

## 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 risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

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### TwentyFour Corporate Bond Fund (the "Fund") GBP Accumulation Class (ISIN: IE00BSMTGJ19)

The Fund is a sub-fund of TwentyFour Global Investment Funds plc (the "Company")

The Company is managed by KBA Consulting Management Limited (the "Manager")

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## Investment Objectives and Investment Policy

The Fund aims to generate a return greater than the median return (the return which is the mid-point between the lowest and highest returns over the relevant term) of the UK's Investment Association's (IA) £ Corporate Bond Sector over the medium to long-term based on a combination of income (income received through its investments such as interest received on bonds) and capital growth (the increase in value/price of investments held by the Fund). The Fund is actively managed, meaning that investment decisions are made on a discretionary basis. The Fund is managed with reference to the IA £ Corporate Bond Sector.

To fall within an IA sector, a fund has to fulfil certain criteria set out by the IA. As at the date of this document, the IA £ Corporate Bond Sector specifications say that to be considered for this sector a fund should invest at least 80% of its assets in sterling denominated (or hedged back to Sterling) investment grade (meaning any investment with a rating of at least Baa3 from Moody's, BBB- from Standard & Poor's, or BBB- from Fitch or higher – these are agencies that rate creditworthiness) corporate bond securities (debt issued by companies). As such, the majority of the Fund's investments will be components of and have similar weightings to the IA £ Corporate Bond Sector. The Investment Manager may use its discretion to invest in securities not included in the IA £ Corporate Bond Sector to take advantage of specific investment opportunities with the aim of outperforming the IA £ Corporate Bond Sector. In addition, the Fund may use the iBoxx GBP Corporate Bond Index as a secondary reference benchmark in marketing materials as against which performance of the Fund may be compared.

While the Fund will primarily invest in investment grade sterling denominated bonds, or bonds denominated in currencies other than sterling but hedged to sterling, it may also invest a portion of its portfolio (but not exceeding 20% of the Net Asset Value (NAV) of the Fund) in high yield issues.

High yield issues (or bonds) are typically considered to have a comparatively higher risk of default than investment grade bonds, and therefore would have a lower credit rating. Investing into these issues will increase the level of risk inherent in the Fund.

Investments will be selected based on: (1) how they affect the Fund in meeting the specifications of the IA £ Corporate Bond Sector; (2) the Investment Manager's analysis of their potential to provide the Fund with income and/or capital growth; and (3) their ability to contribute towards the investment objective. The Fund will not invest in other collective investment schemes.

The Fund may invest in financial derivatives (investments which allow the Fund exposure to an asset through a financial contract rather than investing directly in the asset) to try and reduce the effect of exchange rate movements on the Fund's investments, and to manage risks. A full list of the financial derivatives which the Fund may utilise is set out in section entitled 'Investment Policies' in the supplement to the prospectus.

You can buy and sell shares on any dealing day in London and Dublin.

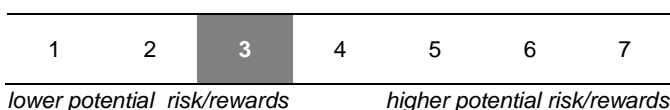
If you purchase the accumulation share class, you will not receive an income payment directly. Instead, any income generated in respect of an accumulation share class will be automatically reinvested into your holding, and added to the assets of the Fund, and so will be reflected in the price of each accumulation share.

**Recommendation: this Fund may not be appropriate for investors who plan to withdraw their money within 5 years.**

**For the full investment objective and policy details, please read the prospectus fully.**

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## Risk and Reward Profile



The indicator above illustrates the position of this Fund on a standard risk/reward category scale.

This indicator is based on historical data and may not be a reliable indication of the Fund's future risk profile.

The risk and reward category shown is not guaranteed to remain unchanged and may shift over time.

The lowest category does not mean investment is "risk free". All investment comes with risk, and you may lose the amount you invest.

This indicator is not a measure of the risk that you may lose the amount you have invested.

The Fund is currently in category 3 (denoting a lower risk investment) because it invests primarily in bonds which are investment grade.

The indicator above does not take account of the following risks of investing in the Fund:

**Capital Loss** – the risk that the value of your investment may decrease, and you may not get back the original amount invested.

**Interest Rate Risk** – as interest rates rise, bond prices typically fall. And vice versa.

**Inflation Risk** – if inflation increases, your investment return may decrease.

**Credit and Counterparty Risk** – the risk that the issuer of a debt security, or a counterparty to a derivatives contract may not be able to meet interest, principal or settlement payments or otherwise honour its obligations. This would cause losses to the Fund. There is no guarantee that an asset which provides security for a bond will maintain its value.

**Liquidity Risk** – there is a risk that market conditions may affect the Fund's ability to buy or sell assets at the price the Fund would like.

**Currency Risk** – investing overseas can bring about additional returns and spread risk to different markets, but there are risks that changes in currency rates may cause the value of your investment to change. Any currency risk reduction techniques may have an effect on the value of your investment.

**Derivative Risk** – derivatives are complex instruments. We can, and sometimes do, use derivatives to help reduce risk, but we may not be fully successful. Derivatives can also reduce investment gains, and may result in greater fluctuations of the Fund's NAV.

