# Nedgroup Investments Income MultiFund

**Class:** C - Acc **Currency:** GBP **Date:** As at 31 January 2026 **This is a marketing communication**

| | |
|---|---|
| **Performance indicator:** | 3 month GBP SONIA |
| **Morningstar category:** | EAA Fund Global Bond - GBP Hedged |
| **Domicile of fund:** | Ireland |
| **Inception dates:** | 26 January 2012 |
| **Class C GBP:** | 08 April 2013 |
| **Fund size:** | GBP 31 million |
| **Minimum investment:** | GBP 1000 |
| **Dealing:** | Daily |
| **Notice periods:** | Subscriptions: T-0 14:00<br>Redemptions: T-0 14:00 |
| **Settlement periods:** | Subscriptions: T+3<br>Redemptions: T+3 |
| **ISIN / SEDOL / BLOOMBERG:** | IE00B9BBC647 / B9BBC64 / NIMIGCA:ID |
| **SFDR classification:** | Adheres to article 6 |

## Synthetic risk and reward indicator

| Lower risk | | | | | | Higher risk |
|---|---|---|---|---|---|---|
| 1 | 2 | **3** | 4 | 5 | 6 | 7 |

← Typically lower rewards Typically higher rewards →

For full details of risks, please refer to the risk section in the Prospectus and KIID.

### Recommended appropriate term

Minimum: 3 years

| Risk measures | Fund | Equity Index |
|---|---|---|
| Volatility (5 years) | 5.3% | 14.4% |
| Maximum drawdown | -13.9% | -34.0% |

| Fund return range | Min. | Avg. | Max. |
|---|---|---|---|
| 1 year return range | -10.6% | 2.0% | 10.7% |

### Fee information

| | |
|---|---|
| Investment management fee | 0.40% |
| + | |
| Administration costs | 0.42% |
| **On-going charges** | **0.82%** |

For full details on fees and charges, please see Prospectus and Supplement.

## Portfolio attributes

### Investment objectives

The Sub-Fund aims to provide investors with a lower risk, lower volatility investment option.

### Investment policy

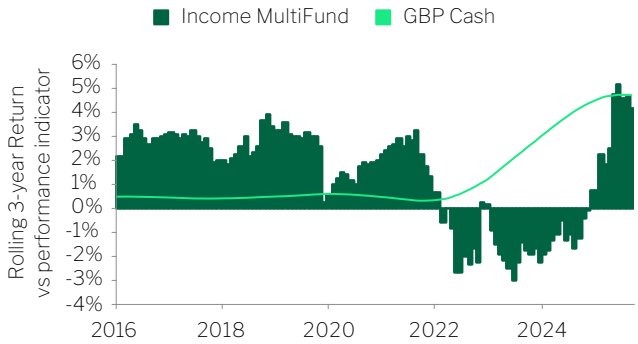
- The portfolio invests across a range of asset classes including bonds, equity and alternatives.
- The team will employ a strategic and tactical asset allocation framework designed to maximise diversification benefits.
- A multilayered investment process to facilitate disciplined decision-making and risk management.
- A disciplined valuation-based approach underpins this framework.
- The portfolio is actively managed and is not managed in reference to any benchmark, asset class restraints or a targeted return.

### Fund related risks

- Collective investment risks include, but are not limited to, regulatory breaches or action against underlying funds, changes in underlying markets, and liquidity issues of underlying funds.
- A counterparty could expose the fund to additional risk on related transactions.
- Credit risks include, but are not limited to, issuers defaulting or having their credit rating downgraded which devalues the bonds they issue.
- Changes in currency exchange rates may have an impact on the value of the fund.
- While derivatives may be used to offset potential risk, there is no guarantee of them providing the anticipated protection.
- For full details of risks, please refer to the risk section in the Prospectus and KIID.

