

## Federated Hermes Sustainable Global Investment Grade Credit Fund

Factsheet 30 June 2025

**Objective:** The investment objectives of the Fund are to: (i) generate a total return (through a combination of income and capital growth) over a rolling five-year period; and (ii) have a reduced environmental footprint compared to the Benchmark.

**Investment Approach:** The investment manager seeks to achieve its objective by investing in investment grade corporate bonds issued by companies the investment manager perceives to lead or display momentum in sustainability. Through fundamental analysis, the manager aims to identify bonds with the most appealing return prospects and prices. The Fund will utilise a proprietary Sustainable Leaders ("SL") scoring system to determine an issuer's eligibility for the portfolio, prior to conducting detailed, issue-specific fundamental and sustainability analysis to help meet its sustainability objective. The Fund may utilise debt and debt-related securities, including Contingent Convertible Bonds ("CoCos"), as well as Credit Default Swaps ("CDS") to deliver its objectives.

### Fund information

|                                                                                                                                                               |                                                     |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|
| Fund type                                                                                                                                                     | UCITS                                               |
| Inception date                                                                                                                                                | 20 March 2023                                       |
| Fund size (m)                                                                                                                                                 | £95.2 / €111.2<br>A\$199.2 / US\$130.5<br>S\$166.2  |
| Lead Portfolio Manager                                                                                                                                        | Nachu Chockalingam                                  |
| Benchmark                                                                                                                                                     | ICE BoAML Global<br>Corporate Index Total<br>Return |
| No. of issuers                                                                                                                                                | 135                                                 |
| Concentration of top 10<br>holdings (%)                                                                                                                       | 12.08                                               |
| Base currency                                                                                                                                                 | US Dollar                                           |
| Pricing                                                                                                                                                       | Daily                                               |
| Valuation point                                                                                                                                               | Close of business                                   |
| Ongoing Charge (%)                                                                                                                                            | 0.50                                                |
| Share class                                                                                                                                                   | F Euro Accm Hdg                                     |
| Min. investment                                                                                                                                               | £100,000 or currency<br>equivalent                  |
| ISIN                                                                                                                                                          | IE000RWY9VH4                                        |
| Valoren                                                                                                                                                       | 114145653                                           |
| WKN                                                                                                                                                           | A3C4UD                                              |
| Bloomberg ticker                                                                                                                                              | FEIGCFD                                             |
| Share classes - whether Accm or Dist, hedged or unhedged<br>- are available in other currencies. Ongoing Charge as at 31<br>December 2024 (estimated number). |                                                     |

### Fund performance as at 30 June 2025 (%)



Performance over one year is annualised with relative data calculated arithmetically

Past performance is not a reliable guide to future performance.

### Performance as at 30 June 2025 (%)

|           | YTD  | 2024 | 2023 | 2022 | 2021 | 2020 |
|-----------|------|------|------|------|------|------|
| Fund      | 2.90 | 1.67 | 4.09 | -    | -    | -    |
| Benchmark | 3.76 | 3.97 | 6.63 | -    | -    | -    |

### Rolling year performance (%)

|      | 30/06/24<br>to 30/06/25 | 30/06/23<br>to 30/06/24 | 30/06/22<br>to 30/06/23 | 30/06/21<br>to 30/06/22 | 30/06/20<br>to 30/06/21 |
|------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Fund | 5.33                    | 3.39                    | -                       | -                       | -                       |

Performance not available for all of the above period. Fund performance shown is valued at close of business. Performance shown is the F share class EUR Accumulating Hedged net of all costs and management fees since seeding on 20 March 2023. Subscription and redemption fees are not included in the performance figures.

