

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

## Insight Liquid ABS Fund: Class S Euro Accumulation Shares

A sub-fund of Insight Global Funds II plc

ISIN: IE00BSM99148

*This Fund is managed by Insight Investment Management (Europe) Limited*

## Objectives and Investment Policy

To produce a return by mainly investing in a portfolio of asset-backed securities (**ABS**) and corporate floating rate notes (**FRNs**), which are deemed to be of high quality in the opinion of the Investment Manager. The Fund's benchmark is 1 month SONIA. For performance reporting purposes, the share class is measured against the currency equivalent which is 1 month ESTER. When assessing which bonds to invest in the Investment Manager will have regard to the level of total return that they are likely to provide when compared to the Fund's benchmark of 1 month SONIA.

The Fund seeks to achieve its objective by mainly investing in ABS. An ABS is a bond whose returns are derived from and backed by a specified pool of underlying assets. ABS are generally issued by financial institutions and have a variable interest rate. Examples include residential mortgage-backed securities, commercial mortgage-backed securities, collateralised loan obligations, collateralised debt obligations, securities collateralised by credit card receivables and auto loans. The Fund may also invest in corporate FRNs, which are bonds issued by financial institutions and other companies, also with a variable interest rate. On average it is expected that the bonds held by the Fund will be rated AA or equivalent by a recognised credit agency and will usually be rated at least AA- at the date of purchase.

The Fund will also invest in:

- cash and other cash-like investments (including money market instruments)

- derivatives.

Derivatives will be used to reduce risk in the portfolio including non-sterling currency risk.

The Fund is also managed with a focus on liquidity (or having available cash-flow) and so has a relatively high allocation to short maturity bonds. The Fund is actively managed meaning the Investment Manager has a high level of choice as to how to make investments for the Fund. It will apply a prudent approach to asset selection with the intention of minimising credit risk (risk of loss through the issuer of a bond not being able to repay amounts owing). The success of these strategies will depend upon the accuracy of the Investment Manager's views. When assessing which assets to invest in the Investment Manager will have regard to the level of total return that they are likely to provide when compared to the Fund's benchmark of 1 month SONIA.

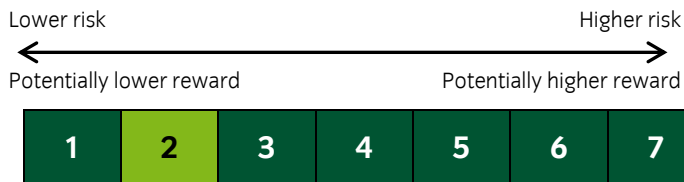
This Fund may not be appropriate for investors who plan to withdraw their money within five years.

Class S Euro Accumulation Shares do not pay a dividend. Any income arising is retained in the Fund and reflected in the value of the share class. Class S Euro Income shares are income shares, which means that income from the Fund's investments will be paid as a dividend.

Shares can be bought from and sold back to the Fund on any business day in Ireland.

Please refer to the "Investment Objectives and Policies" section of the Prospectus and Fund Supplement for more detailed information.

## Risk and Reward Profile



- Historical data may not be a reliable indication for the future.
- The risk category shown is not guaranteed and may shift over time.
- The lowest category does not mean 'risk free'.

The Fund is ranked in risk and reward category 2 as it invests in bonds, which tend to be more volatile than cash.

The value of investments and any income from them will fluctuate and is not guaranteed (this may be partly due to exchange rate fluctuations). Investors may not get back the full amount invested. The Fund is also

subject to the following risks which are not included in the calculation of the risk-reward indicator.

The Fund may use derivatives for investment purposes. Derivatives are inherently volatile and a small movement in the price of the underlying investment may result in a large impact on the price of the Fund. Whilst the use of derivatives is not intended to cause larger, more frequent changes in the Fund price or increase its risk profile, the Fund may be exposed to additional risks and costs as a result.

The Fund may hold over 35% of its net asset value in securities of one governmental issuer. The value of the Fund may be profoundly affected if one or more of these issuers fails to meet its obligations or suffers a ratings downgrade.