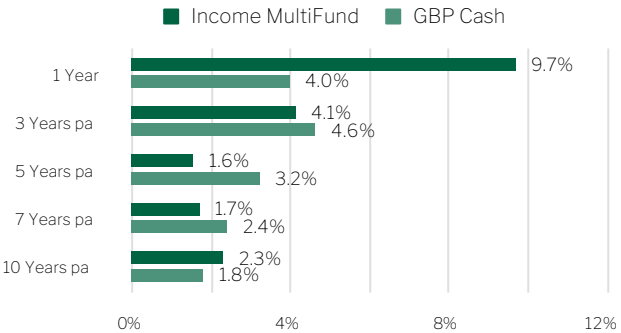
## Performance profile

### Rolling three year returns




Past Performance is not indicative of future performance and does not predict future return
Source: Nedgroup Investments

### Periodic performance




Past Performance is not indicative of future performance and does not predict future return
Source: Nedgroup Investments

# Nedgroup Investments Income MultiFund

**Class:** C - Acc **Currency:** GBP **Date:** As at 31 January 2026

This is a marketing communication

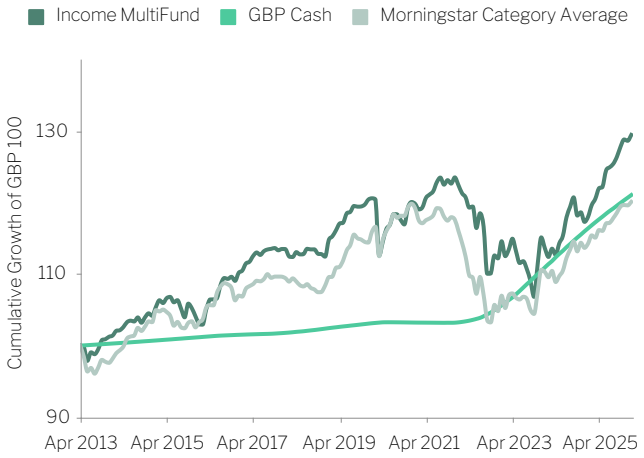
## Discrete year performance

| Period | Fund GBP | GBP Peer Group | GBP Cash | |
|---|---|---|---|---|
| | % | % | + 1% | + 3% |
| Year to date | 0.6% | 0.4% | 0.4% | 0.5% |
| 2025 | 9.7% | 5.2% | 5.1% | 7.2% |
| 2024 | 1.9% | 2.8% | 6.1% | 8.2% |
| 2023 | 2.6% | 5.5% | 5.9% | 8.0% |
| 2022 | -9.2% | -10.9% | 3.0% | 5.1% |
| 2021 | 2.9% | -1.9% | 1.0% | 3.0% |
| 2020 | -0.3% | 4.7% | 1.2% | 3.2% |
| 2019 | 7.1% | 5.5% | 1.7% | 3.7% |
| 2018 | -0.9% | -1.1% | 1.6% | 3.6% |
| 2017 | 3.0% | 2.5% | 1.2% | 3.2% |

Class C performance net of fees as of 2026-01-31. * Since inception annualised. Past Performance is not indicative of future performance and does not predict future return. GBP peer group is Morningstar Global Bonds - GBP Hedged. Cash performance indicators calculated using USD and GBP LIBID 3 month figures to 31st January 2022. From 1st February transitioned to using 3mo SOFR for USD and 3mo SONIA for GBP.

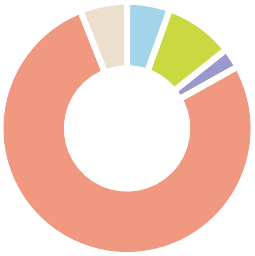
Source: Nedgroup Investments

## Cumulative performance




Past Performance is not indicative of future performance and does not predict future return
Source: Nedgroup Investments

## Asset Allocation



| | |
|---|---|
| 5.5% | Equity |
| 8.8% | Real Assets |
| 2.6% | Alternative Strategies |
| 77.1% | Fixed Income |
| 6.0% | Cash |

| | |
|---|---|
| **Equity** | **5.5%** |
| UK Equity | 5.5% |
| **Alternative Strategies** | **2.6%** |
| Energy Efficiency & Storage | 2.6% |
| **Real Assets** | **8.8%** |
| Commodities | 1.2% |
| Infrastructure | 3.3% |
| Property | 2.2% |
| Renewables | 2.1% |

| | |
|---|---|
| **Fixed Income** | **77.1%** |
| Emerging Market Debt | 4.2% |
| Government Bonds | 36.6% |
| High Yield | 14.6% |
| Investment Grade Corporates | 4.9% |
| Strategic Bonds | 16.7% |
| **Cash** | **6.0%** |
| Cash | 6.0% |

Differences may exist due to rounding, for indicative purposes only
Source: Nedgroup Investments

Source: Nedgroup Investments

## About the Investment Manager

The Multi-Manager Team is a boutique fund management team established in 2011 to oversee the Nedgroup Investments Multi-Manager fund ranges. Led by industry leader Rob Burdett, along with Co-PMs Madhushree Agarwal and Louis Hutchings, the team specialises in constructing diversified multi-asset portfolios designed to deliver stable long-term returns. The team's agile, boutique structure enables swift decision-making and effective fund management, while its combined expertise ensures the portfolio stays aligned with the risk parameters of the underlying strategy, delivering consistent risk-adjusted returns to investors.

