Key Information Document

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

JPM US Value Equity Active UCITS ETF - USD (dist)
IE000DTA2ZH9
a share class of JPMorgan ETFs (Ireland) ICAV – US Value Equity Active UCITS ETF
a sub-fund of JPMorgan ETFs (Ireland) ICAV
For more information on this product, please refer to www.jpmorganassetmanagement.lu or call +(352) 3410 3060
The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising the manufacturer, JPMorgan Asset Management (Europe) S.à.r.l., (a member of JPMorgan Chase & Co.) in relation to this Key Information Document
The Sub-Fund is authorised in Ireland and regulated by the Central Bank of Ireland ("CBI").
THIS DOCUMENT WAS PRODUCED ON 27 OCTOBER 2026

What is this product?

Type

This product is a UCITS exchange traded fund or "UCITS ETF". It is a sub-fund of JPMorgan ETFs (Ireland) ICAV, an Irish collective asset-management vehicle constituted as an umbrella fund with segregated liability between its sub-funds and authorised by the CBI pursuant to the European Communities (Undertakings for Collective Investment in Transferable Securities) Regulations 2011 (as amended).

Objectives, Process and Policies

Objective The Sub-Fund aims to achieve a long-term return in excess of Russell 1000 Value Index (Net Total Return of 30% dividend withholding tax) ("the Benchmark") by actively investing primarily in a value style-biased portfolio of US Companies.

Share Class Benchmark Russell 1000 Value Index (Net Total Return of 30% dividend withholding tax)

Investment Policy The Sub-Fund pursues an actively-managed investment strategy.
The Sub-Fund aims to invest at least 67% of its assets (excluding assets held for ancillary liquidity purposes) in equity securities issued primarily by companies that are domiciled in, or carrying out the main part of their economic activity in, the US.
The Sub-Fund systematically includes environmental, social and governance ("ESG") analysis in its investment decisions on at least 90% of securities purchased. Pursuant to the Sub-Fund's ESG analysis, at least 51% of the Sub-Fund's Net Asset Value is invested in companies with positive environmental and/or social characteristics that follow good governance practices, as measured through the Investment Manager's proprietary ESG scoring methodology and/or third party data.
The Sub-Fund invests at least 20% of its Net Asset Value in Sustainable Investments, as defined under SFDR, contributing to environmental or social objectives.
The Investment Manager evaluates and applies values and norms based screening to implement exclusions on certain industries and issuers based on specific ESG criteria and/or minimum standards of business practice based on international norms. To support this screening, the Investment Manager relies on third party provider(s) who identify an issuer's participation in or the revenue which they derive from activities that are inconsistent with the values and norms based screens. The list of screens applied that may result in exclusions can be found on the Website (www.jpmorganassetmanagement.ie).
The Sub-Fund will seek to outperform the Benchmark over the long-term. The Benchmark consists of large capitalisation stocks issued by U.S. companies ("Benchmark Securities").
The Benchmark has been included as a point of reference against which the performance of the Sub-Fund may be measured. The degree to which the Sub-Fund may resemble the composition and risk characteristics of the benchmark will vary over time and its performance may be meaningfully different.
The Sub-Fund will not seek to track the performance of or replicate the Benchmark, rather the Sub-Fund will hold a portfolio of equity securities (which may include but will not be limited to the Benchmark Securities) which is actively selected and managed with the aim of delivering an investment performance which exceeds that of the Benchmark over the long-term.
In order to seek to achieve this, the Investment Manager will invest in companies across all capitalisation sectors which the Investment Manager believes to be undervalued relative to their intrinsic value at the time of purchase, but which have the potential to increase in value.
The Sub-Fund may, for efficient portfolio management purposes, use financial derivative instruments.
The Sub-Fund seeks to assess the impact of ESG factors on the cash flows of many companies in which it may invest, to identify issuers that it believes will be negatively impacted by such factors relative to other issuers. The Investment Manager focuses on key risk factors, including, accounting and tax policies, disclosure and investor communications, shareholder rights, remuneration and social and environmental factors, seeking to identify such negative outliers.
USD is the base currency of the Sub-Fund.
The Sub-Fund will publicly disclose its complete holdings on a daily basis. Details of the Sub-Fund's holdings and full disclosure policy may be found on www.jpmorganassetmanagement.lu.