**Credit Rating (%)**

|     | Fund  | Benchmark |
|-----|-------|-----------|
| AAA | 6.13  | 0.73      |
| AA  | 9.04  | 8.46      |
| A   | 23.77 | 44.85     |
| BBB | 53.82 | 45.64     |
| BB  | 7.08  | 0.06      |
| NR  | 0.15  | 0.00      |

**Maturity breakdown (%)**

|             | Fund  | Benchmark |
|-------------|-------|-----------|
| < 1 year    | 14.98 | 1.54      |
| 1-3 years   | 14.00 | 25.54     |
| 3-5 years   | 22.60 | 22.21     |
| 5-7 years   | 29.76 | 13.29     |
| 7-10 years  | 10.72 | 14.89     |
| 10-15 years | 0.16  | 5.34      |
| 15-20 years | 3.04  | 4.99      |
| 20-25 years | 0.09  | 5.34      |
| 25-30 years | 2.28  | 5.19      |
| > 30 years  | 2.36  | 1.65      |

**Geographical split\*\***

| Regions                | Fund (%) |
|------------------------|----------|
| N America              | 57.40    |
| W Europe               | 36.91    |
| United Kingdom         | 11.60    |
| Asia Developed Markets | 4.00     |
| Latin America          | 2.69     |
| Asia Emerging Markets  | 1.54     |
| E Europe               | 0.27     |
| Middle East & Africa   | 0.00     |

**Sector breakdown (%)**

|                          | Fund  | Benchmark |
|--------------------------|-------|-----------|
| Automotive               | 3.86  | 3.49      |
| Banking                  | 14.45 | 22.32     |
| Basic Industry           | 4.68  | 3.71      |
| Capital Goods            | 4.62  | 4.09      |
| Consumer Goods           | 0.33  | 5.41      |
| Energy                   | 0.00  | 6.88      |
| Financial Services       | 1.90  | 8.22      |
| Healthcare               | 8.64  | 7.49      |
| Index                    | 10.39 | 0.00      |
| Insurance                | 10.33 | 4.87      |
| Leisure                  | 0.00  | 0.55      |
| Media                    | 2.18  | 2.43      |
| Real Estate              | 0.20  | 3.94      |
| Retail                   | 3.97  | 2.66      |
| Services                 | 1.47  | 1.46      |
| Sovereign                | 11.70 | 0.00      |
| Technology & Electronics | 11.34 | 4.83      |
| Telecommunications       | 8.30  | 4.05      |
| Transportation           | 0.00  | 3.03      |
| Utility                  | 1.63  | 10.30     |

**Top 10 issuers (%)**

|                        | Fund (%) |
|------------------------|----------|
| Cellnex Telecom        | 1.31     |
| LKQ                    | 1.29     |
| Hewlett-Packard        | 1.26     |
| NXP                    | 1.25     |
| Mondi Finance          | 1.19     |
| Telia Co AB            | 1.18     |
| T-Mobile               | 1.16     |
| Barclays PLC           | 1.15     |
| Fresenius Medical Care | 1.14     |
| Comcast Cable Holdings | 1.14     |

**Instrument split**

|                   | Fund (%) |
|-------------------|----------|
| Bond              | 96.47    |
| CDS Index         | 11.89    |
| CDS (Long Risk)   | 4.89     |
| Convertible       | 1.16     |
| Cash              | 0.72     |
| Money Market Fund | 0.00     |

**Risk analysis\***

|                              | Fund  | Benchmark |
|------------------------------|-------|-----------|
| Option Adjusted Spread (bps) | 107   | 88        |
| Duration Times Spread (%)    | 98.09 | 100.00    |
| Average maturity (years)     | 8.49  | 8.36      |
| Duration (years)             | 5.86  | 5.75      |
| Spread Duration (years)      | 5.28  | 5.76      |
| Yield-to-Worst (%)           | 4.22  | 4.40      |
| Average-Weighted Coupon (%)  | 2.81  | 3.99      |

\*The yield that an investor receives may not be the same as the yield quoted above due to currency and fees.

\*\*Exposures shown are net and as such may not sum to 100%. Excludes cash and futures.

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Federated Hermes is a global asset manager guided by the conviction that responsible investing is the best way to create long-term wealth.

The group offers access to capabilities that span equity, fixed income, private markets, multi-asset and liquidity management strategies, in addition to experienced stewardship.

Before making any investment (new or continuous) please consult a financial advisor as to its suitability.

