

GIB AM Sustainable World Fund

Article 9
SFDR
Marketing
Communications

Investment Objective

The Fund aims to outperform the MSCI World by 2% per annum over 5 rolling years by investing in companies whose products and services seek to provide lasting solutions to the world's largest social and environmental challenges.

- Long-term equity growth strategy
- Concentrated portfolio (30-60 stocks)
- Rigorous bottom-up stock selection process, fully integrating sustainability investment metrics
- Experienced portfolio management team

Main risks: equity risks, efficient portfolio management risks, financial markets and regulatory, investment fund risks, volatility risks, concentration risks, and depositary risks.

Key Facts as at	31.07.2023
Fund AUM	\$45m
Holdings	43
Benchmark	MSCI World
Fund Manager	Neil Brown
Fund launch date	1 October 2021
Management Company	Amundi Ireland Ltd
Custodian	Société Générale S.A., Dublin
Share class	I2 (C)
Active share	95%
Base Currency	USD
Fund Type	UCITS
Domicile	Ireland
ISIN	IE0002KLYJ93
Bloomberg	AMASWIC ID
SFDR	Article 9

Fund Fees	
On-going charges	0.95%
Minimum investment	\$500k

Fund Manager- Neil Brown

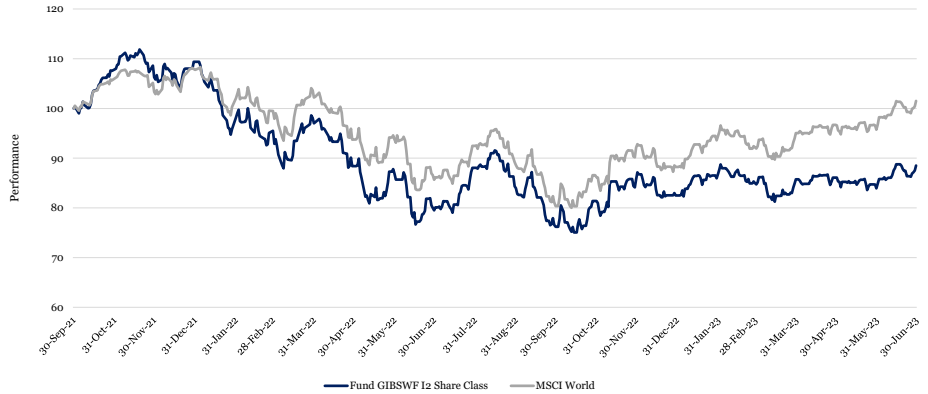


Neil Brown is Head of Equities at GIB Asset Management. A pioneer in sustainable investment with over 20 years' experience, he was previously a Partner and Lead Fund Manager at Liontrust, and the Head of Responsible Investment at Threadneedle AM.

Contact	
Email:	info@gibam.com
Telephone:	+44 207 259 3149
Website:	https://gibam.com

Performance Since Inception

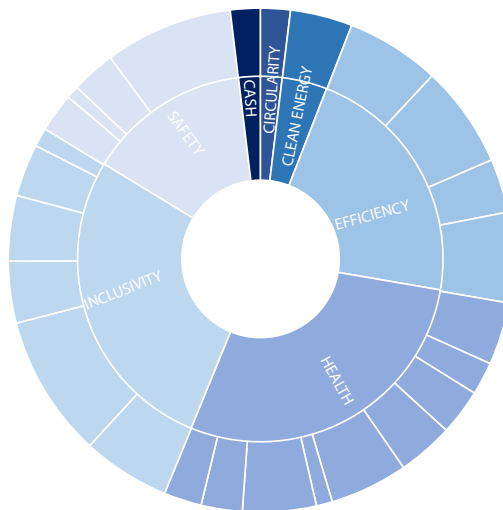
Past performance does not predict future returns