Redemption and Dealing Shares of the Sub-Fund are traded on one or more stock exchanges. Certain market makers and brokers may subscribe and redeem Shares directly with JPMorgan ETFs (Ireland) ICAV, and are referred to as "Authorised Participants". Other investors who are not Authorised Participants can purchase and sell Shares daily on a recognised stock exchange or over-the-counter.

Distribution Policy This Share Class will normally pay dividends annually.

SFDR Classification Article 8

Intended retail investor

This product is intended for investors who plan to stay invested for at least 5 years.

- Investors should understand the risks involved, including the risk of losing all capital invested and must evaluate the Sub-Fund objective and risks in terms of whether they are consistent with their own investment goals and risk tolerances. The Sub-Fund is not intended as a complete investment plan.
- The Sub-Fund is aimed at investors seeking to achieve a long-term return in excess of the Benchmark by actively investing primarily in a portfolio of US companies, with positive environmental and/or social characteristics that follow good governance practices, with an overlay of ESG integration and values and norms-based screening of its investment universe.
- Typical investors in the Sub-Fund are expected to be investors who want to take broad market exposure to the US equity market, who seek to benefit from potential excess returns with similar risks to investing in securities representing the Benchmark and who are prepared to accept the risks associated with an investment of this type, including the volatility of such market.

Term This product does not have a fixed maturity date and may be liquidated in certain circumstances, as further detailed in the Prospectus.

Practical information

Depositary The fund depositary is Brown Brothers Harriman Trustee Services (Ireland) Limited.

Legal Information JPMorgan Asset Management (Europe) S.à r.l. 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.

The Sub-Fund is sub-fund of JPMorgan ETFs (Ireland) ICAV, an Irish collective asset-management vehicle with segregated liability between sub-funds. JPMorgan ETFs (Ireland) ICAV consists of separate sub-funds, each of which issues one or more Share Classes. This document is prepared for a specific Share Class. The Prospectus and annual and semi- annual financial reports are prepared for JPMorgan ETFs (Ireland) ICAV.

Switching Switching of Shares from one Sub-Fund into Shares in another Sub-Fund is not permitted. Switching of Shares from one Share Class into another Share Class within the same Sub-Fund is also not permitted to investors trading on stock exchanges but may be available to the Authorised Participants. Further information can be found in the Prospectus.

What are the risks and what could I get in return?

Risks

Lower risk — Higher risk

1	2	3	**4**	5	6	7

The risk indicator assumes you keep the product for 5 year(s).

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 movements 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. The risk of the product may be significantly higher if held for less than the recommended holding period.

This product does not include any protection from future market performance so you could lose some or all of your investment. If we are not able to pay you what is owed, you could lose your entire investment.

Beside the risks included in the risk indicator, other risks materially relevant for the product may affect its performance. Please refer to the relevant supplement, available free of charge at www.jpmorganassetmanagement.lu.

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 over the last 10 years. Markets could develop very differently in the future.

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

Unfavourable: this type of scenario occurred for an investment between 2025 and 2026.

Moderate: this type of scenario occurred for an investment between 2019 and 2024.

Favourable: this type of scenario occurred for an investment between 2020 and 2025.

Recommended holding period		5 years	
Example Investment		$ 10,000	
Scenarios		if you exit after 1 year	if you exit after 5 years (recommended holding period)
Minimum return	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	**What you might get back after costs** Average return each year	**$ 3,960** -60.4%	**$ 3,570** -18.6%
Unfavourable	**What you might get back after costs** Average return each year	**$ 7,950** -20.5%	**$ 11,720** 3.2%
Moderate	**What you might get back after costs** Average return each year	**$ 10,860** 8.6%	**$ 15,400** 9.0%
Favourable	**What you might get back after costs** Average return each year	**$ 16,030** 60.3%	**$ 21,030** 16.0%

What happens if JPMorgan Asset Management (Europe) S.à.r.l. is unable to pay out?

JPMorgan Asset Management (Europe) S.à r.l. is responsible for administration and management of the Sub-Fund and does not hold assets of the Sub-Fund (assets that can be held by a depositary are, in line with applicable regulations, held with a depositary in its custody network). JPMorgan Asset Management (Europe) S.à r.l., as the manufacturer of this product has no obligation to pay out since the product design does not contemplate any such payment being made. However, investors may suffer loss if the Sub-Fund or the depositary is unable to pay out. There is no compensation or guarantee scheme in place which may offset, all or any of, your loss.

