

# KEY INFORMATION DOCUMENT

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## NT Global Green Bond Index Fund

### PRODUCT

|                                      |   |
|--------------------------------------|---|
| <b>Product:</b>                      | Northern Trust Investment Funds plc - NT Global Green Bond Index Fund (the "Fund") - Share Class C EUR Accumulating (the "Share Class")   |
| <b>Manufacturer name:</b>            | Northern Trust Fund Managers (Ireland) Limited ("NTFML"). NTFMIL is a wholly owned subsidiary of the Northern Trust Corporation.  |
| <b>ISIN:</b>                         | IE0005TS9CE1  |
| <b>Website:</b>                      | <a href="https://www.northerntrust.com/europe/what-we-do/investment-management/pooled-funds">https://www.northerntrust.com/europe/what-we-do/investment-management/pooled-funds</a> |
| <b>National Competent Authority:</b> | Central Bank of Ireland ("CBI") is responsible for supervising NTFMIL in relation to this document.   |
| <b>Domicile country:</b>             | The Fund is authorised in Ireland and regulated by the CBI. NTFMIL is authorised in Ireland and regulated by the CBI.   |

Document valid as at: 02 December 2025

### WHAT IS THIS PRODUCT?

#### Type:

The Fund is a sub-fund of Northern Trust Investment Funds PLC, incorporated with limited liability as an open-ended umbrella investment company with variable capital in the form of an undertaking for collective investment in transferable securities ("UCITS"). Your investment will take the form of shares in the Fund.

#### Term:

The Fund has no set termination date. The Fund may be terminated at the discretion of the Fund directors, provided that a minimum of twenty-one days' written notice has been provided to Shareholders. The Fund may also be terminated by the shareholders in the Fund, if voted for by at least 75% of the shareholders of the Fund.

#### Objectives:

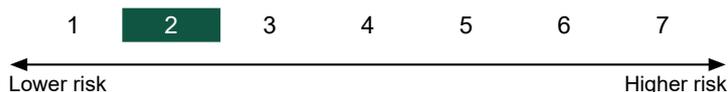
- The investment objective of the Fund is to track the risk and return characteristics of the Bloomberg MSCI Global Green Bond Index (the "Index").
- The Fund invests primarily in freely transferable Debt and Debt Related Securities including investment grade green bonds that are constituents of the Index. Green bonds are fixed income securities in which the proceeds will be exclusively and formally applied to projects or activities that promote climate or other environmental sustainability purposes through their use of proceeds.
- This Fund is appropriate for investors who plan to invest over the medium to long term; and are looking for a passively managed investment in the relevant market(s) with exposure to fixed income securities issued to fund projects with direct environmental benefits.
- The Fund is an index tracking Fund and seeks to track the risk and return of the Index by buying a representative subset of the bonds in the index. This means it may not hold all the same assets as the Index or hold assets in the same proportion as the Index, and the fund may not match the Index performance.
- Bloomberg MSCI Global Green Bond Index measures the performance of the global market for fixed income securities issued to fund projects with direct environmental benefits.
- For efficient portfolio management purposes, the Fund may invest in derivatives and other financially linked instruments (such as currency forwards and exchange traded futures) to reduce risk, minimise costs or generate additional capital or income. A derivative is a financial contract whose value is derived from other assets.
- The return on your investment in the Fund is directly related to the value of the underlying assets of the Fund, less costs (see "What are the costs" below).
- The period for which you hold your investment is considered below under "How long should I hold it and can I take my money out early?"
- Shares will be accumulating shares (i.e. income will be included in the value).
- The base currency of the Fund is USD

#### Intended Retail Investor:

The Fund is intended for retail investors (i) with relevant knowledge and/or experience of similar investment funds, (ii) have obtained appropriate investment advice where required and (iii) have the ability to bear losses up to the amount they have invested in the Fund. The investor could be utilising an execution only platform and acting without advice from an investment professional.

### WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

#### Risk indicator



**The risk indicator assumes you keep the product for 5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to cash in early. You may have to pay significant extra costs to cash in early.**

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as class 2 out of 7, which is a low risk class. This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact the capacity of the fund to pay you.

#### Be aware of currency risk.

You may receive payments in a currency different to the base currency of the Fund, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

This Fund does not include any protection from future market performance so you could lose some or all of your investment.

For more information about risks, please see the section entitled "Risk Factors" of the Fund's prospectus and supplement at <https://www.northerntrust.com/europe/what-we-do/investment-management/pooled-funds>

## Performance Scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product / a suitable benchmark over the last 10 years. Markets could develop very differently in the future.

| Recommended holding period: |  | 5 years                  |                           |
|-----------------------------|--|--------------------------|---------------------------|
| Example Investment:         |  | 10 000 EUR               |                           |
|                             |  | If you exit after 1 year | If you exit after 5 years |
| Scenarios                   |  |                          |                           |
| Minimum                     | There is no minimum guaranteed return if you exit before 5 years. You could lose some or all of your investment. |                          |                           |
| Stress                      | What you might get back after costs  | 7 720 EUR                | 7 150 EUR                 |
|                             | Average return each year   | -22.81%                  | -6.49%                    |
| Unfavourable                | What you might get back after costs  | 8 230 EUR                | 8 750 EUR                 |
|                             | Average return each year   | -17.68%                  | -2.63%                    |
| Moderate                    | What you might get back after costs  | 10 060 EUR               | 10 510 EUR                |
|                             | Average return each year   | 0.63%                    | 0.99%                     |
| Favourable                  | What you might get back after costs  | 11 230 EUR               | 12 380 EUR                |
|                             | Average return each year   | 12.25%                   | 4.37%                     |

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

The scenarios presented are an estimate of future performance based on evidence from the past, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product.

