

Key Investor Information



This document provides you with key investor information about this Fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

AIA Investment Funds – World Quality Equity Fund – CLASS I USD

A Share Class of AIA World Quality Equity Fund

A Sub-Fund of AIA Investment Fund, the “UCITS”

ISIN code: LU3101502824

This UCITS has appointed FundRock Management Company S.A. as its Management Company

Objectives and investment Policy

The Sub-Fund aims to generate total return through investment in global equities and equity-related securities the Sub Investment Manager believes to be of high quality. The Sub-Fund will invest at least 80% of its Net Asset Value in global equities and equity-related securities the Sub Investment Manager believes to be of high quality.

A high-quality company is generally one that the Sub-Investment Manager believes has an established business that will deliver a high level of return on past investments and that will utilise cash flows in the future by making investments with potential for high levels of return on capital or by returning cash to shareholders through dividends, share buybacks, or other mechanisms. The Sub-Fund may make security investments in companies the stocks of which are listed or traded on Regulated Markets or an Other Regulated Market anywhere in the world, including emerging markets.

In selecting securities for the Sub-Fund, the Sub-Investment Manager uses a combination of investment methods, typically considering both systematic factors, based on profitability, profit stability, leverage, and other publicly available financial information, and judgmental factors, based on an assessment of future profitability, capital allocation, sustainability against competitive forces, and growth opportunities. The Sub-Investment Manager may also rely on valuation methodologies, such as discounted cash flow analysis and multiples of price to earnings, revenues, book value or other fundamental metrics. In addition, the Sub Investment Manager may consider trading patterns, such as price movement or volatility of a security or groups of securities.

At times, the Sub-Fund may have substantial exposure to a single asset class, industry, sector, country, region, currency, or issuer.

The equity securities in which the Sub-Fund may invest shall include, without limitation, common stocks, depositary receipts, European Depositary Receipts, Japanese Depositary Receipts, or Global Depositary Receipts, and the equity-related securities in which the Sub-Fund may invest shall include, without limitation, convertibles, preferred stocks, exchange-traded funds, REITs (up to 15% of its Net Asset Value) and warrants.

In addition, the Sub-Fund may also invest in recently issued Transferable Securities which will be admitted to official listing on a Regulated Market or an Other Regulated Market within one year of issue.

The Sub-Fund reserves the right to make tactical allocations of up to 20% of its Net Asset Value to investments in cash and debt securities rated at least investment grade, non-investment grade, or unrated but deemed by the Sub-Investment

Manager, having analysed the safety of principal and interest payments on such debt securities, to be of at least investment grade. Such debt securities may be government or corporate securities and may be at fixed or floating rate. The Sub-Fund will not invest in distressed or default securities.

The Sub-Fund may not invest in securities from issuers manufacturing tobacco or firms involved in the manufacture of cluster munitions. In addition, the Sub-Fund shall not directly hold or acquire securities from issuers which are coal mining and / or coal-fired power generation companies.

The Sub-Fund may use financial derivative instruments, including OTC derivatives for hedging and efficient portfolio management purposes, including, but not limited to, equity index futures, rights, warrants, forwards, swaps, options, currency derivatives, and other UCITS eligible derivatives.

The Sub-Fund may hold ancillary liquid assets up to 20% of its net assets in order to cover current or exceptional payments, or for the time necessary to reinvest in eligible assets provided under article 41(1) of the 2010 Law or for a period of time strictly necessary in case of unfavourable market conditions. On a temporary basis, for a period of time strictly necessary, and if justified by exceptionally unfavourable market conditions, the Sub-Fund may, in order to take measures to mitigate risks relative to such exceptional market conditions in the best interests of the investors, hold ancillary liquid assets up to 100% of its net assets.

The Sub-Fund is not permitted to invest in aggregate more than 10% of its Net Asset Value in shares or units of UCITS or other UCI, including exchange-traded funds.

The Sub-Fund is actively managed. The Investment Manager will therefore not track any index and/or have any constraints in relation to the allocation of the portfolio, based on the change in the composition of any index. Subject to the restrictions and exclusions above, the Sub-Fund may invest in equity securities and equity-related securities of companies of any market capitalisation, of any industry or sector and in any geography.

Your shares will be non-distributing. Income from investments in the Sub-Fund will be re-invested and therefore rolled up into the value of your shares.

The Sub-Fund currency is USD. This Share Class is in USD.

You can buy and sell your shares daily. The minimum initial investment for this Share Class is USD or currency equivalent.

Recommendation: The Sub-Fund is intended for investors seeking potential capital growth in the relative stability of the debt markets over the long-term. Investors should consider their own personal circumstances and seek additional advice from their financial adviser or other professional adviser on their risk tolerance and investment horizon before investing in the Sub-Fund.

Risk and reward profile



This indicator is based on historical data and may not be a reliable indication of the future risk profile of the Sub-Fund.

The risk and reward category shown is not guaranteed and may change over time.

