

JPMorgan Investment Funds: Additional information for investors in the United Kingdom (“UK”)

Registration and Supervision

JPMorgan Investment Funds (the “Fund”) is an open-ended investment company with variable capital incorporated in Luxembourg on 22 December 1994 and is authorized by the Commission de Surveillance du Secteur Financier (“CSSF”).

THIS COUNTRY SUPPLEMENT IS INTENDED FOR INVESTORS IN THE UK (“COUNTRY SUPPLEMENT”) THAT SUBSCRIBE FOR SHARES IN CERTAIN SUB-FUNDS OF THE FUND AND FORMS AN INTEGRAL PART OF THE PROSPECTUS DATED 17 APRIL 2025, AS AMENDED AND SUPPLEMENTED FROM TIME TO TIME (THE “PROSPECTUS”).

The information below forms part of, and should be read in conjunction with, the Prospectus. It is authorised for distribution only when accompanied by the Prospectus. Unless otherwise stated, defined terms shall have the same meaning as set out in the Prospectus.

The Fund (PRN 1044992) is a recognised scheme in the UK under section 271A of the Financial Services and Markets Act 2000 but the Fund is not a UK authorised fund. The Fund’s Management Company, JPMorgan Asset Management (Europe) S.à.r.l, has applied to the UK Financial Conduct Authority (the “FCA”) for recognition of the Fund and sub-funds (each a “Sub-Fund”) at Appendix 1 in the UK and the FCA has made an order granting the application. The Fund is subject to the FCA’s “Overseas Funds Regime” which allows certain EEA-based funds to be marketed in the UK, including to retail investors. The Fund is based overseas and is not subject to the UK’s sustainable investment labelling and disclosure regime.

Management Company

The issued share capital of the Management Company is Euro 10,000,000 as at the date of this Country Supplement and this amount is paid up in full.

Representative in the UK

The Management Company, on behalf of the Fund, has appointed JPMorgan Funds Limited as the Facilities, Marketing and Sales Agent (“UK Facilities Agent”) of the Fund in the UK. The UK Facilities Agent is authorised and regulated by the FCA and can be contacted at 60 Victoria Embankment, London, EC4Y 0JP, United Kingdom.

The Prospectus, Articles of Incorporation, key investor information documents (“KIID”) and this Country Supplement shall be made available in the UK by the UK Facilities Agent.

Investors can obtain information about the most recently published net asset value of Shares and redemption facilities from the UK Facilities Agent.

Depository’s Sub-Custodians

The Depository has appointed various entities as its local sub-custodians in the specified markets. For a current list of sub-custodians used by the depository, visit am.jpmorgan.com/lu/en/asset-management/per/funds/administrative-information.

Register of Shareholders

Information on the register of shares of the Sub-Funds may be obtained during normal business hours at JPMorgan Asset Management Luxembourg S.à r.l. 6, route de Trèves, L-2633 Senningerberg, Luxembourg.

Size of Capital

The minimum Share capital of the Fund will not at any time be less than such number as required by law.

The Fund does not have a maximum capital size. Its capital shall be at any time equal to its total net assets and shall be represented by shares of no par value.

Complaints and Redress

A UK investor can make a complaint to the Fund and its Management Company but will not have a right to access any independent redress mechanisms in Luxembourg.

Written complaints about any aspect of the service including the operations of the Fund can be addressed to the UK Facilities Agent for submission to the Fund’s registered office. The complaint handling procedure is available at am.jpmorgan.com/lu/en/asset-management/per/funds/policies/ and a copy of the procedure can also be requested from the UK Facilities Agent.

UK investors should be aware that if they invest in this Fund, they will not be able to refer a complaint against its Management Company or its Depository to the UK’s Financial Ombudsman Service. Any claims for losses relating to the Management Company or the Depository will not be covered by the Financial Services Compensation Scheme (“FSCS”), in the event that either entity should become unable to meet its liabilities to investors nor by any similar scheme in Luxembourg.

Investors should note that transactions in or a holding of Shares in the Fund, will not be covered by the provisions of the FSCS.

UK investors will be able to serve notices and documents on the Fund at the address of the UK Facilities Agent set out above.

