

This is a marketing communication. Please refer to the fund prospectus and offering documents, including the Key Information Document (“KID”) or Key Investor Information Document (“KIID”) as applicable, before making any final investment decisions. Investors should note that by making an investment they will own shares in the fund, and not the underlying assets.

Neuberger Berman Emerging Market Debt - Hard Currency Fund

31 October 2025

MORNINGSTAR RATING™

★★★★★

MORNINGSTAR  
MEDALIST RATING™



FUND OBJECTIVE

The fund aims to achieve a target average return of 1-2% over the benchmark before fees over a market cycle (typically 3 years) by investing primarily in hard currency-denominated debt (defined as USD, EUR, GBP, JPY, CHF) issued in emerging (less developed) countries. There can be no guarantee that the fund will ultimately achieve its investment objective and capital invested is at risk. Investments may be made in investment grade, high yield or unrated debt securities. Investment grade refers to sovereign and corporate issuers with a higher credit rating.

MANAGEMENT TEAM

**Rob Drijkonigen**  
Co-Head of Emerging Markets Debt

**Gorky Urquieta**  
Co-Head of Emerging Markets Debt

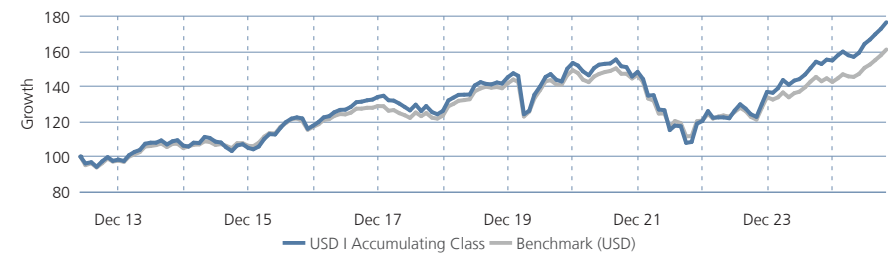
**Bart van der Made**  
Senior Portfolio Manager

FUND FACTS

|                           |                                                            |
|---------------------------|------------------------------------------------------------|
| Inception Date (Fund)     | 31 May 2013                                                |
| Base Currency (Fund)      | USD                                                        |
| Fund AUM (USD million)    | 3,371.86                                                   |
| Domicile                  | Ireland                                                    |
| Vehicle                   | UCITS                                                      |
| Valuation                 | Daily                                                      |
| Settlement (Subscription) | T+3                                                        |
| Trading Deadline          | 15:00 (Dublin Time)                                        |
| Regulator                 | Central Bank of Ireland                                    |
| Benchmark                 | JPMorgan EMBI Global Diversified Index (Total Return, USD) |

CUMULATIVE PERFORMANCE

Past performance does not predict future returns.



This chart shows how an investment of USD 100 in the fund on its inception date would have performed and compares it against how a hypothetical investment of USD 100 in the Benchmark(s) would have performed.

| PERFORMANCE (%) <sup>1</sup> | 1m <sup>2</sup> | 3m <sup>2</sup> | YTD <sup>2</sup> | 1y <sup>2</sup> | 3y <sup>3</sup> | 5y <sup>3</sup> | 10y <sup>3</sup> | SI <sup>3,4</sup> |
|------------------------------|-----------------|-----------------|------------------|-----------------|-----------------|-----------------|------------------|-------------------|
| USD I Accumulating Class     | 2.19            | 5.92            | 14.12            | 15.61           | 17.76           | 4.34            | 5.22             | 4.70              |
| Benchmark (USD)              | 2.13            | 5.64            | 13.02            | 12.76           | 13.02           | 2.71            | 4.13             | 3.93              |

