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.[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 30 Sep 2026



North America	58%
Europe	24%
United Kingdom	8%
Asia	5%
Other	5%

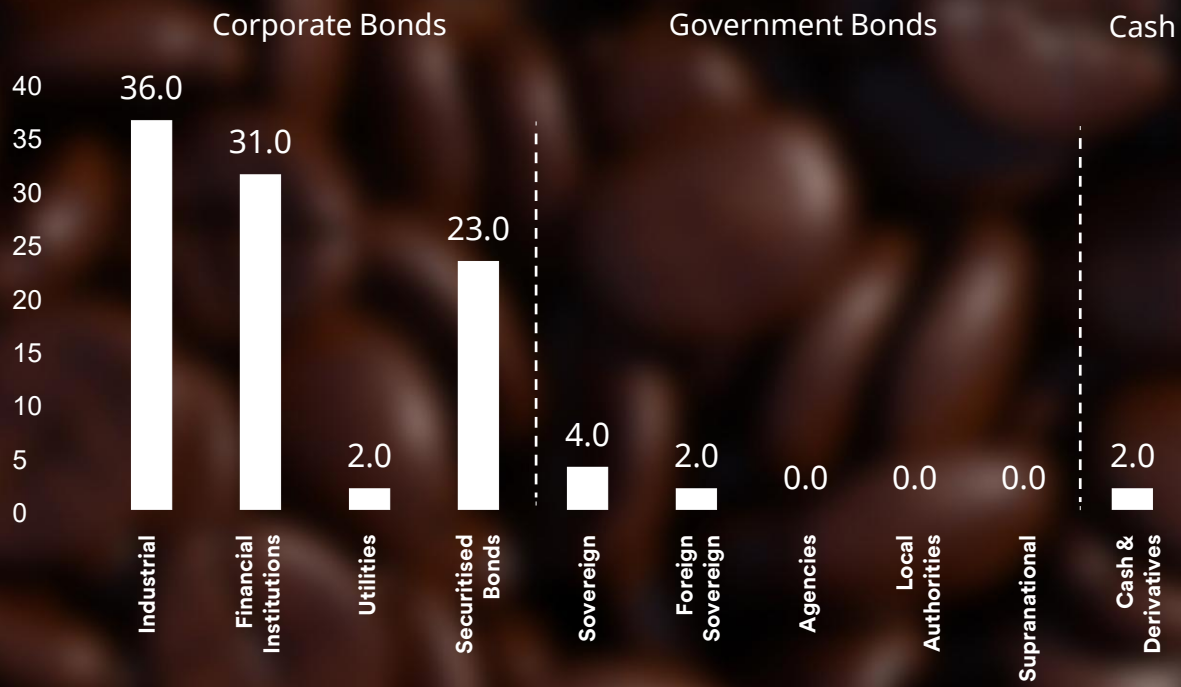
Source: Schroders as of 30 Sep 2026.
For illustrative purposes only.

Diversified across

60+

countries

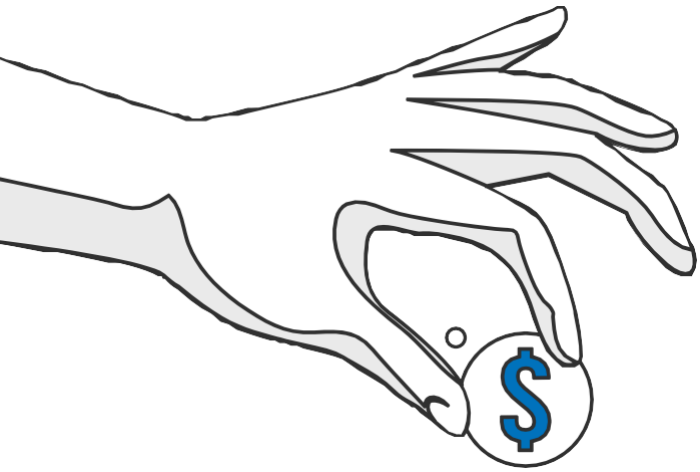
Sector Breakdown



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.