No rights of cancellation arise when dealing directly with the Management Company or with any other Facilities Agent.

Cancellation Rights are granted in accordance with FCA Rules for applications made through regulated intermediaries.

Remuneration

The Directors’ Remuneration Policy has been put in place seeking to ensure that there is an effective framework for determining Directors’ remuneration. The Board believes that the remuneration of its members should reflect the responsibilities and experience of the Board as a whole and be fair and appropriate given the size, complexity and investment objectives of the Sub-Funds. The remuneration is reviewed on an annual basis.

The Board as a whole is responsible for setting its remuneration and will recommend it for approval by the shareholders.

Dealing Procedures

A description of how an investor may purchase, switch or sell shares in Sub-Funds of the Fund and the relevant settlement procedures is contained in the Prospectus.

Further information about the Fund and the relevant dealing procedures may be obtained from the UK Facilities Agent.

Valuation Point

The point, whether on a periodic basis or for a particular valuation, a NAV per Share for each Share Class of the Sub-Fund is calculated for the purpose of determining the price at which the Shares may be issued, cancelled, sold or redeemed. The Valuation Point is generally within a few hours after the cut-off time for the relevant Sub-Fund.

Specific Information on Sub-Funds

Appendix 1 sets out additional information on the Sub-Funds including the PRN and benchmark details of each Sub-Fund.

Appendix 2 sets out a list of the eligible markets in which the Fund can invest.

Appendix 3 sets out a list of other funds which JPMorgan Asset Management (Europe) S.à.r.l, manages.

For the avoidance of doubt, Shareholders are not liable for the debts of the Sub-Fund or Sub-Funds of the Fund in which they are invested.

The assets of a Sub-Fund belong exclusively to that Sub-Fund and shall not be used to discharge directly or indirectly the liabilities of, or claims against, any other person or body, including the Fund, or any other Sub-Fund, and shall not be available for that purpose.

A Shareholder is not liable to make any further payment after they have paid the price of their shares and no further liability can be imposed on them in respect of the shares which they hold.

Taxation

The Management Company intends to seek UK Reporting Fund Status ("UKRFS") for certain Share Classes, including but not necessarily limited to the (dist) Share Classes. For further information on UKRFS, including details of the reportable income of each relevant Share Class (available annually within 6 months of the end of the relevant reporting period), visit am.jpmorgan.com/lu/en/asset-management.

Historical Performance

Historic performance data (where available) is contained in the KIID for the relevant Share Class of the relevant Sub-Fund, which is available at am.jpmorgan.com/gb/en/asset-management or can be provided on request from the UK Facilities Agent.

APPENDIX 1 – ADDITIONAL SUB-FUND INFORMATION

Benchmarks

Please refer to the investment objectives and policies for each Sub-Fund as set out in the Prospectus for information on the benchmarks and how they are used by each Sub-Fund. The table below sets out the rationale as to why the particular benchmark for a Sub-Fund has been chosen. The benchmark types fall into the following 3 categories, as described by the FCA in COLL 4.2.5(3).

A **'Performance Comparator'** is one that is used only for performance comparison and where a Sub-Fund's performance is compared against

the value or price of an index without being a Target Benchmark or a Constraining Benchmark (each as defined below).

A **'Performance Target'** is a benchmark that has been set for a Sub-Fund's performance by reference to a comparison of a Sub-Fund's property or price with fluctuations in value of an index.

A **'Constraining'** is a benchmark where the composition of a Sub-Fund's portfolio is (or is implied to be) constrained by reference to the value, the price or the components of an index (without being a Target Benchmark).

