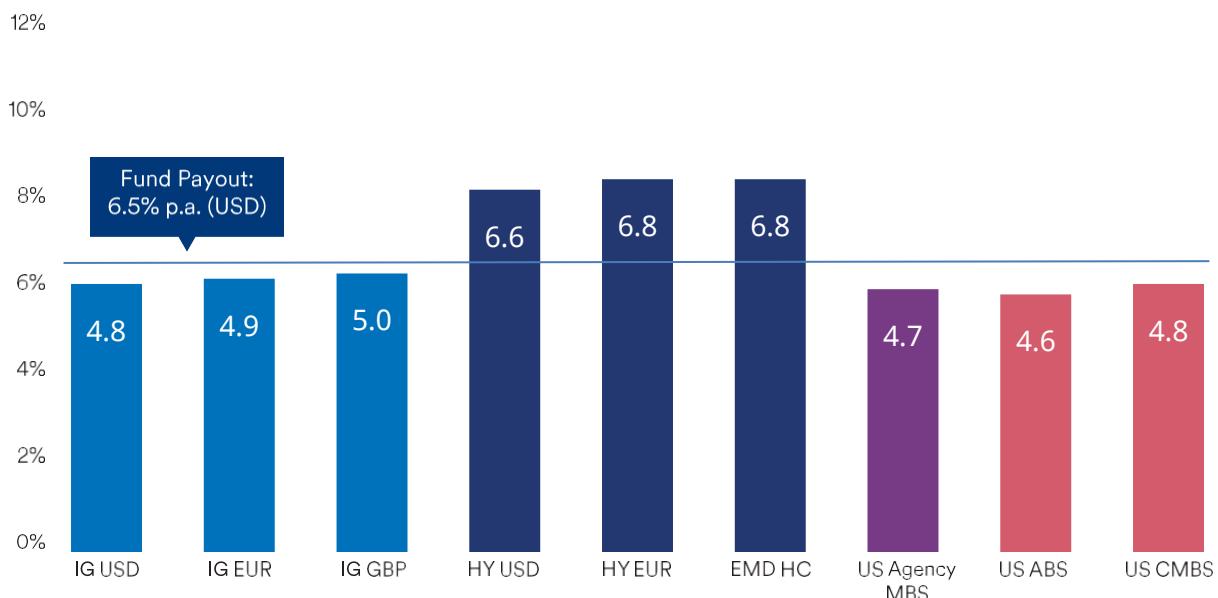
The fund intends to make a fixed payout of

**6.5% p.a.\***

\*Applicable to A Dis USD class

Distributions of the Schroder ISF Global Credit Income (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 the fund at times and lead to a reduction of the amount originally invested depending on the date of initial investment.

## Yield-to-Worst (YTW) of Fixed Income Sectors



**IG** refers to Investment Grade

**HY** refers to High Yield

**EMD HC** refers to Emerging Markets Debt Hard Currency

**MBS** refers to Mortgage Backed Securities

**ABS** refers to Asset Backed Securities

**CMBS** refers to Commercial Mortgage Backed Securities

Source: Schroders, LSEG Datastream, ICE Data Indices, J.P. Morgan. Credit Suisse Data as at 31 Dec 2025. 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. The information contained herein: (1) is proprietary to Bloomberg and/or its content providers; (2) may not be copied or distributed; (3) may not be accurate, complete or timely; and (4) has not been checked or verified by Schroders in any way. None of Bloomberg, its content providers or Schroders shall be responsible for any damages or losses arising from any use of the information in any way. Past performance is not a guide to future performance and may not be repeated.



# A Winning, Nimble Blend

The fund is managed with a benchmark unconstrained approach. Enjoy a blend of investments across sectors and regions to capture attractive income opportunities.

We recognise that income seekers can be more sensitive to capital loss. A well-diversified bond portfolio also helps to mitigate downside risks.