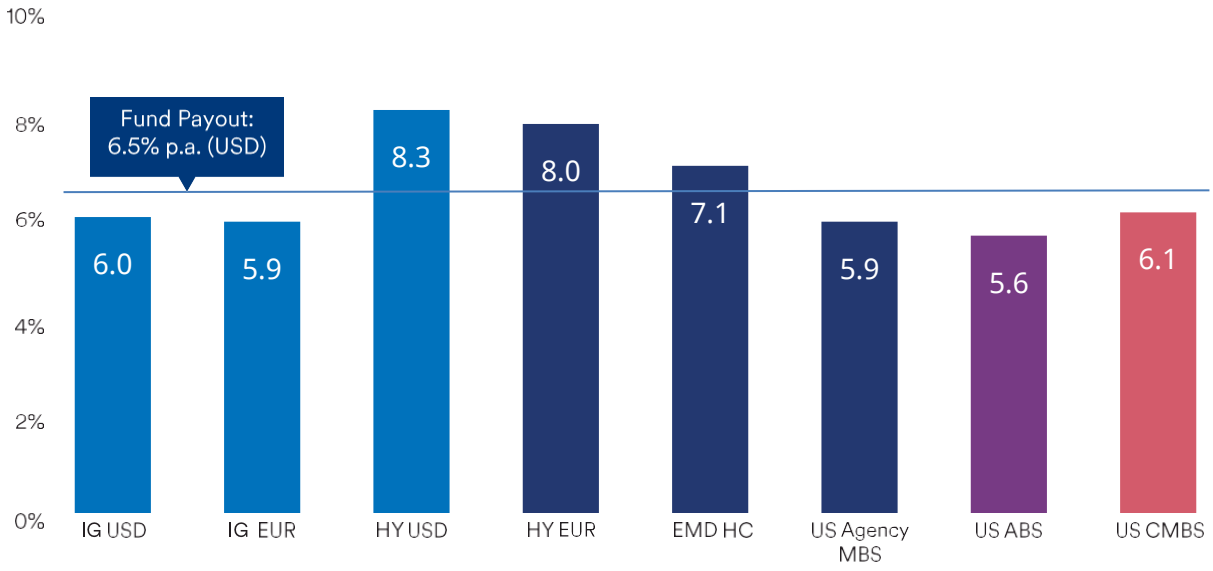


The fund intends to make a fixed payout of

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 30 Sep 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.

