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 - AIA GLOBAL FIXED INCOME OPPORTUNITIES FUND - CLASS IDQ USD; ISIN: LU3379665949

AIA Global Fixed Income Opportunities Fund a sub-fund of AIA Investment Funds

The Fund is managed by FundRock Management Company S.A. (the "Management Company")

Objectives and Investment Policy

Objective: The Sub-Fund aims to maximize long-term return by investing in a global fixed income portfolio.

Policy: The Sub-Fund will invest at least 70% of its Net Asset Value, in a full spectrum of fixed or floating rate fixed income securities issued by government, agencies and companies of any sector or industry globally, including emerging markets. Such investments may include government and corporate bonds, convertible bonds, collateralized loan obligations (CLOs, being structured debt securities backed by a diversified pool of corporate loans), taxable municipals, US government or agency obligations, as well as commercial paper. These may also include securitized instruments such as loan assignments and participations, agency and/or non-agency ABS (bonds backed by pools of loans such as car loans or credit card receivable) and/or MBS (bonds backed by pools of mortgage loans).

Investments in CLOs may not exceed 20% of the Sub-Fund's Net Asset Value. In addition, when combined, the Sub-Fund's investments in CLOs, ABS and MBS shall not exceed 50% of its Net Asset Value. The Sub-Fund may invest up to 20% of its Net Asset Value in emerging markets and up to 10% of its Net Asset Value in Chinese fixed income securities traded via Bond Connect.

The Sub-Fund will primarily invest in investment grade securities (rated at least BBB- or equivalent). The Sub-Fund may nonetheless invest in non-investment grade securities (rated below BBB- or equivalent) for up to 20% of its Net Asset Value. The Sub-Fund will not invest in distressed securities (rated CCC+ (or equivalent) or below). In case of a downgrade of security to distressed or the Sub-Investment Manager may (i) sell a part or the entire amount of the security held or (ii) terminate the transaction entered into, at its discretion.

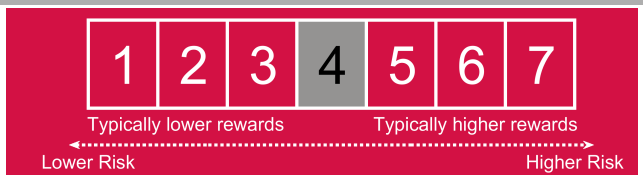
The Sub-Fund excludes investments in securities from issuers active in tobacco manufacturing, cluster munitions production, or coal (mining and/or power generation). These sectoral exclusions do not constitute the promotion of environmental or social characteristics under Article 8 SFDR; they solely aim to preserve the Sub-Fund's risk-adjusted returns over the long term. The Sub-Fund may use financial derivative instruments for hedging and efficient portfolio management purposes only.

Benchmark: 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. Should investors in the Sub-Fund wish to measure the performance of the Sub-Fund for comparison purposes, then the Investment Manager would suggest using the Bloomberg Global Aggregate Total Return Index. The benchmark will also serve as an internal guideline provided by the Investment Manager to the Sub-Investment Manager for assessment of the Sub-Investment Manager's performance.

Other Information: Your shares will be distributing. Dividend distribution in respect of class IDQ (USD) shares will be made quarterly. 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 10,000,000 or currency equivalent.

Recommendation: The Sub-Fund is suitable for investors who are seeking exposure to growth investments 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 in this risk and reward category 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:

Interest Rate Risk: The Sub-Fund invests primarily in fixed income transferable securities. Changes in interest rates may have a material impact on the value of such instruments. In general, bond prices tend to fall when interest rates rise and increase when interest rates fall. Securities with longer maturities may be more sensitive to interest rate movements.

Credit Risk: The Sub-Fund is exposed to the risk that an issuer may fail to meet its payment obligations. A deterioration in an issuer's perceived credit quality or financial condition may negatively affect the value of the relevant securities.

Derivatives Risk: The Sub-Fund may use derivative financial instruments for investment, hedging or efficient portfolio management purposes. The use of derivatives may expose the Sub-Fund to additional risks, including leverage risk, counterparty risk and valuation risk.

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

Sovereign Debt Risk: The Sub-Fund may invest in debt securities issued or guaranteed by governments or public authorities. Sovereign issuers may be subject to political, economic and social factors that could adversely affect their ability or willingness to meet debt obligations, potentially resulting in losses for the Sub-Fund.

Bond Downgrade Risk: Debt securities held by the Sub-Fund may be subject to adverse changes in credit ratings. A downgrade of an issuer or a financial instrument may negatively impact the value and liquidity of the relevant securities.

Investment Grade Bonds Risk: Even investment grade bonds are subject to interest rate risk and credit risk. During periods of adverse market conditions, credit spreads on investment grade bonds may widen, leading to a decline in their market value.

Collateralized and/or Securitised Products Risk: The Sub-Fund may invest in collateralised and/or securitised debt instruments. These instruments may involve higher credit risk, liquidity risk and counterparty risk than traditional debt securities, and may be more complex and difficult to value.

Emerging Markets Risk: Investments in emerging markets may involve a higher degree of risk due to factors such as political or economic instability, less developed financial markets, lower levels of regulation and reduced investor protection.

Sustainability Risk: It 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.

Charges

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	Entry charge	3%
	Exit charge	1%
Charges taken from the Fund over a year	Ongoing charges	0.6%
Charges taken from the Fund under certain specific conditions	Performance fee	None

The **entry** and **exit charges** shown are maximum figures. In some cases you might pay less - you can find this out from your financial adviser.

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 class does not yet have performance for one complete calendar year, there is insufficient data to provide a useful indication of past performance in respect of the share class to investors.

This share class is launching.

The performance of the share class is calculated in: USD

The Sub-Fund will be launched 16th November 2026.

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 Peternelchen, 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 Fund and its Management Company are authorised in Luxembourg and supervised by the Commission de Surveillance du Secteur Financier (CSSF).

This Key Investor Information Document is accurate as of 31 October 2026.