*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.[1]**

## 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, 2026.
[1]There is no guarantee against capital loss.
*This distribution level refers to Schroder ISF Global Credit Income A Distribution USD MF share class.

# 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 of 31 Jul 2026**

| | |
|---|---|
| North America | 55% |
| Europe | 27% |
| United Kingdom | 8% |
| Asia | 5% |
| Other | 5% |

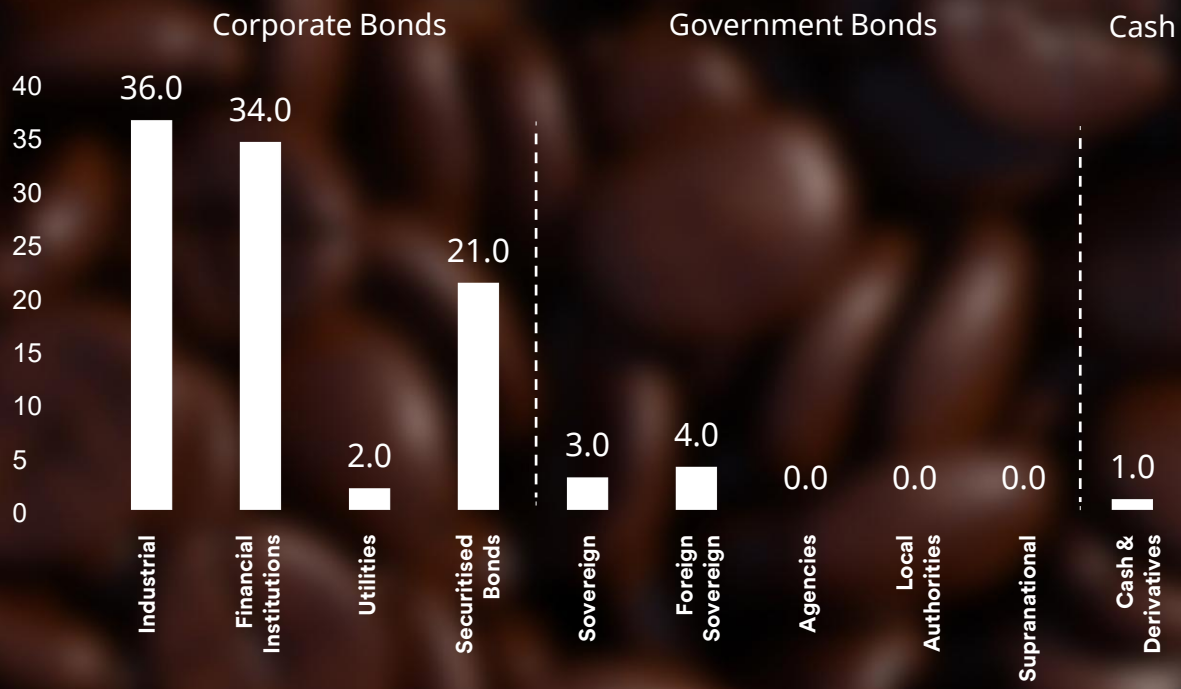
Source: Schroders as of 31 Jul 2026.
For illustrative purposes only.

**Diversified across**

**60+**

**countries**

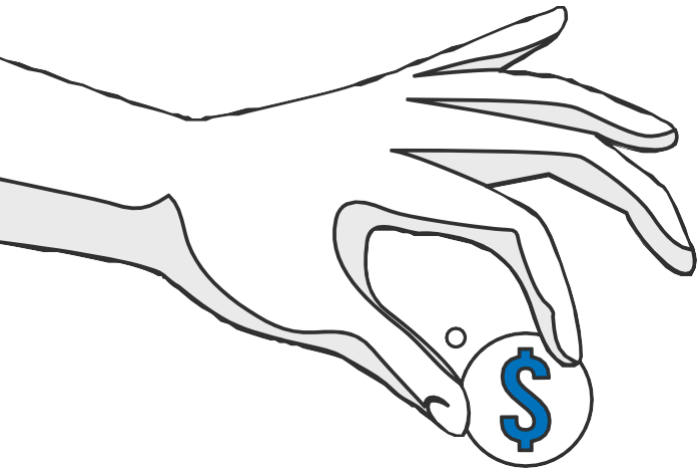
### Sector Breakdown




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.