	July 2023	3 months	6 months	YTD	SI p.a*
Sustainable World Fund I2 Share Class (NET)	3.29	6.20	5.27	10.81	-4.78
MSCI World Index	3.36	8.52	11.09	18.95	2.66
Excess Return	-0.07	-2.31	-5.82	-8.14	-7.44
M* quartile ranking Global Large Cap Growth Equity	2	3	4	4	3

* Since Inception – 01.10.2021. Performance is NET of fees. Quartile rankings source Morningstar as at 31.07.2023

Multi-Thematic Approach



People

- HEALTH (23%)
 - Affordable Care
 - Cardiovascular
 - Diabetes
 - Fitness
 - Medical Efficacy
 - Medical Innovation
 - Nutrition
 - Oncology
- INCLUSIVITY (27%)
 - Connectivity
 - Decent Employment
 - Payments
 - Responsible Finance
 - Savings Gap
 - SME Support
- SAFETY (15%)
 - Clean and Safe Mobility
 - Finance for Good
 - Insurance
 - Cybersecurity

Planet

- EFFICIENCY (28%)
 - Frontier Technology
 - Buildings
 - Industrial Automation
 - Sustainable Logistics
- CIRCULARITY (2%)
 - Future Food Systems
 - Renewable Materials
 - Water
- CLEAN ENERGY (4%)
 - Renewable Energy

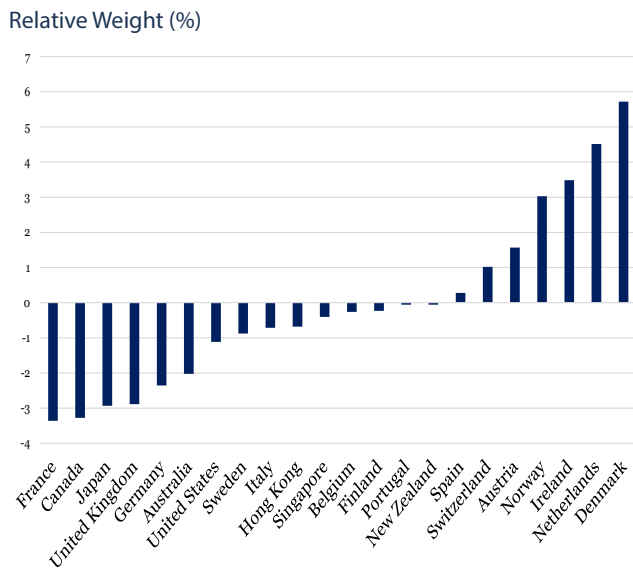
Risks

The risk indicator assumes you keep the product for 5 years. 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 movement in the markets or because we are not able to pay you.

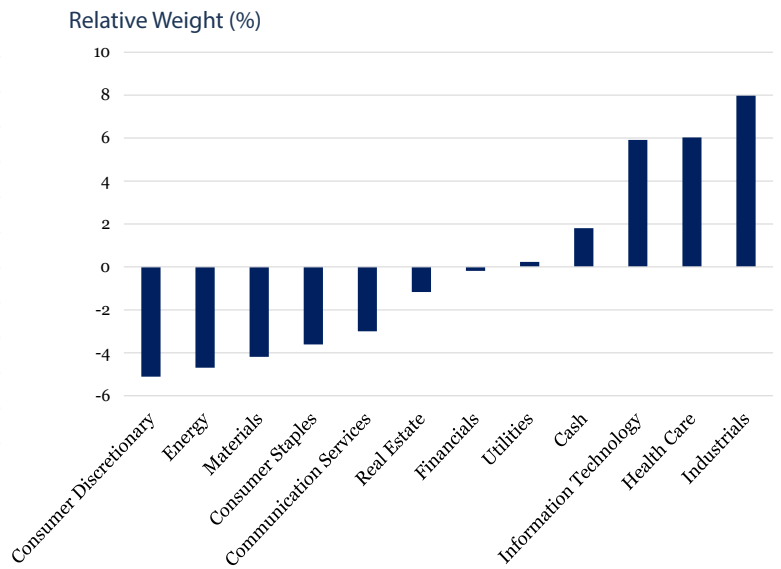


We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact our capacity to pay you. Additional risks: Market liquidity risk could amplify the variation of product performances. This product does not include any protection from future market performance so you could lose some or all of your investment. Beside the risks included in the risk indicator, other risks may affect the Sub-Fund's performance. Please refer to the prospectus for complete information on the investment policy, objectives and strategy of the Fund.