Stress scenario with under 2 years of returns will use performance of product and suitable benchmark proxy for 5 years, over 2 years of return will use full performance history of product.

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable: This type of scenario occurred for an investment between 11 2021 and 08 2024

Moderate: This type of scenario occurred for an investment between 02 2017 and 02 2022

Favourable: This type of scenario occurred for an investment between 09 2014 and 09 2019

## WHAT HAPPENS IF NTFMIL IS UNABLE TO PAY OUT?

The assets of the Fund are held in safekeeping by its appointed depository, Northern Trust Fiduciary Services (Ireland) Limited. In the event of the insolvency of NTFMIL, the Fund's assets in the safekeeping of the depository will not be affected. However, in the event of the depository's insolvency, the Fund may suffer a financial loss and there is no compensation or guarantee scheme in place which may offset all or any of this loss. However this risk is mitigated by a certain extent, as the depository is required by law to segregate its own assets from the assets of the Fund. The depository will also be liable to the Fund and the investors for any loss arising from its negligence, fraud or intentional failure to fulfil its obligations.

## WHAT ARE THE COSTS?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

### Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.

- 10 000.00 EUR is invested.

|                        | If you exit after 1 year | If you exit after 5 years |
|------------------------|--------------------------|---------------------------|
| Total costs            | 51 EUR                   | 250 EUR                   |
| Annual cost impact (*) | 0.5%                     | 0.5% each year            |

\*This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be -0.27% before costs and 0.99% after costs.

## Composition of Costs

| One-off costs upon entry or exit                            |   | If you exit after 1 year |
|---|---|--------------------------|
| Entry costs   | We do not charge an entry fee.  | 0 EUR                    |
| Exit costs  | We do not charge an exit fee for this product, but the person selling you the product may do so.                                    | 0 EUR                    |
| Ongoing costs taken each year                               |   |                          |
| Management fees and other administrative or operating costs | 0.50% The impact of costs that we take each year for managing your investments  | 50 EUR                   |
| Transaction costs   | 0.01% of the value of your investment per year. The impact of costs of us buying and selling underlying investments for the product | 1 EUR                    |
| Incidental costs taken under specific conditions            |   |                          |
| Performance fees  | There is no performance fee for this product.   | 0 EUR                    |

These figures are based on estimated costs, often referencing historic data, and therefore the actual costs paid by an investor may differ.

## HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?

### Recommended minimum holding period: 5 years

This Fund is designed to be held over the medium-long term and we recommend that you hold this investment for at least 5 years. You can request to take out some or all of your money at any time. You may sell your shares in the Fund on any day on which banks are open in Ireland. For further information, please refer to the supplement. If you sell your shares at any early stage, this will increase the risk of lower investment returns or a loss. NTFMIL has not considered the suitability or appropriateness of this investment for your personal circumstances. Please contact your placement agent or financial adviser for appropriate professional advice.

## HOW CAN I COMPLAIN?

Where you have a complaint about the Fund and/or any person advising on or selling the Fund, please contact your placement agent or financial advisor directly with a copy to the Fund's administrator: Northern Trust International Fund Administration Services (Ireland) Limited, George's Court, 54-62 Townsend Street, Dublin 2, Ireland. In certain circumstances, investors may have the right to make a complaint to the Financial Services and Pensions Ombudsman ("FSPO"). All relevant information is available via the below website.

**Website:** <https://www.fspo.ie/make-a-complaint/how-to-make-a-complaint-to-the-fspo/>

**E-mail:** [info@fspo.ie](mailto:info@fspo.ie)

**Telephone:** +353-1-567 7000

## OTHER RELEVANT INFORMATION

The latest copy of this document, the prospectus, the supplement, annual report, latest price of shares and any additional information issued to investors can be obtained from the following link free of charge: <https://www.northerntrust.com/europe/what-we-do/investment-management/pooled-funds>.

The Prospectus, the Supplement, annual report, latest price of shares are available in English.

Past performance of the Fund for the last 1 years can be found at: [https://docs.publifund.com/pastperf/IE0005TS9CE1/en\\_IE](https://docs.publifund.com/pastperf/IE0005TS9CE1/en_IE)

Calculated performance scenarios can be found at: [https://docs.publifund.com/monthlyperf/IE0005TS9CE1/en\\_IE](https://docs.publifund.com/monthlyperf/IE0005TS9CE1/en_IE)