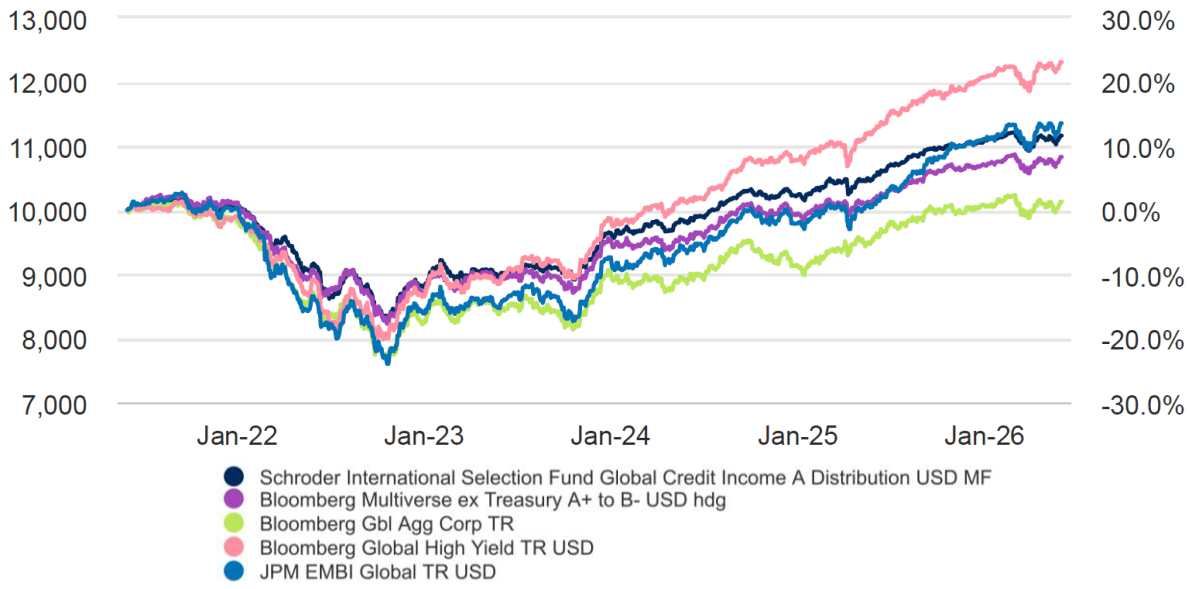


A Winning, Nimble Blend

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



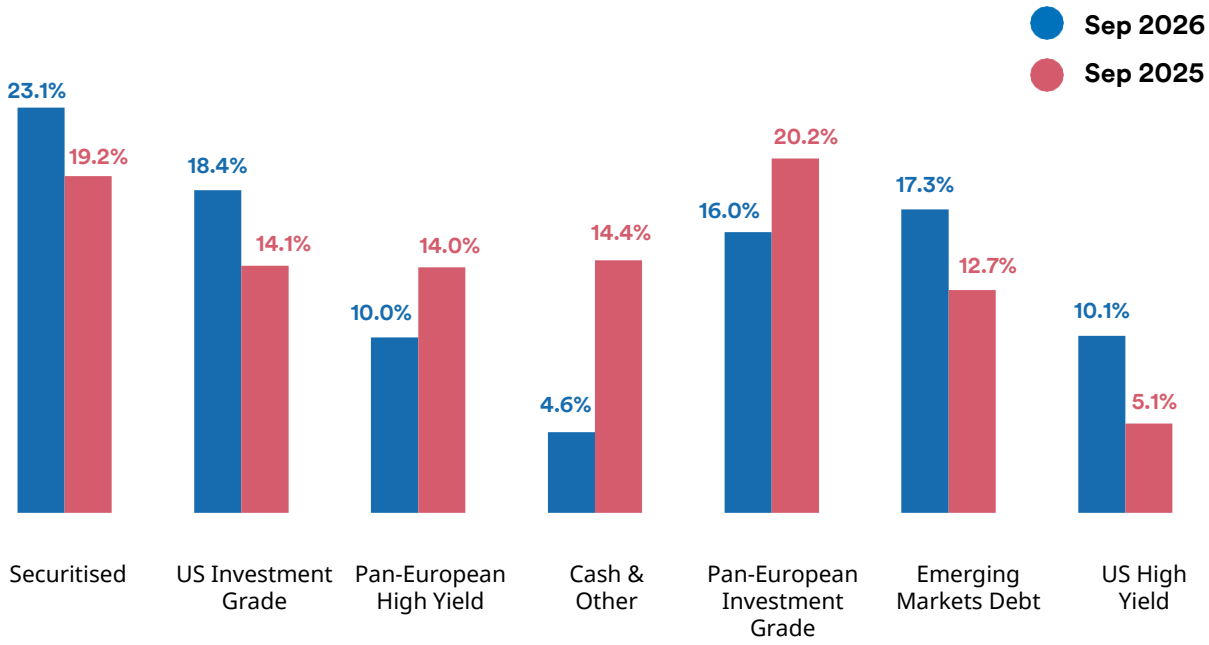
Performance %	1M	3M	6M	YTD	1Y	3Y p.a.	5Y p.a.	SI p.a
Fund (bid to bid) [3]	-2.4	-3.1	-0.6	-1.8	-0.6	6.3	1.5	3.4
Fund (offer to bid)	-5.4	-6.0	-3.6	-4.7	-3.6	5.2	0.9	3.1
Comparator 1 [4]	-2.2	-3.0	-0.9	-1.5	-0.4	5.9	0.8	3.1
Comparator 2 [5]	-2.9	-3.4	-2.0	-3.2	-2.5	5.5	-0.4	2.2
Comparator 3 [6]	-3.0	-2.2	1.2	-0.1	2.1	9.9	3.8	4.9
Comparator 4 [7]	-3.3	-4.0	-0.1	-1.2	1.8	9.0	1.8	3.3

[3]Source: Schroders, Morningstar as at 30 Sep 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.

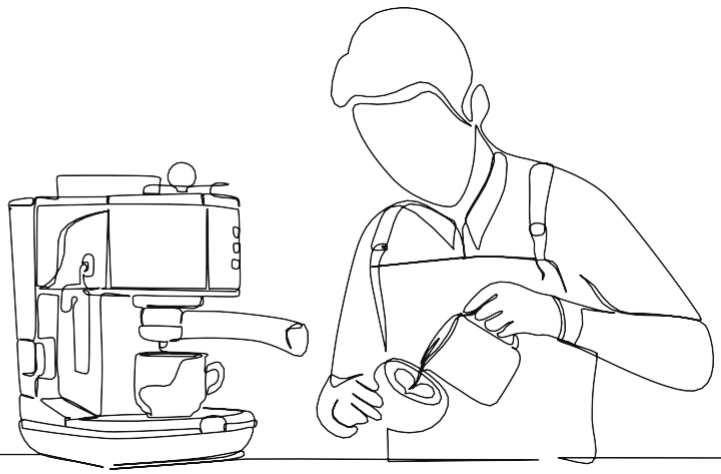
[4] Comparator 1 refers to the Bloomberg Multiverse ex Treasury A+ to B- USD (hedged).
[5] Comparator 2 refers to the Bloomberg Global Aggregate Corporate Total Return Index.
[6] Comparator 3 refers to the Bloomberg Global High Yield Total Return Index (USD).
[7] Comparator 4 refers to the JPMorgan EMBI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

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Flexible asset allocation in practice



Source: Schroders, 30 Sep 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 7.2 billion (as at 30 Sep 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 23 Sep 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.

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Important Notes

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

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