Geographic Breakdown



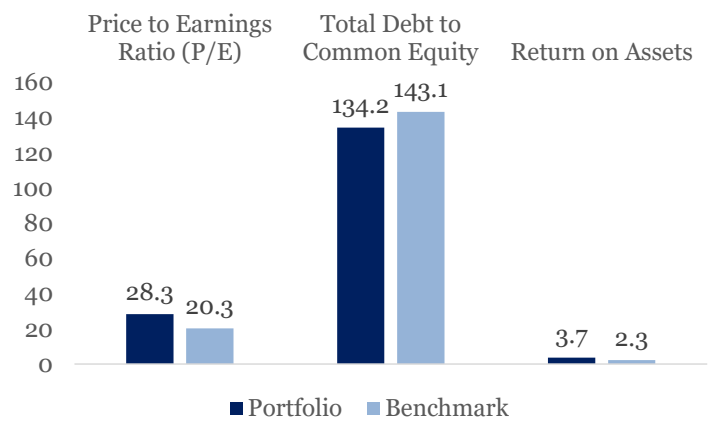
Sector Breakdown



Top Ten Holdings

Company	Weight (%)
Nvidia Corp	5.4
Microsoft Corp	5.3
Automatic Data Processing	4.0
Thermo Fisher Scientific Inc	3.8
Intuit Inc	3.6
Wabtec Corp	3.6
ASML Holding NV	3.5
DNB ASA	3.2
T Mobile US Inc	3.2
Verisk Analytics Inc-Class A	3.1

Fund Characteristics*



*Source: Bloomberg

Risk and Impact Metrics

Metric	Fund (%)
Portfolio volatility	17.8
Tracking error	4.2
Weighted average carbon intensity vs benchmark*	-79.9

*Source: MSCI

Available Share Classes

Share Class	Currency	Management Fee	OCF	Minimum Initial Investment	Income
I2	USD/EUR	0.75	0.95%	\$500,000	Acc/Dist.
P2	USD/EUR	0.90	1.07%	\$1,000,000	Acc/Dist.
A2	USD/EUR	1.50	1.70%	\$1,000	Acc/Dist.

Breakdowns are as of 30.06.2023. The Portfolio is actively managed. Sector and country allocations will vary over other periods and do not reflect a commitment to an investment policy or sector. Portfolio holdings should not be considered as a recommendation to buy or sell individual securities and are subject to risk. Individual figures may not total due to rounding. The reference to the Tracking error percentage as a measure of risk should not be construed as an assurance or a guarantee as it could be exceeded or undershot. For more product-specific information, please refer to the Sustainable Investing section of the [Prospectus](#). The Fund does not invest in securities that qualify as environmentally sustainable under EU Taxonomy.

Performance Scenarios

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the Sub-Fund over the last 5 years. Markets could develop very differently in the future. The stress scenario shows what you might get back in extreme market circumstances.

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

The figures shown include all the costs of the product itself, but may or 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.

This type of scenario occurred for an investment using a suitable proxy.

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. 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.

SFDR classification & Description:

The Fund is an article 9 Fund under the SFDR classification.

Description:

Article 9 strategies have sustainable investment as their objective.

The Fund invests 100% in sustainable investments, excluding cash and instruments used for efficient portfolio management purposes. The allocation between environmental and social sustainable investments can vary, provided that the total allocation to environmental and social investments is always 100%. For more product-specific information, please refer to the Sustainable Investing section of the Prospectus. The Fund does not invest in securities that qualify as environmentally sustainable under EU Taxonomy.