The issuer of a debt security held by the Fund may not pay income or repay capital to the Fund when due.

The Fund may invest in instruments which can be difficult to sell when markets are stressed.



## Charges

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

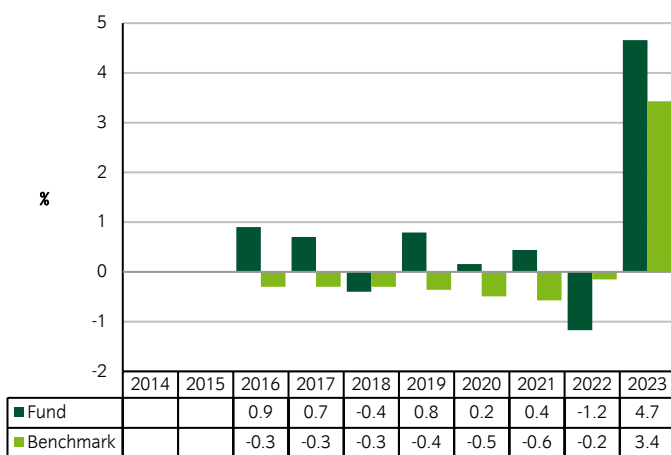
One-off charges taken before or after you invest	
Entry charge	No charge
Exit charge	No charge
Charges taken from the Fund over a year	
Ongoing charges	0.09%
Charges taken from the Fund under certain specific conditions	
Performance fee	No charge

The ongoing charges figure is based on the expenses for the year ending 30 November 2023 and may vary from year to year.

This figure does not include portfolio transaction costs (other than entry and exit charges, if any, on investments in other collective investment schemes).

For more information about charges please see the "Fees/Charges and Expenses" section of the Prospectus and the Fund supplement.

## Past Performance



- Past performance is not a guide to future performance.
- The past performance is calculated in euros.
- The performance figures include all ongoing charges and exclude any entry charges or exit charges.
- The Fund was launched on 22 January 2015. The Share Class was launched on 12 August 2015.
- The benchmark from 2 January 2020 is 1 month ESTER which is the share class currency equivalent of SONIA.
- The benchmark return shown for the years prior to 2020 is 3 month Euribor, the share class currency equivalent of the Fund's previous benchmark, 3 month LIBOR.

## Practical Information

- The Class S Euro Accumulation Shares have been selected as being representative of S Euro Income Shares, and as such separate Key Investor Information has not been prepared for these share classes.
- The Depositary of the Fund is Northern Trust Fiduciary Services (Ireland) Limited.
- The Fund is subject to the tax rules of Ireland. This may have an impact on your investment. For further details, please consult your financial adviser.
- Insight Global Funds II plc 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 Fund.
- You are entitled to switch from one share class to another, either in the Fund or another sub-fund of the umbrella, provided that you meet all the criteria for that share class set out in the Prospectus. There are no charges for switching although, depending on the destination share class, entry charges as described in the Charges section above may apply.
- Insight Global Funds II plc is an umbrella investment company. The assets of the Fund are segregated from those of other sub-funds in Insight Global Funds II plc. You can find out more information about the umbrella and the Fund in the "Important Information" section of the Prospectus.
- The Prospectus and periodic reports are in the name of Insight Global Funds II plc and are available free of charge from [www.insightinvestment.com](http://www.insightinvestment.com). Copies of the Prospectus are available in English and certain other languages. Copies of periodic reports are available in English only.
- Details of Insight Investment Management (Europe) Limited's remuneration policy are available from [www.insightinvestment.com](http://www.insightinvestment.com) and a paper copy is also available free of charge upon request.
- Other practical information can be found in the Prospectus. The price of shares can be found on [www.insightinvestment.com](http://www.insightinvestment.com).

The Fund is authorised in Ireland and regulated by the Central Bank of Ireland. Insight Investment Management (Europe) Limited is authorised in Ireland and regulated by the Central Bank of Ireland.

This Key Investor Information is accurate as at 19 February 2024.