**Contact us:**

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 SAI GLOBAL  
 ISO 14001  
 Environmental

## Environmental performance

(Base currency: US Dollar)

|                                                                                                                                                                | Fund         | Benchmark     |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|---------------|
|  <b>Carbon Footprint</b><br>(Tonnes CO2 per million invested in base currency) | <b>89.98</b> | <b>110.85</b> |

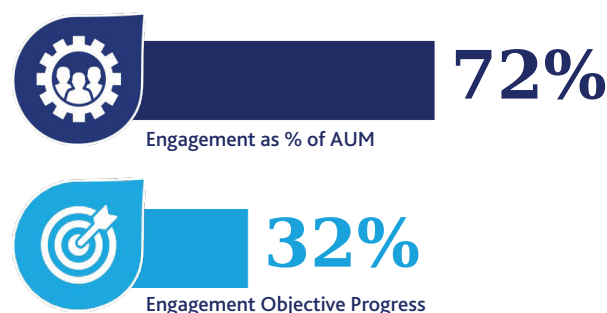
To measure the Fund's environmental performance the key performance indicator used is carbon footprint. This measures carbon emissions generated by companies within the Fund for every million units of currency invested. The calculation accounts for both direct and indirect greenhouse gas emissions, which are covered in industry-standard definitions for Scope 1, 2 and 3 emissions<sup>1</sup>. Where a benchmark is referenced on Page 1, the Fund's environmental performance is also compared to that of the benchmark. Therefore, a smaller carbon footprint figure than the benchmark's is evidence that the Fund's emissions, adjusted for the market value held in the Fund, are lower than those of the benchmark. However, please note this fund does not have a specific environmental performance target unless stated in the Fund Objective. The carbon footprint figures shown in the table are accurate as of the end of the previous month.

Sources: Trucost. <sup>1</sup>Scope 1 relates to emissions from sources owned or controlled by the company. Scope 2 addresses indirect emissions associated with the generation of imported or purchased electricity, heat and/or steam. Scope 3 captures other indirect upstream emissions that are a consequence of the company's activities but are generated by sources owned or controlled by another entity, such as employee business travel.

Please note a change in methodology in how we calculate the footprint numbers for our equity funds. Going forward, we will be using Enterprise Value including cash (EVIC) instead of Market cap, in line with the TCFD recommendations and current methodology used for credit portfolios, to calculate carbon, water and/or waste footprint. We are now also rebalancing the portfolios excluding any names without carbon and/or financial data to conduct the calculations; this will now allow the portfolio metrics to be comparable to benchmark metrics, where benchmark metrics are required.

## Stewardship

Engagement coverage and progress



The stewardship data show engagement coverage, progress and voting activity for the past 12 months as at the end of the previous month.

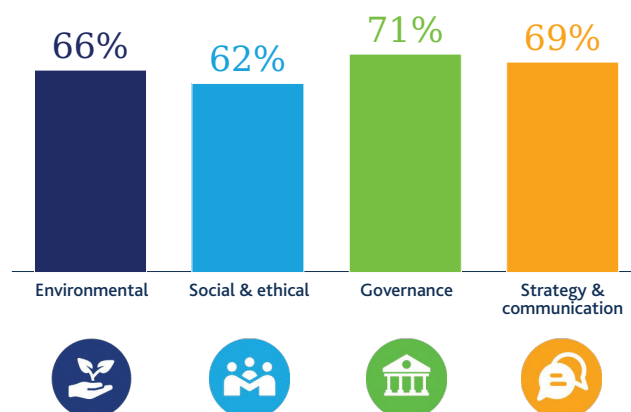
**Engagement coverage:** shows the proportion of Fund AUM engaged by our stewardship team, EOS at Federated Hermes (EOS). A higher value confirms that more assets are currently being engaged on material ESG and strategic considerations to develop more sustainable business practices and effect positive change.

**Engagement progress:** expresses the success of engagements with Fund assets. The percentage value confirms the proportion of engagements that have progressed one milestone under EOS's proprietary tracking system.

**AUM engaged by theme:** conveys the ESG and strategic topics that assets have been engaged on over the past 12 months.

Source: EOS at Federated Hermes. Data is averaged over a 12-month rolling period.