For full details please refer to the Pre-Contractual Annex available on page 13 of the [supplement](#). Please refer to the [GIB AM Responsible Investment Policy](#) and the [GIB AM ESG Regulatory Statement](#). For more product-specific information, please refer to the Prospectus. The decision of the investor to invest in the promoted fund should take into account all the characteristics or objectives of the fund.

Source for all data Dimension / MSCI as at 31.07.2023

1 Note: The Internal Guidelines referenced do not necessarily represent prospectus/statutory limitations. These internal guidelines are used as guidance in the daily management of the portfolio's investments. These guidelines are subject to change and should not be relied upon as a long term view of the portfolio's exposures, limitations and/or risks.

For Professional Investors Only. This fund factsheet has been prepared and is issued by GIB Asset Management, a trading name of Gulf International Bank (UK) Ltd (GIB UK) which is authorised by the Prudential Regulatory Authority (PRA) and regulated by the Financial Conduct Authority and PRA. Registered in England: 01223938. This document is not aimed for distribution in any jurisdiction where it is unlawful to do so, and may not be reproduced or disclosed in whole or in part to any other person without GIB UK's prior written consent. This document is not an offer, or solicitation, to purchase any product or service rendered by GIB UK and is not directed at Retail Clients in the European Economic Area. Some of the portfolio's investments may be relatively illiquid, bringing potential difficulties in valuing and disposing of such investments. Proper information for determining their value or the risks to which they are exposed may also not be available. The movement of exchange rates may have an effect, unfavourable as well as favourable, on the gain or loss otherwise experienced on the investments contained within the portfolio. The value of investments may fall as well as rise, and there can be no guarantee that investors will receive back the amount originally invested. Past performance is not a reliable indicator of future results. Equity investments should always be considered as long term. Investors should not purchase the Fund referred to in this document except on the basis of information contained in the Fund's Prospectus. Nothing contained in this document constitutes investment, legal, tax or other advice and it is not to be relied on in making an investment or other decision. You should obtain relevant and specific professional advice before making any investment decision. The Fund's prospectus and Key Investor Information Document (KIID) are available from www.gibam.com or direct from GIB Asset Management. A summary of information about investors rights and collective redress mechanisms can be found in English on the governance page [here](#). Please refer to the prospectus for complete information on the investment policy, objectives and strategy, and risks of the Fund

Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up. If you invest in this fund you may lose some or all the money you invest. This fund may be affected by changes in currency exchange rates. The management company of GIB Sustainable World Fund a sub-fund of AFP UCITS ICAV is Amundi Ireland Limited, 1 George's Quay Plaza, George's Quay, Dublin 2, Ireland. Please note that the management company may de-notify arrangements made for marketing as regards shares of the fund in a Member State of the EU in respect of which it has made a notification. Amundi Ireland Limited is authorised and regulated by the Central Bank of Ireland.

Recommended holding period : 5 year(s)			
Investment USD 10,000			
Scenarios		If you exit after	
		1 year	5 years
Minimum	There is no minimum guaranteed return. You could lose some of your investment.		
Stress scenario	What you might get back after costs	\$1,480	\$1,520
	Average return each year	-85.2%	-31.4%
Unfavourable Scenario	What you might get back after costs	\$7,570	\$7,780
	Average return each year	-24.3%	-4.9
Moderate Scenario	What you might get back after costs	\$10,740	\$14,720
	Average return each year	7.4%	8.0%
Favourable Scenario	What you might get back after costs	\$15,150	\$19,580
	Average return each year	51.5%	14.4%

Composition of costs		
One off costs upon entry of exit		If you exit after 1 year
Entry costs	We do not charge an entry fee for this product.	
Exit costs	We do not charge an entry fee for this product, but the person selling you the product may do so	0 USD
On-going costs taken each year		
Management fees and other administrative or operating costs	0.95% of the value your investment per year. This is an estimate based on actual costs of the last year	95 USD
Transaction costs	0.39% 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.	39USD
Incidental costs taken under specific conditions		
Performance fees	There is no fee for this product	0 USD