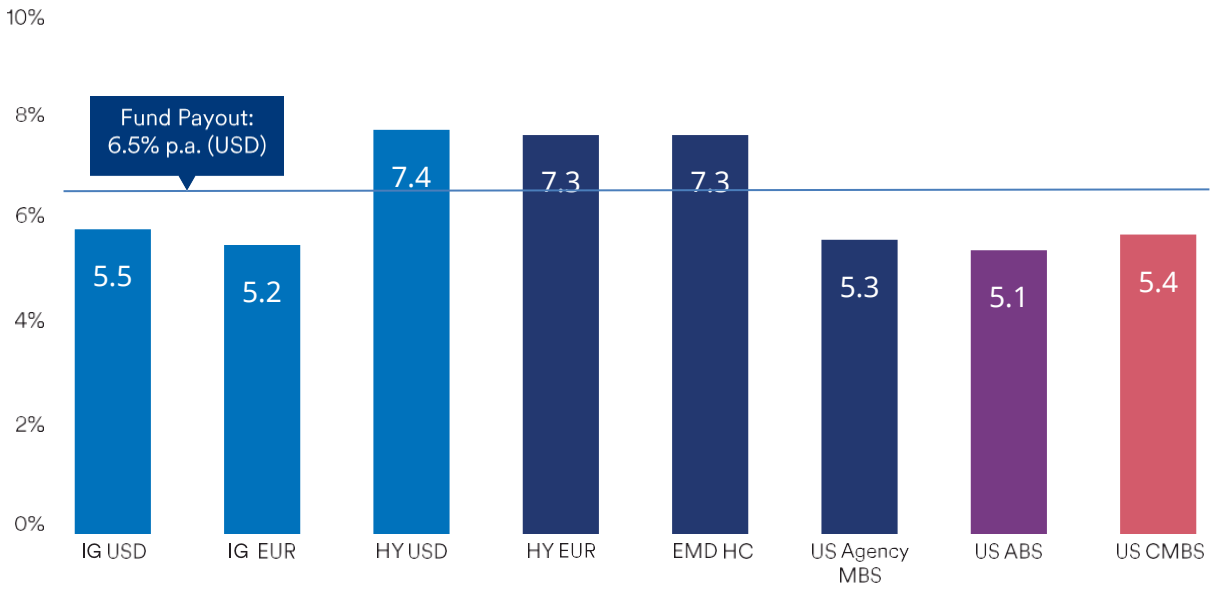


**The fund intends to make a fixed payout of**

# 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 vs. fund payout




**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

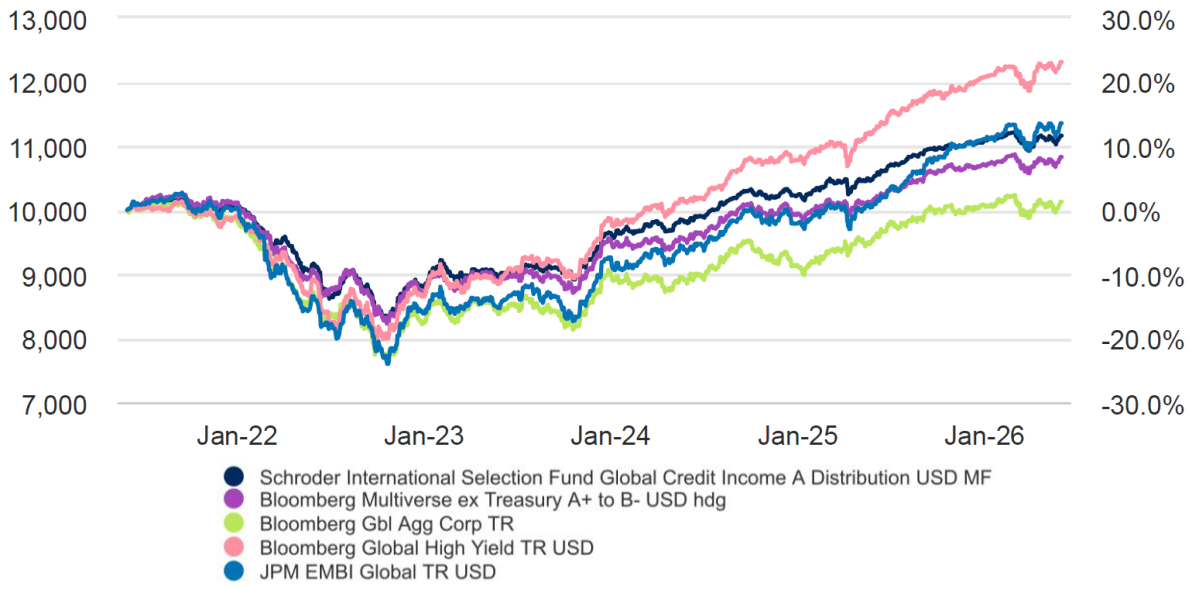
Source: Schroders, LSEG Datastream, ICE Data Indices, J.P. Morgan. Credit Suisse Data as at 31 Jul 2026. For illustrative purposes only and does not constitute to any recommendations to invest in the above-mentioned security/ sector/country and are not to be considered a recommendation to buy or sell. 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.