12 MONTH PERIODS (%)<sup>1</sup>

|                          | Oct15<br>Oct16 | Oct16<br>Oct17 | Oct17<br>Oct18 | Oct18<br>Oct19 | Oct19<br>Oct20 | Oct20<br>Oct21 | Oct21<br>Oct22 | Oct22<br>Oct23 | Oct23<br>Oct24 | Oct24<br>Oct25 |
|--------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| USD I Accumulating Class | 14.57          | 8.53           | -5.14          | 13.55          | 0.42           | 5.73           | -28.35         | 13.28          | 24.67          | 15.61          |
| Benchmark (USD)          | 11.70          | 6.32           | -4.39          | 14.35          | 0.98           | 4.41           | -24.19         | 8.36           | 18.16          | 12.76          |

CALENDAR (%)

|                          | 2016  | 2017  | 2018  | 2019  | 2020 | 2021  | 2022   | 2023  | 2024  | 2025 <sup>5</sup> |
|--------------------------|-------|-------|-------|-------|------|-------|--------|-------|-------|-------------------|
| USD I Accumulating Class | 12.10 | 14.02 | -5.96 | 15.29 | 5.64 | -3.32 | -18.98 | 13.87 | 13.13 | 14.12             |
| Benchmark (USD)          | 10.15 | 10.26 | -4.26 | 15.04 | 5.26 | -1.80 | -17.78 | 11.09 | 6.54  | 13.02             |

The fund is actively managed, which means that the investments are selected at the discretion of the investment manager. The Benchmark is used for performance comparison purposes. The fund's investment policy restricts the extent to which the fund's holdings may deviate from the benchmark, but the fund is not exclusively limited to the securities of the benchmark.

<sup>1</sup>Performance to latest month end. YTD - Year to Date, SI - Since Inception, m – month, y - year. 12 month period based on month end NAVs.

<sup>2</sup>Returns for these periods are cumulative.

<sup>3</sup>Returns are annualised for periods longer than one year.

<sup>4</sup>Returns from 31 May 2013 to latest month end.

<sup>5</sup>Performance for the current calendar year is the year to date.

Fund performance is representative of the USD I Accumulating Class and has been calculated to account for the deduction of fees. Investors who subscribe in a currency other than the base currency of the fund should note that returns may increase or decrease as a result of currency fluctuations. **Fund performance does not take account of any commission or costs incurred by investors when subscribing for or redeeming shares.**

TOP 10 ISSUERS % (MV)

|                                              | Fund | Bmrk |
|----------------------------------------------|------|------|
| Romania (Republic Of)                        | 4.64 | 2.81 |
| Cote D Ivoire (Republic Of)                  | 3.67 | 0.81 |
| Colombia (Republic Of)                       | 3.50 | 2.99 |
| Petróleos Mexicanos                          | 3.47 | 1.92 |
| Egypt (Arab Republic Of)                     | 3.18 | 2.62 |
| Sri Lanka (Democratic Socialist Republic Of) | 2.95 | 1.00 |
| Dominican Republic (Government)              | 2.66 | 2.86 |
| South Africa (Republic Of)                   | 2.45 | 2.37 |
| Nigeria (Federal Republic Of)                | 2.31 | 2.07 |
| Ecuador Republic Of (Government)             | 2.31 | 1.35 |

RISK MEASURES

|                    | 3 years |
|--------------------|---------|
| Alpha (%)          | 3.18    |
| Tracking Error (%) | 2.29    |
| Beta               | 1.14    |
| Sharpe Ratio       | 1.34    |
| Information Ratio  | 2.06    |
| R-Squared (%)      | 94.74   |
| Standard Deviation | 8.83    |

CONTACT

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Calls are recorded

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# Neuberger Berman Emerging Market Debt - Hard Currency Fund

31 October 2025

## RISK CONSIDERATIONS

**Market Risk:** The risk of a change in the value of a position as a result of underlying market factors, including among other things, the overall performance of companies and the market perception of the global economy.

**Liquidity Risk:** The risk that the fund may be unable to sell an investment readily at its fair market value. In extreme market conditions this can affect the fund's ability to meet redemption requests upon demand.

