



## Charges

### One-off charges taken before or after you invest

**Entry charge** Up to 3.00%

**Exit charge** Up to 1.00%

### Charges taken from the UCITS over a year

**Ongoing charges** 0.27%

### Charges taken from the UCITS under certain specific conditions

**Performance fee** None

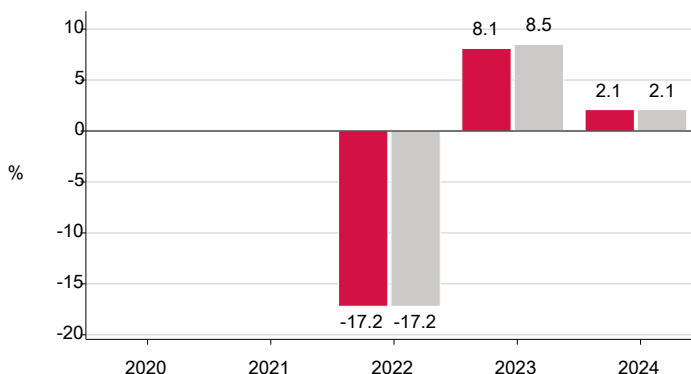
The charges borne by the investor are used for the operation of the Sub-Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

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 expenses for the period ending in 31 December 2024. This figure may vary from year to year. It excludes portfolio trade-related costs, except costs paid to the depository 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](http://www.aia.com/en/funds-information).

## Past performance



■ Class AIA INVESTMENT FUNDS - AIA DIVERSIFIED FIXED INCOME FUND - CLASS K USD Acc (USD)

■ Bloomberg Barclays U.S. Corporate Bond Index

Past performance is not a reliable indicator of future results. Performance may vary from year to year. The indicated performance does not take into account ongoing charges and fees on issues and redemptions of units.

It is expressed as a percentage change of the Fund's net asset value at each year-end.

The Sub-Fund was launched on July the 15th, 2019.

The Share Class was launched on July the 2nd, 2021

The portfolio Benchmark has changed from June 2023. The past performance data shown in the chart for annual periods prior to that date is related to the composite benchmark of BBG/Barc Long Baa U.S Corporate Statistics Index value Unhedged USD (BBLSTAT), BBG/Barc USD Capital Securities Statistics Index Value Unhedged USD (BCPUSTAT), BBG/Barc US Long Corporate A or Higher Total Return index Unhedged EUR (I04536EU), BBG/Barc US Corporate Baa 5-10 Yr (I27827), Barclays Long Corporate - High Quality 5-10 Yr (I34923), J.P. Morgan Corporate EMBI Composite index Level (JCMBCOMP). The new Benchmark is Bloomberg Barclays U.S. Corporate Bond Index. Performance is shown after deduction of ongoing charges. Any entry/exit charges are excluded from the calculation.

Benchmark: Bloomberg Barclays U.S. Corporate Bond Index

The past performance is calculated in USD, with net dividends reinvested.

## Practical information

**Depository Bank:** The depository 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](http://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 February 16th, 2025