Sub-Fund	FCA Product Reference Number	Benchmark	Benchmark Type
JPMorgan Investment Funds - Europe Select Equity Fund	1045000	MSCI Europe Index (Total Return Net)	Performance Comparator
JPMorgan Investment Funds - Europe Strategic Dividend Fund	1045005	MSCI Europe Index (Total Return Net)	Performance Comparator
JPMorgan Investment Funds - Global Core Equity Fund	1044996	MSCI World Index (Total Return Net)	Performance Comparator
JPMorgan Investment Funds - Global Dividend Fund	1045010	MSCI All Country World Index (Total Return Net)	Performance Comparator
JPMorgan Investment Funds - Global Select Equity Fund	1044998	MSCI World Index (Total Return Net)	Performance Comparator
JPMorgan Investment Funds - Japan Sustainable Equity Fund	1044999	TOPIX (Total Return Net)	Performance Comparator
JPMorgan Investment Funds - Japan Strategic Value Fund	1045011	TOPIX (Total Return Net)	Performance Comparator
JPMorgan Investment Funds - US Select Equity Fund	1045001	S&P 500 Index (Total Return Net of 30% withholding tax)	Performance Comparator
JPMorgan Investment Funds - Global Balanced Fund	1045006	50% J.P. Morgan Government Bond Index Global (Total Return Gross) Hedged to EUR / 45% MSCI World Index (Total Return Net) Hedged to EUR / 5% MSCI Emerging Markets Index (Total Return Net)	Performance Comparator
JPMorgan Investment Funds - Global Income Fund	1045012	40% Bloomberg US High Yield 2% Issuer Cap Index (Total Return Gross) Hedged to EUR / 35% MSCI World Index (Total Return Net) Hedged to EUR / 25% Bloomberg Global Credit Index (Total Return Gross) Hedged to EUR	Performance Comparator
JPMorgan Investment Funds - Global Income ESG Fund	1044995	40% Bloomberg US High Yield 2% Issuer Cap Index (Total Return Gross) Hedged to EUR / 35% MSCI World Index (Total Return Net) Hedged to EUR / 25% Bloomberg Global Credit Index (Total Return Gross) Hedged to EUR	Performance Comparator
JPMorgan Investment Funds - Global Convertibles Conservative Fund	1045007	FTSE Global Focus Convertible Index (Total Return Gross) Hedged to USD	Performance Comparator
JPMorgan Investment Funds - Global Short Duration Corporate Bond Sustainable Fund	1044994	Bloomberg Global Aggregate Corporate 1 - 5 Year Index (Total Return Gross) Hedged to USD	Performance Comparator
JPMorgan Investment Funds - Global High Yield Bond Fund	1045003	ICE BofA US High Yield Constrained Index (Total Return Gross)	Performance Comparator
JPMorgan Investment Funds - US Bond Fund	1045004	Bloomberg US Aggregate Index (Total Return Gross)	Performance Comparator

The rationale for the choice of each of the above benchmarks is that it reflects the main investment universe and strategy for the Sub-Fund.

Sub-Fund	FCA Product Reference Number	Benchmark	Benchmark Type
JPMorgan Investment Funds - Global Macro Fund	1045008	ICE BofA SOFR Overnight Rate Index Total Return in USD	Performance Comparator
JPMorgan Investment Funds - Global Macro Opportunities Fund	1045002	ICE BofA ESTR Overnight Rate Index Total Return in EUR	Performance Comparator
JPMorgan Investment Funds - Global Macro Sustainable Fund	1044993	ICE BofA ESTR Overnight Rate Index Total Return in EUR	Performance Comparator
JPMorgan Investment Funds - Income Opportunity Fund	1045009	ICE BofA SOFR Overnight Rate Index Total Return in USD	Performance Target

Sub-Fund	FCA Product Reference Number	Benchmark	Benchmark Type
JPMorgan Investment Funds - Coutts Diversifying Alternatives Multi-Manager Fund	1044997	ICE BofA SOFR Overnight Rate Index Total Return in USD	Performance Comparator

The rationale for the choice of each of the above benchmarks is that it reflects the investment strategy for the Sub-Fund.

APPENDIX 2 – ELIGIBLE SECURITIES AND DERIVATIVES MARKETS

The following is the list of markets which are considered eligible for investment by the Fund.