**Emerging Markets Risk:** Emerging markets are likely to bear higher risk due to a possible lack of adequate financial, legal, social, political and economic structures, protection and stability as well as uncertain tax positions which may lead to lower liquidity. **The NAV of the fund may experience medium to high volatility due to lower liquidity and the availability of reliable information, as well as due to the fund's investment policies or portfolio management techniques.**

**Credit Risk:** The risk that bond issuers may fail to meet their interest repayments, or repay debt, resulting in temporary or permanent losses to the fund.

**Interest Rate Risk:** The risk of interest rate movements affecting the value of fixed-rate bonds.

**Derivatives Risk:** The fund is permitted to use certain types of financial derivative instruments (including certain complex instruments). This may increase the fund's leverage significantly which may cause large variations in the value of your share. Investors should note that the fund may achieve its investment objective by investing principally in Financial Derivative Instruments (FDI). There are certain investment risks that apply in relation to the use of FDI. The fund's use of FDI can involve significant risks of loss.

**Counterparty Risk:** The risk that a counterparty will not fulfil its payment obligation for a trade, contract or other transaction, on the due date.

**Operational Risk:** The risk of direct or indirect loss resulting from inadequate or failed processes, people and systems including those relating to the safekeeping of assets or from external events.

**Currency Risk:** Investors who subscribe in a currency other than the base currency of the fund are exposed to currency risk. Fluctuations in exchange rates may affect the return on investment. Where past performance is shown it is based on the share class to which this factsheet relates. **If the currency of this share class is different from your local currency, then you should be aware that due to exchange rate fluctuations the performance shown may increase or decrease if converted into your local currency.**

For full information on these and other risks, please refer to the fund prospectus and offering documents, including the KID or KIID, as applicable.

### TOP 10 COUNTRIES BY ACTIVE SPREAD DURATION CONTRIBUTION (YEARS)

|               | Fund | Bmrk |
|---------------|------|------|
| Côte D'Ivoire | 0.29 | 0.05 |
| Mexico        | 0.60 | 0.40 |
| Romania       | 0.33 | 0.18 |
| Sri Lanka     | 0.21 | 0.06 |
| Kazakhstan    | 0.22 | 0.10 |
| Egypt         | 0.26 | 0.17 |
| South Africa  | 0.28 | 0.20 |
| Supranational | 0.08 | 0.00 |
| Colombia      | 0.29 | 0.23 |
| El Salvador   | 0.13 | 0.06 |

### TOP 10 COUNTRY ALLOCATIONS % (MV)

|               | Fund | Bmrk |
|---------------|------|------|
| Mexico        | 6.14 | 5.28 |
| Romania       | 4.64 | 2.81 |
| Colombia      | 4.60 | 2.99 |
| Côte D'Ivoire | 3.67 | 0.81 |
| Brazil        | 3.31 | 3.16 |
| Turkey        | 3.27 | 4.26 |
| Kazakhstan    | 3.21 | 1.59 |
| Egypt         | 3.18 | 2.79 |
| Chile         | 3.08 | 3.15 |
| South Africa  | 2.95 | 2.74 |

### SECTOR ALLOCATIONS % (MV)

|                           | Fund  | Bmrk  |
|---------------------------|-------|-------|
| Sovereign                 | 62.40 | 81.21 |
| Quasi Sovereign           | 20.38 | 18.79 |
| Corporates                | 9.80  | 0.00  |
| Supranational             | 1.59  | 0.00  |
| Sub Sovereign             | 0.22  | 0.00  |
| Cash and Cash Equivalents | 5.62  | 0.00  |

### SECURITY CREDIT QUALITY % (MV)

|                           | Fund  | Bmrk  |
|---------------------------|-------|-------|
| AA                        | 2.24  | 3.17  |
| A                         | 5.42  | 15.42 |
| BBB                       | 24.63 | 31.35 |
| BB                        | 31.77 | 26.18 |
| B                         | 14.76 | 13.85 |
| CCC                       | 12.19 | 8.12  |
| CC                        | 0.00  | 0.07  |
| C                         | 0.21  | 0.20  |
| D                         | 1.71  | 0.57  |
| Not rated                 | 1.45  | 1.06  |
| Cash and Cash Equivalents | 5.62  | 0.00  |

