# 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.

# Sterling Money Fund

**A sub-fund of Ninety One Global Strategy Fund ("Ninety One GSF")**
**managed by Ninety One Luxembourg S.A.**

**Class A Accumulation shares in sterling**
**ISIN: LU0345759160**

## Objectives and investment policy

The Fund aims to provide a sterling income return at the rate available in the wholesale Eurocurrency market (the market in which currencies are borrowed and lent outside of the country in which those currencies are legal tender, e.g. a bank outside of the US borrowing or lending US dollars).

The Fund is a short-term, variable net asset value money market fund and while it aims to preserve capital, this is not guaranteed.

The Fund normally invests in bank deposits repayable within six months and money market instruments (tradable securities where money can be invested for short periods) with a lifespan of up to one year.

The Fund's investments are priced or hedged (an investment technique which aims to protect the value of an investment against currency movements) back into sterling.

The Fund is actively managed. This means the Investment Manager is free to select investments with the aim of achieving the Fund's objectives.

The Overnight SONIA is used for performance comparison. The Fund cannot replicate the benchmark. The benchmark is not investable and therefore cannot be replicated. The Investment Manager is free to choose the investments of the Fund and these will not resemble the components of the benchmark.

Any income due from your investment is reflected in the value of your shares.

You can typically buy or sell shares in the Fund on any business day.

## Risk and reward profile

**Lower risk**
**Potentially lower rewards**

**Higher risk**
**Potentially higher rewards**

This indicator is based on historical data and may not be a reliable indication of the future risk profile of the Fund. The risk and reward category shown is not guaranteed to remain unchanged and may shift over time. The lowest category does not mean 'risk free'.

The value of your investment and any income from it can fall as well as rise and you are not certain of making profits; losses may be made.

Environmental, social or governance related risk events or factors, if they occur, could cause a negative impact on the value of the investments made by the Fund.

The Fund appears towards the lower end of the Risk and Reward Indicator scale. This is because the Fund invests in money market instruments, whose returns do not tend to fluctuate widely.

**Risks that may not be fully captured by the Risk and Reward Indicator:**

Default: There is a risk that the issuers of fixed income investments (e.g. bonds) may not be able to meet interest payments nor repay the money they have borrowed. The worse the credit quality of the issuer, the greater the risk of default and therefore investment loss.

Government securities exposure: The Fund may invest more than 35% of its assets in securities issued or guaranteed by a permitted sovereign entity, as defined in the definitions section of the Fund's prospectus.

Interest rate: The value of fixed income investments (e.g. bonds) tends to decrease when interest rates rise.

Money Market Funds: These investments differ from deposits as the amount invested is not guaranteed; the value of investments may rise and fall. The Fund does not receive external support to help keep its value stable nor guarantee its liquidity, for example its investments can be easily converted to cash. The risk of loss is borne by the investor.

The full list of Fund risks are contained in the appendices of the Ninety One GSF prospectus.

## 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.

The entry charge shown is the most you might pay, in some cases you might pay less.

You can find out actual entry charges from your financial adviser.

The ongoing charges figure is based on last year's expenses for the year ending 31 December 2025. The figure excludes any performance fee and portfolio transaction costs, except in the case of an entry or exit charge paid by the Fund when buying or selling units in another fund. Ongoing charges may vary from year to year.

For more information about charges, please see Appendix 1 of the Ninety One GSF prospectus.

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

| | |
|---|---|
| Entry charge | None |
| Exit charge | None |

This is the maximum that might be taken out of your money before it is invested.

### Charges taken from the fund over a year

| | |
|---|---|
| Ongoing charge | 0.63% |

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

| | |
|---|---|
| Performance fee | None |

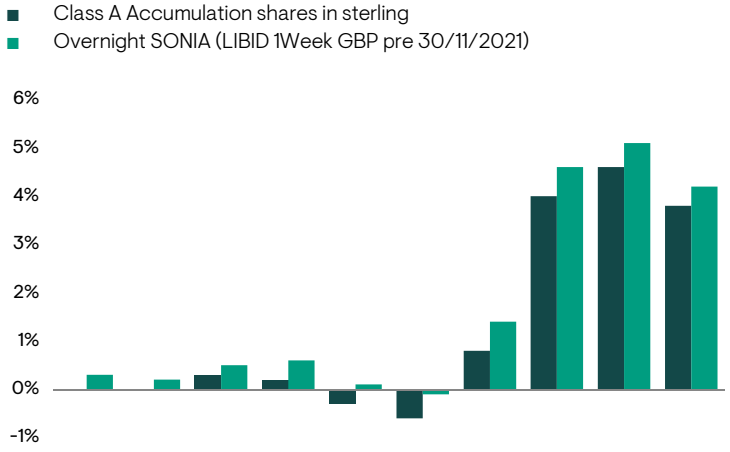
## Past Performance

Past performance is not a guide to future performance. The value of your investment and income from it may go down as well as up and you may not get back the amount you invested.

The Fund does not track an index, any index shown is for illustrative purposes only.

The past performance shown in the chart takes account of all charges except the Fund's entry charge and the past performance is calculated in sterling.

The Fund was launched on 25 January 1985 and this share class on 22 June 2005.




| | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|---|---|---|---|---|
| Fund | 0.0% | 0.0% | 0.3% | 0.2% | -0.3% | -0.6% | 0.8% | 4.0% | 4.6% | 3.8% |
| Index | 0.3% | 0.2% | 0.5% | 0.6% | 0.1% | -0.1% | 1.4% | 4.6% | 5.1% | 4.2% |

## Practical Information

The Fund's depositary is State Street Bank International GmbH, Luxembourg Branch. The latest published prices for shares in the Fund are available on www.ninetyone.com. Other share classes are available for this Fund as described in the Ninety One GSF prospectus. Luxembourg tax legislation may have an impact on your personal tax position.

The Fund is a sub-fund of Ninety One GSF. You may switch between other Ninety One GSF sub-funds or share classes of the same sub-fund at no extra charge (unless the other share class has a higher entry charge, in which case the difference may be payable). Details on switching are contained in section 5 of the Ninety One GSF prospectus. The assets of the Fund are ring-fenced and cannot be used to pay the debts of other Ninety One GSF sub-funds.

Ninety One Luxembourg S.A. 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 Ninety One GSF prospectus.

Details of the Remuneration Policy relating to Ninety One Luxembourg S.A., including, but not limited to, a description of how remuneration and benefits are calculated and the persons responsible for awarding remuneration and benefits, are available at www.ninetyone.com/remuneration. A paper copy will be made available free of charge on request to the Global Distributor at the address below.

English language copies of the Ninety One GSF prospectus and its latest annual and semi-annual reports may be obtained free of charge from Ninety One Guernsey Limited c/o CACEIS Bank, Luxembourg Branch. 14, Porte de France, L-4360 Esch-sur-Alzette, Luxembourg.

This Fund is authorised in Luxembourg and supervised by the Commission de Surveillance du Secteur Financier (CSSF).

For an explanation of technical terms, please refer to www.ninetyone.com/glossary

This Key Investor Information Document is accurate as at 13 February 2026.

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