### Return of USD 10,000




| Performance % | 1M | 3M | 6M | YTD | 1Y | 3Y p.a. | 5Y p.a. | SI p.a |
|---|---|---|---|---|---|---|---|---|
| Fund (bid to bid) [3] | -0.9 | 0.4 | 0.0 | 0.4 | 3.4 | 6.8 | 1.9 | 3.7 |
| Fund (offer to bid) | -3.9 | -2.6 | -3.0 | -2.6 | 0.3 | 5.7 | 1.3 | 3.3 |
| Comparator 1 [4] | -1.1 | 0.1 | -0.1 | 0.4 | 3.5 | 5.8 | 1.0 | 3.3 |
| Comparator 2 [5] | -1.1 | -0.9 | -1.7 | -0.9 | 2.4 | 5.0 | -0.3 | 2.5 |
| Comparator 3 [6] | -0.3 | 0.6 | 0.9 | 1.9 | 6.4 | 9.8 | 4.2 | 5.2 |
| Comparator 4 [7] | -1.5 | -0.1 | 0.7 | 1.3 | 7.7 | 8.3 | 2.1 | 3.7 |

[3]Source: Schroders, Morningstar as at 31 Jul 2026, bid to bid, net income reinvested, net of fees.
Returns of more than 1 year are annualised.
The inception date for Schroder ISF Global Credit Income SGD A Distribution Hedged M: 30 November 2016. For illustrative purposes only and not a recommendation to buy / sell. The value of investments and income from them can go down as well as up and is not guaranteed. Past performance is not a guide to future performance and may not be repeated.

[4] Comparator 1 refers to the Bloomberg Multiverse ex Treasury A+ to B- USD (hedged).
[5] Comparator 2 refers to the Bloomberg Global Aggregate Corporate Total Return Index.
[6] Comparator 3 refers to the Bloomberg Global High Yield Total Return Index (USD).
[7] Comparator 4 refers to the JPMorgan EMBI Global Total Return Index (USD).

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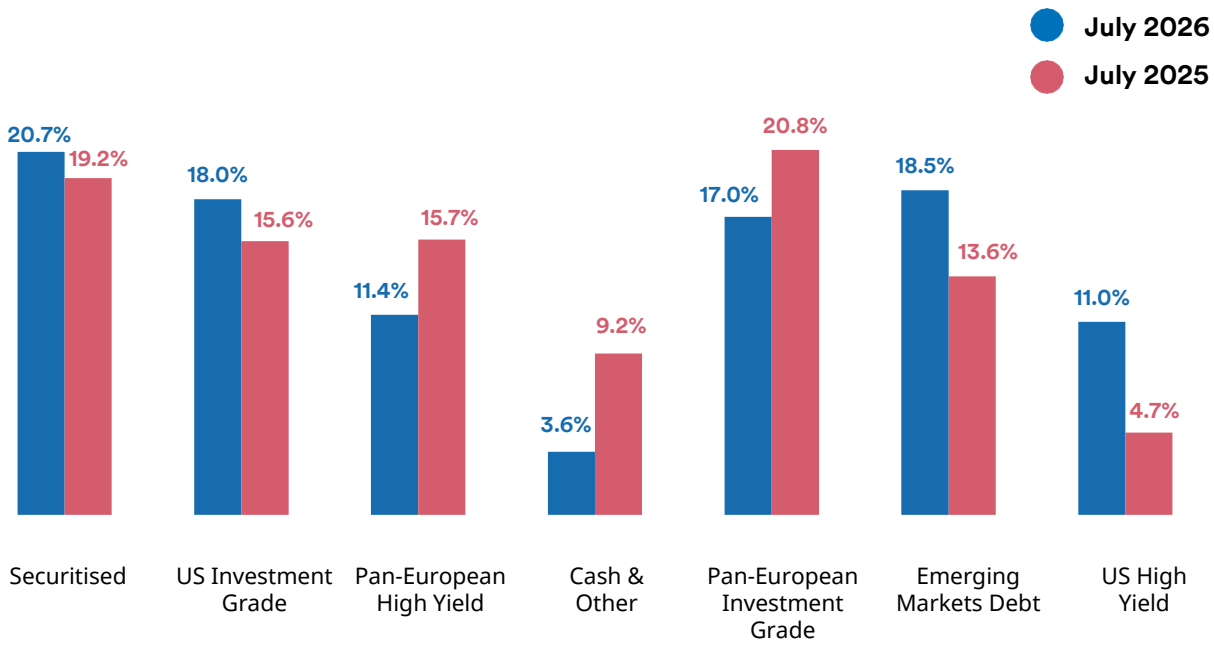
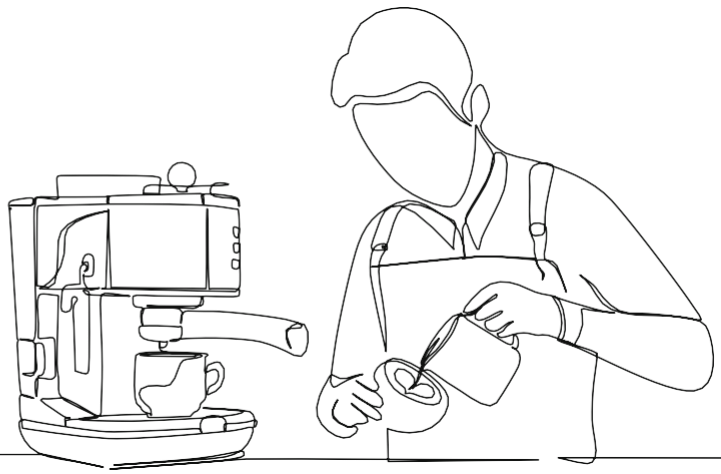
## Flexible asset allocation in practice