**Schroder ISF Global Credit Income has historically outperformed its comparator benchmark**

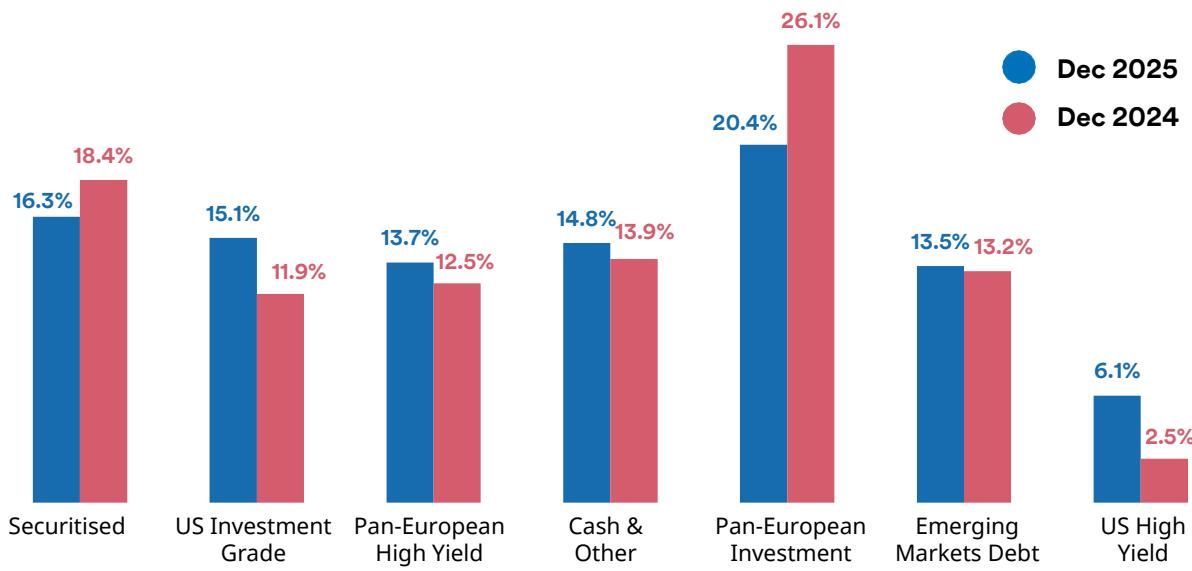


	YTD	1 year	3 year p.a.
<b>Schroder ISF Global Credit Income A Dis USD</b>	<b>8.2%</b>	<b>8.2%</b>	<b>8.0%</b>
<b>BBG Multiverse ex Treasury, A+ to B- (USD-H)</b>	<b>7.7%</b>	<b>7.7%</b>	<b>7.2%</b>

Source: Eikon as at 31 Dec 2025.

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## Flexible asset allocation in practice



Source: Schroders, 31 Dec 2025. Cash and other includes, cash, cash equivalents, government, government related, securitised, margin cash, FX forwards non-rated. For illustrative purposes only.

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## Fund Details

Share Class	USD A Dis MF	AUD-H A Dis MF	GBP-H A Dis MF	EUR-H A Dis QF	SGD-H A Dis MF
<b>Investment Objective</b>	The Fund aims to provide income and capital growth by investing in fixed and floating rate securities issued by governments and companies worldwide. The Fund aims to mitigate losses in falling markets. The mitigation of losses cannot be guaranteed.				
<b>Inception Date</b>	31 Dec 2016				
<b>Minimum Subscription Amount</b>	USD1,000 or equivalent				
<b>Subscription Method</b>	Cash	Cash	Cash	Cash	Cash / SRS
<b>Sales Charge</b>	Up to 3.0%				
<b>Management Fees</b>	1.1% per annum				
<b>Dealing Frequency</b>	Daily				
<b>Bloomberg Ticker</b>	SCGCAIU:LX	SCGAIAH:LX	SCGAIHG:LX	SCGAIEH:LX	SCGAISH:LX
<b>ISIN Code</b>	LU1514167136	LU1514168969	LU1514168530	LU1514168027	LU1514168886
<b>Comparator Benchmark</b>	Bloomberg Barclays Multiverse ex Treasury A+ to B- USD Hedged				
<b>Fund Size</b>	USD 7.8 billion (as at 31 Dec 2025)				

### Fund Share Class Distribution Payout

Share Class	Payout (p.a.) <sup>1,2</sup>	Frequency
USD A Distribution	6.5%	Monthly
SGD-H A Distribution	5.8%	Monthly
AUD-H A Distribution	6.5%*	Monthly
EUR-H A Distribution	4.5%	Quarterly
GBP-H A Distribution	5.5%	Monthly

### Historical Payout<sup>1,2</sup>

Year	Payout (p.a.) <sup>1,2</sup>	Frequency
2020	4.8%	Monthly
2021	4.7%	Monthly
2022	4.8%	Monthly
2023	5.9%	Monthly

### 2025 Distribution Calendar USD A Dis MF

Record Date	Payment/Reinvestment Date	Record Date	Payment/Reinvestment Date
22 Jan 2025	06 Feb 2025	30 Jul 2025	12 Aug 2025
26 Feb 2025	10 Mar 2025	27 Aug 2025	09 Sep 2025
26 Mar 2025	08 Apr 2025	24 Sep 2025	08 Oct 2025
23 Apr 2025	09 May 2025	29 Oct 2025	11 Nov 2025
28 May 2025	09 Jun 2025	26 Nov 2025	08 Dec 2025
25 Jun 2025	09 Jul 2025	17 Dec 2025	02 Jan 2026

**Past performance is not indicative of the Fund's future or likely performance. The portfolio yield is not guaranteed and may fluctuate due to market movement.**

\*Monthly fixed distributions of 6.5% with currency carry adjustments. Monthly distribution payouts may include a premium if the interest rate of the currency hedged share class is higher than the Fund's base currency interest rate. Consequently, if the interest rate of the currency hedged share class is lower than the Fund's base currency interest rate, monthly distribution payouts may be discounted. Any premium or discount is determined by differences in interest rates and is not part of the Fund's investment objective or policy. The fund has environmental and/or social characteristics within the meaning of Article 8 Regulation (EU) 2019/2088 on Sustainability related Disclosure in the Financial Services Sector (the SFDR). For information on sustainability-related aspects of this fund please go to [www.schroders.com](http://www.schroders.com).

<sup>1</sup>The annualised payout rate shown is as at the last record date of 17 Dec 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](http://www.schroders.com.sg/distributioninformation). For illustrative purposes only and does not constitute to any recommendations to invest in the above-mentioned security/sector/country.

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[schroders.com.sg/gci](http://schroders.com.sg/gci)

## Important Notes

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

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