Percentage of AUM engaged by theme



### Risk profile

- Past performance is not a reliable guide to future performance.
- The value of investments and income from them may go down as well as up and you may not get back the original amount invested.
- Bonds Risk: The Fund invests in bonds and there is a risk that the bond may default and not meet its financial commitments. Also, the value of the bond may rise or fall as interest rates change.
- Emerging Markets Risk: The Fund invests in Emerging Market countries, these markets are less established, and often subject to greater share price fluctuations and higher risks than more developed market countries.
- Loan Risk: The Fund may invest in loans. In the event of non-payments of loans to the Fund, the value of the Fund will be impacted.
- Leverage Risk: The use of leverage may amplify either gains or losses. Which could have an effect on the value of the Fund.
- Financial Derivative Instruments (FDIs) Risk: The Fund invests in Derivatives. These are a type of financial security, the value of which depends on the performance of an underlying security. Small changes in the price of the underlying security may cause larger changes in the value of the Derivative, increasing potential gain or loss. Derivatives may increase or reduce the overall volatility of the Fund.
- For more information on risks please refer to the Key Investor Information Document / Key Information Document and Prospectus.

### Glossary of terms

|                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Accm or Accumulating              | Instead of income derived from the fund's shares being paid to investors as dividends, this income is re-invested within the fund to buy further shares.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Average Weighted Coupon Benchmark | Figure derived by weighting the coupon of each bond by its relative size in the portfolio.<br>A standard against which the performance of a security, mutual fund or investment manager can be measured. Generally, broad market stock and bond indexes are used for this purpose.                                                                                                                                                                                                                                                                                                                                                         |
| Bloomberg Ticker                  | A string of characters or numbers used to identify a listed company or entity on financial services news services.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Bond                              | An asset that allows an investor to lend money to a borrower (such as a corporation or government) for a defined period in exchange for interest being paid to the lender throughout the term of the loan and the loan being paid at maturity.                                                                                                                                                                                                                                                                                                                                                                                             |
| COB                               | Close of business.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Contingent Convertibles (CoCos)   | A type of debt security that may be converted into equity or could be forced to suffer a write down of principal upon the occurrence of a pre-determined event ("the trigger event"). The trigger event is ordinarily linked to the financial position of the issuer and therefore the conversion is likely to occur as a result of a deterioration of the relative capital strength of the underlying.                                                                                                                                                                                                                                    |
| Coupon                            | The rate of interest paid on a bond, which is expressed as a percentage of the nominal or face value. Coupons are typically paid semi-annually. The coupon on a fund level is the weighted average of all of the coupons on the underlying investments.                                                                                                                                                                                                                                                                                                                                                                                    |
| Credit                            | An asset class that focuses on investment in instruments that allow entities (such as corporations and governments) to borrow money in order to fund activities. Interest is paid by the borrower to the lender in instalments (known as 'coupon payments') throughout the term of the loan and the loan is expected to be repaid at a defined date in the future. Borrowers receive a 'credit rating' that indicates how risky the loan is likely to be and how likely it is that the borrower will fail to make repayments. More risky borrowers will be expected to pay a higher interest rate to compensate the borrower for the risk. |
| Credit Default Swap (CDS)         | CDS is an insurance contracted by two parties on one underlying issuer facing a risk of default. CDS long risk represents an investment purchased to make a profit from the price of the underlying investment rising. CDS short risk represents an investment purchased to make a profit from the price of the underlying investment falling. CDS Index is an index containing multiple CDS's.                                                                                                                                                                                                                                            |
| Credit Exposure                   | The total amount of credit extended to a borrower by a lender and the maximum value that will be lost if the counterparty defaults on the loan.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Credit Spread                     | The yield spread, or difference in yield between different securities, due to different credit quality.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Duration                          | A measure that helps approximate the degree of price sensitivity of a bond to changes in the interest rates. Although stated in years, duration is often explained as an estimate of the percentage price change of a bond in response to a one percent change in interest rates. Bonds with higher duration have a greater sensitivity to changes in interest rates and will generally experience a more significant drop in value as interest rates rise so carry a higher degree of risk.                                                                                                                                               |
| Duration Times Spread (DTS)       | DTS equals credit spread multiplied by duration. This is a volatility measure of spread duration.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Engagement                        | A purposeful, long-term and proactive dialogue between a company or asset and its investors, aiming to influence or change the way it is run in order to enhance its value and generate positive environmental and social outcomes. As a pioneer of effective stewardship, the international business of Federated Hermes believes that this practice lies at the heart of long-term investment. Our Responsibility Office oversees the integration of stewardship into all our investment activities.                                                                                                                                     |
| EOS at Federated Hermes (EOS)     | A pioneer of effective stewardship and provider. Founded in 2004 on a legacy dating back to 1983, EOS provides investors worldwide with the following services: engagement, voting, public policy advocacy, responsible-investment policy advice and portfolio screening.                                                                                                                                                                                                                                                                                                                                                                  |
| Fundamental Analysis              | Fundamental analysis in Credit seeks to provide a view of a company's ability to repay its financial obligations.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Future                            | A financial contract obligating the buyer to purchase an asset (or the seller to sell an asset) at a predetermined future date and price.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| High-Yield Bond                   | A Bond that has a lower credit rating than other Bonds, increasing the potential risk of loan default. In return for the increased risk, the Bond will pay a higher interest rate ('yield') than investment grade Bonds.                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Historic Yield                    | This shows the income paid out to investors over the last 12 months, divided by the NAV of the fund.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| IA Sector                         | The IA sectors divide funds available in the UK, including some offshore (EU) funds, into smaller groups, to allow you to make like-for-like comparisons between funds in a sector.                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Investment Grade                  | Bonds or other securities that are rated at or above Baa3 by Moody's or BBB- by S&P or an equivalent rating by another rating agency.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| ISIN                              | International Securities Identification Numbers (ISIN) uniquely identify a financial security for trading and settlement purposes.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Loan                              | Money lent to an entity under a contractual arrangement agreed between the borrowers and lender, in exchange for interest throughout the life of the loan and expected repayment of the loan at maturity.                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Maturity                          | The period of time for which a financial instrument remains outstanding. Maturity refers to a finite time period at the end of which the financial instrument will cease to exist and the principal is repaid with interest. The term is most commonly used in the context of fixed income investments, such as bonds.                                                                                                                                                                                                                                                                                                                     |