Source: Bloomberg Barclays PLC. Bloomberg Barclays credit quality rating is based on the conservative average of Moody's, S&P, and Fitch. If Moody's, S&P and Fitch all provide a credit rating, the rating is the median of the three agency ratings. If only two agencies provide ratings, the rating is the more conservative rating. If only one agency provides a rating, then the rating reflects that agency's rating. If none of the agencies provide ratings, the security is considered not rated and may be assigned an equivalent rating by the investment adviser.

### CHARACTERISTICS

|                          | Fund  | Bmrk  |
|--------------------------|-------|-------|
| Time to Maturity (years) | 11.69 | 11.13 |
| Yield to Maturity (%)    | 6.43  | 5.95  |
| Current Yield (%)        | 6.49  | 5.97  |
| Duration (years)         | 6.94  | 6.79  |
| OAS (Basis points)       | 246   | 192   |
| Average Credit Quality   | BB    | BB+   |
| Number of Bonds          | 318   | 999   |

### DURATION DISTRIBUTION % (MV)

|                  | Fund  | Bmrk  |
|------------------|-------|-------|
| Less than 1 year | 11.38 | 3.70  |
| 1 - 3 years      | 9.24  | 16.97 |
| 3 - 5 years      | 15.88 | 18.92 |
| 5 - 7 years      | 23.10 | 20.50 |
| 7 - 10 years     | 21.39 | 15.29 |
| 10 - 15 years    | 17.21 | 20.98 |
| 15 - 20 years    | 1.59  | 3.49  |
| 20+ years        | 0.22  | 0.16  |

# Neuberger Berman Emerging Market Debt - Hard Currency Fund

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## I SHARE CLASS PERFORMANCE

Past performance does not predict future returns.

| PERFORMANCE (%) <sup>6</sup> | Inception Date | 1m <sup>7</sup> | 3m <sup>7</sup> | YTD <sup>7</sup> | 1y <sup>7</sup> | 3y <sup>8</sup> | 5y <sup>8</sup> | 10y <sup>8</sup> | SI <sup>8</sup>   |
|------------------------------|----------------|-----------------|-----------------|------------------|-----------------|-----------------|-----------------|------------------|-------------------|
| AUD I Distributing Class     | 26-05-2020     | 2.10            | 5.66            | 13.51            | 14.93           | 16.32           | 3.25            | -                | 3.99              |
| EUR I Accumulating Class     | 31-05-2013     | 1.93            | 5.23            | 12.17            | 13.23           | 15.23           | 2.34            | 3.03             | 2.91              |
| EUR I Distributing Class     | 07-10-2016     | 2.05            | 5.20            | 12.19            | 13.28           | 15.22           | 2.35            | -                | 1.90              |
| GBP I Accumulating Class     | 16-12-2016     | 2.21            | 5.81            | 13.99            | 15.42           | 17.08           | 3.73            | -                | 3.74              |
| GBP I Distributing Class     | 21-02-2018     | 2.09            | 5.68            | 13.97            | 15.42           | 17.08           | 3.74            | -                | 2.85              |
| JPY I Accumulating Class     | 11-12-2017     | 1.80            | 4.76            | 10.18            | 10.57           | 11.55           | 0.55            | -                | 0.38              |
| USD I Accumulating Class     | 31-05-2013     | 2.19            | 5.92            | 14.12            | 15.61           | 17.76           | 4.34            | 5.22             | 4.70              |
| USD I Distributing Class     | 31-05-2013     | 2.21            | 5.95            | 14.08            | 15.62           | 17.77           | 4.36            | 5.21             | 4.70              |
| Benchmark (USD)              | -              | 2.13            | 5.64            | 13.02            | 12.76           | 13.02           | 2.71            | 4.13             | 3.93 <sup>9</sup> |