The lowest category does not mean a risk free investment.

The Sub-Fund is rated X due to the nature of its investments which include the risks listed below. These factors may impact the value of the Sub-Fund's investments or expose the Sub-Fund to losses.

Particular risks not adequately captured by the risk indicator include:

- **Equity risk:** can be affected by daily stock market movements. Other influential factors include political, economic news, company earnings and significant corporate events.

- **Emerging markets:** may face more economic, political or structural challenges than developed countries. This may mean your money is at greater risk. Other factors include greater "Liquidity Risk", restrictions on investment or transfer of assets and

failed/delayed delivery of securities or payments to the Sub-Fund.

- **Sustainability Risk:** It's is principally linked to climate-related events resulting from climate change (physical risks) or to the society's response to climate change (transition risks), which may result in unanticipated losses that could affect a Sub-Fund's investments and financial condition. Social events (e.g., inequality, inclusiveness, labour relations, investment in human capital, accident prevention, changing customer behaviour, etc.) or governance shortcomings (e.g., recurrent significant breach of international agreements, bribery issues, products quality and safety, selling practices, etc.) may also translate into Sustainability Risks.

- **Market risk:** is understood as the risk of loss for a Sub-Fund resulting from fluctuation in the market value of positions in its portfolio attributable to changes in market variables, such as general economic conditions, interest rates, foreign exchange rates, or the creditworthiness of the issuer of a financial instrument.

- **Foreign Exchange and Currency Risk:** The Sub-Fund invests in other currencies. Changes in exchange rates will therefore affect the value of the investment.

- **Concentration risk:** The Fund concentrates its investments in natural resources investments. Concentrating in natural resources investments increases the risk of loss because the stocks of many or all of the companies in the natural resources industry may decline in value due to a development adversely affecting the industry or one or more particular sub-industries or commodities.

- **Currency Risk:** The Fund invests in other currencies. Changes in exchange rates will therefore affect the value of the investment.

Charges

One-off charges taken before or after you invest

Entry charge	Up to 5%
Exit charge	Up to 1%

Charges taken from the UCITS over a year

Ongoing charges	0.88%
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Charges taken from the UCITS under certain specific conditions

Performance fee	None
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The charges borne by the investor are used for the operation of the Sub-Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

The entry and exit charges shown are maximum percentage. In some cases you might pay less. Please refer to your financial advisor or the distributor for the actual entry and exit charges.

The ongoing charges figure is based on an estimate calculated during the launch phase. This figure may vary from year to year. It excludes portfolio trade-related costs, except costs paid to the depositary and any entry/exit charge paid to an underlying collective investment scheme (if any).

For more information about charges, please see section charges and expenses of the prospectus of the UCITS, which is available at: www.aia.com/en/funds-information.

Past performance

As the share AIA Investment Funds – World Quality Equity Fund – CLASS I USD does not yet have performance data for one complete calendar year, there is insufficient data to provide a useful indication of past performance to investors.

The Sub-Fund was launched on September the 23rd, 2025.

The Share Class was launched on September the 23rd, 2025.

Practical information

Depositary Bank: The depositary of the UCITS is HSBC Continental Europe, Luxembourg.

Further information about the Sub-Fund can be obtained from the prospectus and the latest annual and semi-annual reports of the UCITS.

Copies of these documents and the latest Net Asset Value per Share are available in English, free of charge, at the registered office of AIA Investment Funds, 4, rue Peterelchen, L-2370 Howald, Grand Duchy of Luxembourg, and on the following website: www.aia.com/en/funds-information.

Investors should note that the tax legislation that applies to the Sub-Fund may have an impact on their personal tax position.

The Sub-Fund is a sub-fund of the UCITS, an umbrella structure comprising different sub-funds. This document is specific to the Sub-Fund and share class stated at the beginning of this document. However, the prospectus, annual and semi-annual reports are prepared for the UCITS.

The UCITS may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the UCITS prospectus.

Under Luxembourg law, the UCITS has segregated liability between its sub-funds (i.e. the UCITS assets will not be used to discharge the liabilities of other Sub-Funds within the umbrella). In addition, the Sub-Fund's assets are held separately from the assets of other sub-funds.

Investors may switch their shares in the Sub-Fund for shares in another share class of another sub-fund within the UCITS, subject to meeting any relevant eligibility requirements and minimum holding amounts and any other conditions as set out in section 7.6 "Conversion of Shares" of the prospectus.

Further information about other share classes can be found in the prospectus.

With effect from January, 2018, the Management Company has established and applies a remuneration policy in accordance with principles laid out under UCITS V directive and any related legal and regulatory provisions applicable in Luxembourg. The up-to-date remuneration policy of the Management Company, including, but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits, including the composition of the remuneration committee, are available at <https://www.fundrock.com/policies-and-compliance/remuneration-policy/> and a paper copy will be made available free of charge upon request at the Management Company's registered office.

This Key Investor Information is accurate as at September 30th, 2025