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, 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
- $ 10,000 is invested.

Example Investment $ 10,000	if you exit after 1 year	if you exit after 5 years (recommended holding period)
Total Costs	**$ 54**	**$ 385**
Annual cost impact*	**0.5%**	**0.5%**

(*) 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 9.6% before costs and 9.0% after costs.

Composition of costs

One-off costs upon entry or exit		Annual cost impact if you exit after 1 year
Entry costs	**0.00%** , we do not charge an entry fee.	**0 USD**
Exit costs	**0.00%** , we do not charge an exit fee for this product, but the person selling you the product may do so.	**0 USD**
Ongoing costs taken each year		
Management fees and other administrative or operating costs	**0.49%** of the value of your investment per year. This is an estimate based on actual costs over the last year.	**49 USD**
Transaction costs	**0.05%** 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.	**5 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: 5 year(s)

This product is designed for longer term investments due to the potential volatility of its performance; you should be prepared to stay invested for at least 5 years. You can redeem your investment without penalty at any time during this period however your return may be negatively impacted by the volatility of its performance. Redemptions are possible on every Dealing Day, with proceeds settled within 2 business days.

How can I complain?

If you have a complaint about the Sub-Fund, you can contact us by calling +(352) 3410 3060 or by writing to fundinfo@jpmorgan.com or JPMorgan Asset Management (Europe) S.à r.l., 6 route de Trèves, L-2633 Senningerberg, Grand Duchy of Luxembourg

You can find more details about how to complain and the Management Company's complaint handling policy in the Contact Us section of the website at: www.jpmorganassetmanagement.com.
If you have a complaint about the person who advised you about this product, or who sold it to you, they will tell you where to complain.

Other relevant information

Further information Further information on the Sub-Fund, including its sustainable characteristics, may be found in the Prospectus, relevant supplement and on www.jpmorganassetmanagement.lu. A copy of the Prospectus, relevant supplement and the latest annual and semi-annual financial report in English and certain other languages and the latest Net Asset Value are available free of charge upon request from www.jpmorganassetmanagement.lu, by email from fundinfo@jpmorgan.com, or by writing to JPMorgan Asset Management (Europe) S.à r.l, 6 route de Trèves, L-2633 Senningerberg, Grand Duchy of Luxembourg. Portfolio disclosure policy of JPMorgan ETFs (Ireland) ICAV can be obtained at www.jpmorganassetmanagement.lu. The latest prices of shares can be obtained from your broker.
Remuneration Policy The Management Company's Remuneration Policy can be found on http://www.jpmorganassetmanagement.lu/emea-remuneration-policy. This policy includes details of how remuneration and benefits are calculated, including responsibilities and composition of the committee which oversees and controls the policy. A copy of this policy can be requested free of charge from the Management Company.
Tax The Sub-Fund is subject to Irish tax regulations. This may have an impact on an investor's personal tax position.
Privacy Policy You should note that, if you contact J.P. Morgan Asset Management by telephone, those lines may be recorded and monitored for legal, security and training purposes. You should also take note that information and data from communications with you may be processed by J. P. Morgan Asset Management, acting as a data controller, in accordance with applicable data protection laws. Further information about processing activities of J.P. Morgan Asset Management can be found in the EMEA Privacy Policy, which is available at www.jpmorgan.com/emea-privacy-policy. Additional copies of the EMEA Privacy Policy are available on request.
Cost, performance and risk The cost, performance and risk calculations included in this key information document follow the methodology prescribed by EU rules. Note that the performance scenarios calculated above are derived exclusively from the past performance of the product or a relevant proxy and that past performance is not a guide to future returns. Therefore, your investment may be at risk and you may not get back the returns illustrated.
Investors should not base their investment decisions solely upon the scenarios shown.
Performance scenarios You can find previous performance scenarios updated on a monthly basis at https://am.jpmorgan.com/lu/en/asset-management/priips/products/IE000DTA2ZH9.
Past performance There is insufficient performance data available to provide a chart of annual past performance.
For an explanation of some of the terms used in this document, please visit the glossary on our website at www.jpmorganassetmanagement.lu.