| 12 MONTH PERIODS (%) <sup>6</sup> | Inception Date | Oct 15<br>Oct 16 | Oct 16<br>Oct 17 | Oct 17<br>Oct 18 | Oct 18<br>Oct 19 | Oct 19<br>Oct 20 | Oct 20<br>Oct 21 | Oct 21<br>Oct 22 | Oct 22<br>Oct 23 | Oct 23<br>Oct 24 | Oct 24<br>Oct 25 |
|-----------------------------------|----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| AUD I Distributing Class          | 26-05-2020     | -                | -                | -                | -                | -                | 5.30             | -29.19           | 11.48            | 22.83            | 14.93            |
| EUR I Accumulating Class          | 31-05-2013     | 13.21            | 6.33             | -7.68            | 10.10            | -1.85            | 4.79             | -29.99           | 10.39            | 22.41            | 13.23            |
| EUR I Distributing Class          | 07-10-2016     | -                | 6.31             | -7.67            | 9.99             | -1.80            | 4.72             | -29.88           | 10.36            | 22.36            | 13.28            |
| GBP I Accumulating Class          | 16-12-2016     | -                | -                | -6.67            | 11.52            | -1.54            | 5.46             | -29.03           | 12.17            | 23.97            | 15.42            |
| GBP I Distributing Class          | 21-02-2018     | -                | -                | -                | 11.45            | -1.53            | 5.45             | -28.99           | 12.09            | 24.04            | 15.42            |
| JPY I Accumulating Class          | 11-12-2017     | -                | -                | -                | 10.27            | -1.55            | 5.20             | -29.61           | 7.08             | 17.26            | 10.57            |
| USD I Accumulating Class          | 31-05-2013     | 14.57            | 8.53             | -5.14            | 13.55            | 0.42             | 5.73             | -28.35           | 13.28            | 24.67            | 15.61            |
| USD I Distributing Class          | 31-05-2013     | 14.43            | 8.60             | -5.16            | 13.58            | 0.34             | 5.74             | -28.35           | 13.29            | 24.71            | 15.62            |
| Benchmark (USD)                   | -              | 11.70            | 6.32             | -4.39            | 14.35            | 0.98             | 4.41             | -24.19           | 8.36             | 18.16            | 12.76            |

| CALENDAR (%)             | Inception Date | 2016                | 2017               | 2018                | 2019  | 2020                | 2021  | 2022   | 2023  | 2024  | 2025 <sup>10</sup> |
|--------------------------|----------------|---------------------|--------------------|---------------------|-------|---------------------|-------|--------|-------|-------|--------------------|
| AUD I Distributing Class | 26-05-2020     | -                   | -                  | -                   | -     | 13.00 <sup>11</sup> | -3.74 | -20.07 | 12.11 | 11.80 | 13.51              |
| EUR I Accumulating Class | 31-05-2013     | 10.43               | 11.79              | -8.68               | 11.88 | 3.49                | -4.25 | -21.06 | 11.15 | 11.17 | 12.17              |
| EUR I Distributing Class | 07-10-2016     | -4.20 <sup>11</sup> | 11.73              | -8.66               | 11.87 | 3.45                | -4.36 | -21.04 | 11.36 | 11.12 | 12.19              |
| GBP I Accumulating Class | 16-12-2016     | 1.10 <sup>11</sup>  | 12.76              | -7.63               | 13.30 | 3.77                | -3.72 | -19.88 | 12.88 | 12.71 | 13.99              |
| GBP I Distributing Class | 21-02-2018     | -                   | -                  | -5.65 <sup>11</sup> | 13.15 | 3.84                | -3.73 | -19.86 | 12.97 | 12.74 | 13.97              |
| JPY I Accumulating Class | 11-12-2017     | -                   | 0.72 <sup>11</sup> | -8.32               | 12.06 | 3.88                | -3.84 | -21.02 | 7.41  | 6.63  | 10.18              |
| USD I Accumulating Class | 31-05-2013     | 12.10               | 14.02              | -5.96               | 15.29 | 5.64                | -3.32 | -18.98 | 13.87 | 13.13 | 14.12              |
| USD I Distributing Class | 31-05-2013     | 12.17               | 14.02              | -5.99               | 15.26 | 5.61                | -3.34 | -18.95 | 13.87 | 13.18 | 14.08              |
| Benchmark (USD)          | -              | 10.15               | 10.26              | -4.26               | 15.04 | 5.26                | -1.80 | -17.78 | 11.09 | 6.54  | 13.02              |