Source: Schroders, 31 Jul 2026. Cash and other includes, cash, cash equivalents, government, government related, securitised, margin cash, FX forwards non-rated. For illustrative purposes only.



## Fund Details

| Share Class | USD A Dis MF | AUD-H A Dis MFC | EUR-H A Dis QF | SGD-H A Dis MF | CHF-H A Dis |
|---|---|---|---|---|---|
| **Investment Objective** | 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. | | | | |
| **Inception Date** | 30 Nov 2016 | | | | 12 Apr 2021 |
| **Minimum Subscription Amount** | USD1,000 or equivalent | | | | |
| **Subscription Method** | Cash | Cash | Cash / SRS | Cash | Cash |
| **Sales Charge** | Up to 3.0% | | | | |
| **Management Fees** | 1.1% per annum | | | | |
| **Dealing Frequency** | Daily | | | | |
| **Bloomberg Ticker** | SCGCAIU:LX | SCGAIAH:LX | SCGAIEH:LX | SCGAISH:LX | SCGCACI:LX |
| **ISIN Code** | LU1514167136 | LU1514168969 | LU1514168027 | LU1514168886 | LU2323198106 |
| **Comparator Benchmark** | Bloomberg Barclays Multiverse ex Treasury A+ to B- USD Hedged | | | | |
| **Fund Size** | USD 8.3 billion (as at 31 Jul 2026) | | | | |

### Fund Share Class Distribution Payout

| Share Class | Payout (p.a.) [1,2] | Frequency |
|---|---|---|
| USD A Distribution | 6.5% | Monthly |
| AUD-H A Distribution | 6.5%* | Monthly |
| EUR-H A Distribution | 4.5% | Quarterly |
| SGD-H A Distribution | 5.75% | Monthly |
| CHF-H A Distribution | Variable | Monthly |

### Historical Payout[1,2] USD A Dis MF

| Year | Payout (p.a.)[1,2] | Frequency |
|---|---|---|
| 2022 | 4.8% | Monthly |
| 2023 | 5.9% | Monthly |
| 2024 | 6.5% | Monthly |
| 2025 | 6.5% | Monthly |

### 2026 Distribution Calendar USD A Dis MF

| Record Date | Payment/ Reinvestment Date | Record Date | Payment/ Reinvestment Date |
|---|---|---|---|
| 28 Jan 2026 | 05 Feb 2026 | 29 Jul 2026 | 06 Aug 2026 |
| 25 Feb 2026 | 05 Mar 2026 | 26 Aug 2026 | 04 Sep 2026 |
| 25 Mar 2026 | 02 Apr 2026 | 23 Sep 2026 | 02 Oct 2026 |
| 29 Apr 2026 | 13 May 2026 | 28 Oct 2026 | 06 Nov 2026 |
| 27 May 2025 | 04 Jun 2026 | 18 Nov 2026 | 30 Nov 2026 |
| 24 Jun 2026 | 06 Jul 2026 | 16 Dec 2026 | 29 Dec 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.

[1]The annualised payout rate shown is as at the last record date of 29 Jul 2026. 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. For illustrative purposes only and does not constitute to any recommendations to invest in the above-mentioned security/sector/country.

[2]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 each fund at times and lead to a reduction of the amount originally invested depending on the date of initial investment.

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**Important Notes**

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

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