**For more information on pertinent investment risks, please read the section entitled 'Risk Factors' in the prospectus.**

## Charges

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

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

|               |       |
|---------------|-------|
| Entry charge: | 0.00% |
| Exit charge:  | 0.00% |

This is the maximum that might be taken out of your money before it is invested, or before the proceeds of your investment are paid out.

### Charges taken from the Fund over a year:

|                  |       |
|------------------|-------|
| Ongoing charges: | 0.56% |
|------------------|-------|

### Charges taken from the Fund under certain specific conditions:

No performance fee will be payable to the Investment Manager.

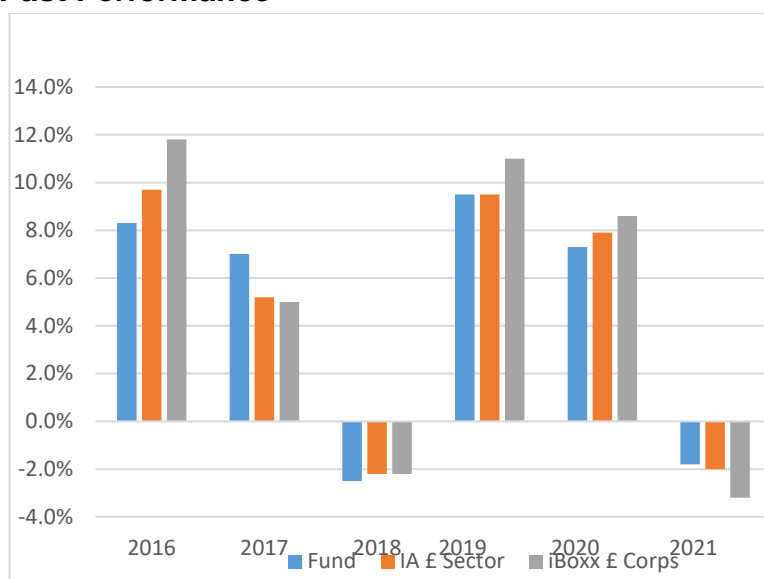
While the Fund does not charge an entry or exit fee, an additional charge may be applied to your investment to meet any transaction costs. Please speak with your financial adviser or distributor for actual entry/exit charge details.

The ongoing charges figure is based on the expenses for the year-ending 31 December 2021. It excludes portfolio transaction costs and performance fees (if any). This figure may vary from year to year.

Ongoing charges will be taken from the capital of the Fund (rather than income) and accordingly may affect future capital growth of the Fund and future returns may be diminished.

**More detailed information on charges can be found in the prospectus under the section entitled 'Fees and Expenses'.**

## Past Performance



Past performance is calculated in sterling. The past performance calculation does not take into account any entry and exit charges, but does take into account the ongoing charges referred to above.

Past performance is not a guide to future performance.

The benchmark of the Fund is the IA £ Corporate Bond Sector. The secondary reference benchmark is the iBoxx GBP Corporate Bond Index.

The Fund was authorised by the Central Bank of Ireland on 28 November 2014.

Fund launch date: 15 January 2015.

Share/unit class launch date: 3 February 2015.

|               | 2016  | 2017 | 2018  | 2019  | 2020 | 2021  |
|---------------|-------|------|-------|-------|------|-------|
| Fund          | 8.3%  | 7.0% | -2.5% | 9.5%  | 7.3% | -1.8% |
| IA £ Sector   | 9.7%  | 5.2% | -2.2% | 9.5%  | 7.9% | -2.0% |
| iBoxx £ Corps | 11.8% | 5.0% | -2.2% | 11.0% | 8.6% | -3.2% |

## Practical Information

Northern Trust Fiduciary Services (Ireland) Limited acts as depositary to the Fund.

Further information about the Fund and copies of the prospectus, annual and half yearly reports of the Company may be obtained free of charge in English upon request from 32 Molesworth Street, Dublin 2, the registered office of the Company.

The Net Asset Value per share shall be made public at the office of the administrator on each dealing day.

The Company has segregated liability between its funds and as such your investment in the Fund will not be affected by claims against any other sub-fund of the Company and any liability incurred on behalf of or attributable to any fund shall be discharged solely out of the assets of that fund. This document relates only to the share class of the Fund referred to on page 1 and not any other share classes that may exist. Subject to any restrictions on the eligibility of investors for a particular share class, a shareholder in the Fund may be able at any time to switch all or some of his/her shares into another class or fund in the Company. Please see the prospectus for full details.

You should be aware that tax legislation in Ireland (where the Fund is authorised) may affect your personal tax position.

The Manager 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 prospectus for the Company.

Details of the up-to-date remuneration policy of the Manager (including a description of how remuneration and benefits are calculated and the identity of persons responsible for awarding the remuneration and benefits) are available on [www.kbassociates.ie](http://www.kbassociates.ie). A paper copy will be made available upon request and free of charge by the Manager.

The Company and the Manager are authorised in Ireland and regulated by the Central Bank of Ireland.

In order to ensure that the Fund operates at the optimum size for the Fund's strategy, the Directors have exercised their discretion and may apply a restriction on new investors subscribing into the Fund. For further information relating to this subscription restriction, you should contact [sales@twentyfouram.com](mailto:sales@twentyfouram.com).

This Key Investor Information is accurate as at 21 February 2022.