The fund is actively managed, which means that the investments are selected at the discretion of the investment manager. The Benchmark is used for performance comparison purposes. The fund's investment policy restricts the extent to which the fund's holdings may deviate from the benchmark, but the fund is not exclusively limited to the securities of the benchmark.

<sup>6</sup>Performance to latest month end. YTD - Year to Date, SI - Since Inception, m - month, y - year. 12 month period based on month end NAVs.

<sup>7</sup>Returns for these periods are cumulative.

<sup>8</sup>Returns are annualised for periods longer than one year.

<sup>9</sup>Data shown since inception of the USD I Accumulating Class.

<sup>10</sup>Performance for the current calendar year is the year to date.

<sup>11</sup>Data shown since the share class inception date.

Where a benchmark is shown, the benchmark shown is provided in the base currency of the fund and therefore may not be a fair representative comparison to the hedged currency share class shown. The difference in the currency exposure and currency fluctuations in an unhedged benchmark may cause an unintended differential in any performance or risk comparison.

# Neuberger Berman Emerging Market Debt - Hard Currency Fund

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## I SHARE CLASS DATA

| Share Class          | NAV      | Initial Sales Charge (Max) | Ongoing Charges | Management Fee | Minimum Investment |
|----------------------|----------|----------------------------|-----------------|----------------|--------------------|
| AUD I Dist           | 9.58     | 0.00%                      | 0.78%*          | 0.70%          | 1,000,000          |
| EUR I Acc            | 14.29    | 0.00%                      | 0.79%*          | 0.70%          | 1,000,000          |
| EUR I Acc - Unhedged | 12.00    | 0.00%                      | 0.78%*          | 0.70%          | 1,000,000          |
| EUR I Dist           | 7.74     | 0.00%                      | 0.79%*          | 0.70%          | 1,000,000          |
| GBP I Acc            | 13.85    | 0.00%                      | 0.79%*          | 0.70%          | 1,000,000          |
| GBP I Dist           | 8.62     | 0.00%                      | 0.79%*          | 0.70%          | 1,000,000          |
| JPY I Acc            | 1,030.18 | 0.00%                      | 0.79%*          | 0.70%          | 100,000,000        |
| USD I Acc            | 17.70    | 0.00%                      | 0.79%*          | 0.70%          | 1,000,000          |
| USD I Dist           | 9.72     | 0.00%                      | 0.79%*          | 0.70%          | 1,000,000          |

| Share Class          | Inception Date | Morningstar Category™                     | ISIN         | Bloomberg  | VALOR    |
|----------------------|----------------|-------------------------------------------|--------------|------------|----------|
| AUD I Dist           | 26-05-2020     | Other Bond                                | IE00B986FB81 | NEDHCAI ID | 53616359 |
| EUR I Acc            | 31-05-2013     | Global Emerging Markets Bond - EUR Hedged | IE00B986G486 | NBEDEIA ID | 21540291 |
| EUR I Acc - Unhedged | 17-09-2019     | Global Emerging Markets Bond              | IE00BK5V1269 | NBEEHCI ID | 49916528 |
| EUR I Dist           | 07-10-2016     | Global Emerging Markets Bond - EUR Hedged | IE00B986GB56 | NBEMEID ID | 29792576 |
| GBP I Acc            | 16-12-2016     | Global Emerging Markets Bond - GBP Hedged | IE00BDDNB708 | NBMDGIA ID | 34841734 |
| GBP I Dist           | 21-02-2018     | Global Emerging Markets Bond - GBP Hedged | IE00BZ1D2402 | NBEDGID ID | 21540523 |
| JPY I Acc            | 11-12-2017     | Other Bond                                | IE00BD4H0D07 | NBEDIAJ ID | 21540543 |
| USD I Acc            | 31-05-2013     | Global Emerging Markets Bond              | IE00B99K4563 | NBEDUIA ID | 21540705 |
| USD I Dist           | 31-05-2013     | Global Emerging Markets Bond              | IE00B99K4670 | NBEDUID ID | 21540963 |

