

Performance Scenarios

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.

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 and a suitable benchmark over the last 10 years. The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment in the benchmark between 2021 and 2022.

The moderate scenario occurred for an investment in the benchmark between 2015 and 2019.

The favourable scenario occurred for an investment in the benchmark between 2014 and 2018.

Recommended holding period: 4 years

Example Investment: USD 10,000.

Scenarios		If you exit after 1 year	If you exit after 4 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	2,190 USD	2,570 USD
	Average return each year	-78.07 %	-28.77 %
Unfavourable	What you might get back after costs	7,560 USD	7,020 USD
	Average return each year	-24.38 %	-8.48 %
Moderate	What you might get back after costs	10,630 USD	13,330 USD
	Average return each year	6.26 %	7.44 %
Favourable	What you might get back after costs	16,660 USD	18,230 USD
	Average return each year	66.64 %	16.20 %

What happens if Hermes Fund Managers Ireland Limited is unable to pay out?

You may face financial loss should the Manager or the Depositary default on their obligations to the Fund. In the event you suffer any such loss, there is no compensation or guarantee scheme in place which may offset all or any of such loss. In the event of insolvency of the Manager or the Depositary, the Fund's assets are segregated from the assets of the Manager and the Depositary and will not be subject to a claim by the liquidator of the Manager or the Depositary.

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 and how long you hold the product. 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.
- USD 10,000 is invested.

	If you exit after 1 year	If you exit after 4 years
Total costs	175 USD	958 USD
Annual cost impact (*)	1.8%	1.9% 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 9.3% before costs and 7.4% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

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 for this product.	0 USD
Exit costs	We do not charge an exit fee for this product.	0 USD
Ongoing costs [taken each year]		
Management fees and other administrative or operating costs	1.59% of the value of your investment per year. This is an estimate based on actual costs over the last year.	159 USD
Transaction costs	0.16% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	16 USD
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	0 USD

How long should I hold it and can I take money out early?

Recommended holding period: 4 years

There are no penalties for early disinvestment from the fund.

How can I complain?

You are entitled to make a complaint in respect of the Fund free of charge by sending your complaint to the registered office of the Company, c/o Northern Trust International Fund Administration Services (Ireland) Limited, Georges Court, 54-62 Townsend Street, Dublin 2, Ireland. You also have the right to refer the relevant complaint to the Financial Services and Pensions Ombudsman after following the Manager's complaints process if you are still not satisfied with the response received. Further information on the complaints policy relating to the Fund is available at <https://www.hermes-investment.com/uk/en/individual/hermes-ireland-policies-and-disclosures/>

Other relevant information

We are required to provide you with further documentation, such as the Prospectus, past performance and previous performance scenarios. Fund documents including the Prospectus and the latest annual and half-yearly reports are available at <https://www.hermes-investment.com/ie/en/professional/products/>.

To view the Fund's past performance visit <https://www.hermes-investment.com/ie/en/professional/products/>. Data on past performance is available.

The Fund is a sub-fund of Federated Hermes Investment Funds PLC, an umbrella fund with segregated liability between sub-funds.

Depository: Northern Trust Fiduciary Services (Ireland) Limited.

The Administrator is Northern Trust International Fund Administration Services (Ireland) Limited, Georges Court, 54-62 Townsend Street, Dublin 2, Ireland. Tel (+ 353) 1 434 5002 / Fax (+ 353) 1 531 8595. The Administrator will provide you with other information you may need as well as copies of the Fund's prospectus documents and the latest financial statements of the Company (in English and free of charge). Alternatively this can be viewed on the Federated Hermes website at www.hermes-investment.com.

The Representative in Switzerland is ACOLIN Fund Services AG, Leutschenbachstrasse 50, CH-8050 Zurich.

The Paying Agent in Switzerland is NPB Neue Privat Bank AG, Limmatquai 1 / am Bellevue, P.O. Box, CH-8024 Zurich.

The prospectus, the key information documents, the articles of association as well as the annual and semi-annual reports may be obtained free of charge from the representative.