# Nedgroup Investments Income MultiFund

**Class:** C - Acc **Currency:** GBP **Date:** As at 31 January 2026 This is a marketing communication

NEDGROUP INVESTMENTS

## Full Portfolio holdings

### Equity 5.5%

| | |
|---|---|
| iShares FTSE UK Dividend Plus | 5.5% |

### Real Assets 8.8%

| | |
|---|---|
| Atlas Global Infrastructure GBP Unhedged | 2.0% |
| Target Healthcare REIT | 1.6% |
| 3i Infrastructure Plc | 1.2% |
| WisdomTree Core Physical Gold ETC | 1.2% |
| Greencoat UK Wind | 0.7% |
| The Renewables Infrastructure Group | 0.6% |
| Nedgroup Global Property Fund | 0.5% |
| Greencoat Renewables | 0.4% |
| Foresight Environmental Infrastructure | 0.4% |

### Fixed Income 77.1%

| | |
|---|---|
| Nedgroup Global Strategic Bond Fund GBP H | 16.7% |
| Lord Abbett Short Duration High Yield GBP H | 14.6% |
| iShares $ Treasury Bond 7-10YRS UCITS ETF £H | 10.5% |
| iShares $ Treasury Bond 3-7yrs UCITS ETF GBP H | 10.5% |
| iShares $ TIPS UCITS ETF GBP H | 6.2% |
| iShares $ Treasury Bond 1-3YR UCITS ETF | 6.2% |
| PIMCO Global IG Credit | 4.9% |
| Colchester Local Emerging Markets Debt | 4.2% |
| ISHARES CORE UK GILTS | 3.1% |

### Alternative Strategies 2.6%

| | |
|---|---|
| Gresham House Energy Storage Fund | 1.2% |
| SDCL Energy Efficiency Income Trust | 0.8% |
| Gore Street Energy Storage Fund | 0.7% |

### Cash 6.0%

| | |
|---|---|
| Cash | 6.0% |

Source: Nedgroup Investments and underlying managers

## Key metrics

### Fixed Income - Portfolio Metrics

| | |
|---|---|
| Yield To Maturity | 5.2% |
| Average Modified Duration (in years) | 5.0 |
| Average Weighted Maturity (in years) | 6.3 |

### Fixed Income - Credit Quality 100 %

| | |
|---|---|
| AAA | 0.9% |
| AA | 51.4% |
| A | 6.5% |
| BBB | 10.2% |
| <BBB | 31.0% |

# Nedgroup Investments Income MultiFund

**Class:** C - Acc **Currency:** GBP **Date:** As at 31 January 2026 This is a marketing communication

## Definitions

1) Total Investment Charges (TIC) are the sum of the Ongoing Charges and the Transaction Costs (TC) and are expressed as a percentage of the total fund on an annual, rolling basis.

2) TC relate to the buying and selling costs for the underlying assets of the fund and are a necessary expense in the administration of the fund. Neither the TIC nor the TC should be considered in isolation as all returns may be impacted by other factors over time, including but not limited to market movements, fund type and the decisions of the Investment Manager(s).

3) TIC & TC are calculated on an annual basis but are subject to change subject to any market changes throughout the year which may impact the funds' future TIC. Higher TIC does not necessarily equate a lower return, nor does a lower TIC equate to a better return. The TIC may change, and as such the current TIC may not be an accurate indication of the future TIC.

4) The ongoing charge is a measure of the actual expenses incurred in the management of the Classes of the Sub-Fund. The ongoing charge shown is expressed as a percentage of the monthly average value of the portfolio calculated over a 12- month period as at the date shown. The current on-going charge cannot be used as an indication of future ongoing fees. A higher on-going fee does not necessarily imply a poor return, nor does a low on-going fee imply a good return. Additional costs, including transaction fees, will also be incurred. These costs are paid out by the Fund, which will impact on the overall return of the Fund.

5) The annualised total return is the average return earned by an investment each year over a given time period. Performance is calculated for the portfolio and individual investment performance may differ as a result of initial fees, the actual investment, the actual investment date, the date of any reinvestment and dividend withholding tax.