|                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-----------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Morningstar Rating                                  | A ranking ranging from one to five stars, with five being the best, given to publicly traded mutual funds by the investment research firm Morningstar +/- 1% change in interest rates is 5%.                                                                                                                                                                                                                                      |
| Ongoing Charge                                      | Estimated charges taken from the Fund over one year.                                                                                                                                                                                                                                                                                                                                                                              |
| Overweight / Underweight                            | A situation where a portfolio holds an excess or lesser amount of a particular security when compared to the security's weight in the underlying benchmark portfolio.                                                                                                                                                                                                                                                             |
| Portfolio Exposures                                 | A measurement of how much a fund is invested in a particular financial security and/or market sector and/or industry. The measurement is usually represented as a percentage of the overall fund or a percentage relative to its benchmark.                                                                                                                                                                                       |
| Principal                                           | The original sum invested.                                                                                                                                                                                                                                                                                                                                                                                                        |
| Relative Curve Positioning by Duration Contribution | The total duration of a bond portfolio is composed of various duration 'contributions' or exposure along the yield curve. The portfolio has exposure to various sectors of the yield curve (specifically 0-5yrs, 5-15yrs, 15-30yrs, +30yrs) and this exposure is then compared to the index to give the relative exposure, with a positive being an overweight exposure, and a negative an underweight compared to the benchmark. |
| Spread Duration                                     | A measure of the percentage change in a bond price for a 1% change in credit spread.                                                                                                                                                                                                                                                                                                                                              |
| Valuation Point                                     | The time at which the assets of a fund are priced.                                                                                                                                                                                                                                                                                                                                                                                |
| Yield                                               | A figure that shows the income return you receive from a bond. The yield displayed is the 'Effective Yield' of the fund; which takes into account reinvestment of all of the underlying bond coupon payments.                                                                                                                                                                                                                     |
| Yield Curve                                         | A line that plots the interest rates at a set point in time having equal credit quality but differing maturity dates.                                                                                                                                                                                                                                                                                                             |
| Yield to Worst                                      | It is the lowest potential yield that can be received on a bond without the issuer actually defaulting. This figure is derived by weighting the Yield to Worst of each bond by its relative size in the portfolio.                                                                                                                                                                                                                |

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