\*The ongoing charge figure (which includes the management fee) is an annual charge based on expenses for the period ending 31 December 2024.

Some share classes listed are subject to restrictions, please refer to the fund's prospectus for further details.

Investors who subscribe in a currency different from their local currency should note that the costs may increase or decrease as a result of currency and exchange rate fluctuations. The ongoing charge will reduce the value of your investment and the returns you may receive over time.

For a full glossary of terms, please refer to [www.nb.com/glossary](http://www.nb.com/glossary)

# Neuberger Berman Emerging Market Debt - Hard Currency Fund

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This Fund meets the requirements of Article 8 of the SFDR. Further information is available in the Fund's offering documents and at [www.nb.com](http://www.nb.com)

## IMPORTANT INFORMATION

**Except for performance, the data shown is for the fund and is not specific to the share class, it has not been adjusted to reflect the different fees and expenses of the share class. Performance of another share class may vary from the results shown based on differences in fees and expenses, and currency.**

Source: Neuberger Berman, Blackrock Aladdin and Morningstar.

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This fund is a sub-fund of Neuberger Berman Investment Funds PLC, authorised by the Central Bank of Ireland pursuant to the European Communities (Undertaking for Collective Investment in Transferable Securities) Regulations 2011, as amended. The information in this document does not constitute investment advice or an investment recommendation and is only a brief summary of certain key aspects of the fund. **Investors should read the prospectus along with the relevant prospectus supplements and the key information document (KID) or key investor information document (KIID), as applicable** which are available on our website: [www.nb.com/europe/literature](http://www.nb.com/europe/literature). Further risk information, investment objectives, fees and expenses and other important information about the fund can be found in the prospectus and prospectus supplements. The fees and charges paid by the Fund will reduce the return on your investment. Certain costs paid by the Fund will be charged in USD, EUR, GBP, CHF, CNY, HKD, DKK, SGD or other currencies and exchange rate fluctuations may cause these costs to increase or decrease when converted into your local currency.

The KID may be obtained free of charge in Danish, Dutch, English, Finnish, French, German, Greek, Icelandic, Italian, Norwegian, Portuguese, Spanish and Swedish (depending on where the relevant sub-fund has been registered for marketing), and the prospectus and prospectus supplements may be obtained free of charge in English, French, German, Italian and Spanish, from [www.nb.com/europe/literature](http://www.nb.com/europe/literature), from local paying agents (a list of which can be found in Annex III of the prospectus), or by writing to Neuberger Berman Investment Funds plc, c/o Brown Brothers Harriman Fund Administration Service (Ireland) Ltd, 30 Herbert Street, Dublin 2, Ireland. In the United Kingdom the key investor information document (KIID) may be obtained free of charge in English at the same address or from Neuberger Berman Europe Limited at their registered address.

Neuberger Berman Asset Management Ireland Limited may decide to terminate the arrangements made for the marketing of its funds in all or a particular country. A summary of the investors' rights is available in English on: [www.nb.com/europe/literature](http://www.nb.com/europe/literature). For information on sustainability-related aspects pursuant to Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector please visit [www.nb.com/europe/literature](http://www.nb.com/europe/literature). When making the decision to invest in the fund, investors should take into account all the characteristics or objectives of the fund as described in the legal documents.

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