6) Weighted Average Maturity: "Weighted Average Maturity means the weighted average of the remaining life of each instrument held in a portfolio until the principal value is repaid in full, disregarding interest and any discounts. This excludes those securities such as property that don't have a maturity date.

7) Gross Estimated Yield means the sum of all expected income from underlying instruments in the portfolio divided by the cumulative net asset value of the fund. The expected income amounts are approximate and based on market assumptions and forecasts. Actual returns may differ, based on changes in market values, interest rates and changes in costs actually experienced during the investment period.


### Nedgroup Investments contact details

| | |
|---|---|
| Tel | +44 (0) 1624 645150 |
| Toll Free | 0800 999 160 (toll free from SA only) |
| Email | helpdesk@nedgroupinvestments.com |
| Website | www.nedgroupinvestments.com |

| | |
|---|---|
| Address | First Floor, St Mary's Court, 20 Hill Street, Douglas, Isle of Man, IM1 1EU, British Isles. |
| | Nedbank Clocktower, Clocktower Precinct, V&A Waterfront, Cape Town. |

# Nedgroup Investments Income MultiFund

**Class:** C - Acc **Currency:** GBP **Date:** As at 31 January 2026 **This is a marketing communication**

## Disclaimer

This is a marketing communication Please refer to the prospectus, the key investor information documents (the KIIDs /PRIIPS KIDs) and the financial statements of Nedgroup Investments MultiFunds plc (the Fund) before making any final investment decisions. These documents are available from Nedgroup Investments (IOM) Ltd (the Investment Manager) or via the website: www.nedgroupinvestments.com, where the prospectus is available in English and the KIIDs/KIDs in English and the official languages of each country of registration.

This document is of a general nature and intended for information purposes only, it is not intended for distribution to any person or entity who is a citizen or resident of any country or other jurisdiction where such distribution, publication or use would be contrary to law or regulation. Whilst the Investment Manager has taken all reasonable steps to ensure that this document is accurate and current at the time of publication, we shall accept no responsibility or liability for any inaccuracies, errors or omissions relating to the information and topics covered in this document.

The Fund is authorised and regulated in Ireland by the Central Bank of Ireland. The Fund is authorised as a UCITS pursuant to the European Communities (Undertakings for Collective Investment in Transferable Securities) Regulations 2011 as amended and as may be amended, supplemented, or consolidated from time-to-time and any rules, guidance or notices made by the Central Bank which are applicable to the Fund. The Fund is domiciled in Ireland. Nedgroup Investment (IOM) Limited (reg no 57917C), the Investment Manager and Distributor of the Fund, is licensed by the Isle of Man Financial Services Authority. The Depositary of the Fund is Citi Depositary Services Ireland DAC, 1 North Wall Quay, Dublin 1, Ireland. The Administrator of the Fund is Citibank Europe plc, 1 North Wall Quay, Dublin 1, Ireland.

The sub-funds of the Fund (the Sub-Funds) are generally medium to long-term investments and the Investment Manager does not guarantee the performance of an investor's investment and even if forecasts about the expected future performance are included the investor will carry the investment and market risk, which includes the possibility of losing capital.

The price of shares may go down or up depending on fluctuations in financial markets outside of the control of the Investment Manager meaning an investor may not get back the amount invested. Past performance is not indicative of future performance and does not predict future returns. Risks and fees are outlined in the relevant Sub-Fund supplement. Prices are published on the Investment Managers website.

Distribution: The prospectus, the supplements, the KIIDs/PRIIPS KIDs, constitution, country specific appendix as well as the annual and semi-annual reports may be obtained free of charge in English for the prospectus and in English together with the relevant local languages for the KIIDs/KIDs from the country representative and the Investment Manager or at www.nedgroupinvestments.com. The Investment Manager may decide to terminate the arrangements made for the marketing of its collective investment undertakings in accordance with Art 93a of Directive 2009/65/EC and Art 32a of Directive 2011/61/EU.

UK: Nedgroup Investment (UK) Limited (reg no 2627187), authorised and regulated by the Financial Conduct Authority, is the facilities agent. The Fund and certain of its sub-funds are recognised in accordance with Section 264 of the Financial Services and Markets Act 2000. Isle of Man: The Fund has been recognised under para 1 sch 4 of the Collective Investments Schemes Act 2008 of the Isle of Man. Isle of Man investors are not protected by statutory compensation arrangements in respect of the Fund.