Securities Markets

Country	Market
Australia	Australian Securities Exchange
Bahrain	Bahrain Bourse
Brazil	B3 - Brasil Bolsa Balcão
Canada	Toronto Stock Exchange and TSX Venture Exchange
Chile	Bolsa de Santiago
China	Shanghai Stock Exchange, Shenzhen Stock Exchange and China Interbank Bond Market (CIBM)
Colombia	Bolsa de Valores de Colombia
EEA	EEA regulated markets as per the ESMA register, as may be updated from time to time.
Hong Kong	Stock Exchange of Hong Kong
India	Bombay Stock Exchange and National Stock Exchange of India
Indonesia	Indonesia Stock Exchange
Israel	Tel Aviv Stock Exchange
Japan	Nagoya Stock Exchange, Tokyo Stock Exchange Prime Market, Tokyo Stock Exchange Standard Market and Tokyo Stock Exchange Growth Market
Kenya	Nairobi Securities Exchange
Korea	Korea Composite Stock Price Index, Korean Securities Dealers Automated Quotations and Korea New Exchange
Kuwait	Boursa Kuwait
Malaysia	Bursa Malaysia Securities Berhad
Mauritius	Stock Exchange of Mauritius
Mexico	Bolsa Mexicana de Valores
Morocco	Bourse de Casablanca
New Zealand	New Zealand's Exchange Equity Market
Oman	Muscat Securities Market
Pakistan	Pakistan Stock Exchange
Peru	Bolsa de Valores de Lima
Philippines	Philippine Stock Exchange
Qatar	Qatar Stock Exchange
Saudi Arabia	Saudi Exchange
Serbia	Belgrade Stock Exchange
Singapore	Singapore Exchange and Catalist
South Africa	Johannesburg Stock Exchange Equity Market
Sri Lanka	Colombo Stock Exchange
Switzerland	SIX Swiss Exchange
Taiwan	Taipei Exchange and Taiwan Stock Exchange
Thailand	Stock Exchange of Thailand

Country	Market
Turkey	Borsa İstanbul Equity Market
United Kingdom	London Stock Exchange
United Arab Emirates	Abu Dhabi Securities Exchange, Dubai Financial Market and National Association of Securities Dealers Automated Quotations Dubai
United States of America	National Association of Securities Dealers Automated Quotations, Portal Market, Commodity Exchange Inc., New York Stock Exchange and New York Stock Exchange Arca
Vietnam	Ho Chi Minh Exchange and Hanoi Stock Exchange

Derivatives Markets

Country	Market
Australia	Australian Securities Exchange
Brazil	B3 - Brasil Bolsa Balcão
Canada	Bourse de Montréal
EEA	EEA regulated markets as per the ESMA register, as may be updated from time to time.
Hong Kong	Hong Kong Futures Exchange
India	Bombay Stock Exchange and National Stock Exchange of India
Japan	Osaka Securities Exchange and Tokyo Financial Exchange
Korea	Korea Exchange
Malaysia	Bursa Malaysia Derivatives Berhad
Mexico	Mexican Derivatives Exchange
New Zealand	New Zealand's Exchange Equity Derivatives
Singapore	Singapore Exchange
South Africa	Johannesburg Stock Exchange Derivatives Market
Taiwan	Taiwan Futures Exchange
Thailand	Thailand Futures Exchange
Turkey	Borsa İstanbul Derivatives Market
United Kingdom	Intercontinental Exchange Futures Europe
United States of America	NASDAQ Philadelphia Stock Exchange, Chicago Mercantile Exchange, Chicago Board Options Exchange, Intercontinental Exchange Futures U.S., Boston Options Exchange, Cboe BZX Option Exchange, Cboe C2 Options Exchange, Cboe EDGX Options Exchange, Miami International Securities Exchange, Cboe Futures Exchange, MIAX Emerald Options Exchange, MIAX Pearl Equities Exchange, Nasdaq BX Options, Nasdaq GEMX, Nasdaq International Securities Exchange, Nasdaq MRX, Nasdaq Options Market, New York Stock Exchange American Options and New York Stock Exchange Arca Option

APPENDIX 3 – REGULATED FUNDS MANAGED BY JPMORGAN ASSET MANAGEMENT (EUROPE) S.À.R.L.

As at 1 September 2025

- JPMorgan Funds
- JPMorgan Investment Funds
- JPMorgan Liquidity Funds
- JPMorgan ETFs (Ireland) ICAV
- Private Bank Funds I
- GIM Portfolio Strategies Fund (acting as Alternative Investment Fund Manager)
- GIM Specialist Investment Funds (acting as Alternative Investment Fund Manager)
- GIM Global Convertibles Fund
- JPMorgan ELTIFs (acting as Alternative Investment Fund Manager)