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.

JPMorgan ETFs (Ireland) ICAV — ISIN: IE000MVWFDH1

JPM Strategic Allocation Growth Active UCITS ETF - EUR (acc)

a Share Class of JPMorgan ETFs (Ireland) ICAV – Strategic Allocation Growth Active UCITS ETF. The management company is JPMorgan Asset Management (Europe) S.à r.l.

Objectives and Investment Policy

Investment Objective: The objective of the Sub-Fund is to provide long-term capital growth by investing in a multi-asset portfolio, with the potential for typically high levels of price fluctuations.

Investment Policy: The Sub-Fund will have exposure to a multi-asset portfolio of equity and debt securities issued globally, through investing all of its assets (excluding assets held for ancillary liquidity purposes and derivatives for efficient portfolio management) in UCITS eligible actively managed or index tracking collective investment schemes including exchange-traded funds which are categorised as either SFDR Article 8 or SFDR Article 9 funds managed by the Investment Manager or other members of JPMorgan Chase & Co ("Underlying Funds"), with no more than 10% of its Net Asset Value in index tracking Underlying Funds. The Underlying Funds will be domiciled in Ireland, Luxembourg or elsewhere in the European Union.

The Sub-Fund will typically have an exposure to equities ranging from 70% to 90% of Net Asset Value, and an exposure to fixed income ranging from 10% to 30% of Net Asset Value. While the Sub-Fund will seek to maintain broadly the specified allocation of equity and fixed income exposure, the Sub-Fund's actual exposure to these asset classes may deviate from time to time due to factors such as market value fluctuations or adjustments in the investment universe of the Underlying Funds.

The equity exposure of the Sub-Fund's portfolio will comprise mainly shares or equity securities relating to large and mid-capitalisation companies. The fixed income exposure of the Sub-Fund's portfolio will comprise mainly investment grade debt securities issued by governments or corporate issuers, however the Sub-Fund may also have exposure to below investment grade and unrated debt securities. Issuers of the equity and debt securities may be located in any country globally, including emerging markets and China.

The Sub-Fund will seek to achieve its investment objective through its strategic asset allocation which is based on long-term risk and return expectations across asset classes and designed to meet its growth risk profile, and through the selection of Underlying Funds which are managed by the Investment Manager or other members of JPMorgan Chase & Co.

In addition to ESG Integration, as an SFDR Article 8 fund, through its investments in Underlying Funds the Sub-Fund promotes environmental and/or social characteristics.

Through its investment in the Underlying Funds, at least 51% of the Sub-Fund's Net Asset Value will be exposed to securities which are aligned with the environmental and/or social characteristics that the Sub-Fund promotes and that follow good governance practices, as measured through the proprietary ESG scoring methodology of the Investment Manager and the investment manager of the Underlying Funds and/or third party data. Although the Sub-Fund does not commit to directly investing a minimum proportion of Sustainable Investments, it will be exposed indirectly to Sustainable Investments, as determined by the investment manager of the Underlying Funds, as a result of the Underlying Funds' minimum commitments to Sustainable Investments.

The Sub-Fund seeks to avoid exposure to certain industries and companies / issuers, based on specific environmental, social and governance ("ESG") criteria and/or minimum standards of business practice based on international norms. The Investment Manager will consider values and norms based screening in its selection and oversight of the Underlying Funds, to seek to ensure that the Underlying Funds' exclusionary standards are consistent with the Sub-Fund.

At least 90% of the portion of the Sub-Fund invested in assets other than assets held for ancillary liquidity purposes and derivatives for efficient portfolio management, will be invested in UCITS eligible actively managed or index tracking collective investment schemes including exchange-traded funds which are categorised as either SFDR Article 8 or SFDR Article 9 funds. These Underlying Funds will be category 1 or 2 for the purposes of the position and recommendation DOC-2020-03 of the French Autorité des Marchés Financiers (AMF).

The Sub-Fund is actively managed. The Investment Manager uses the Benchmark for risk comparison purposes. Though a proportion of the investments to which it will be exposed through its investments in Underlying Funds are likely to be represented in the Benchmark, the Investment Manager has broad discretion to deviate from its composition, while seeking to maintain a consistent longer-term risk profile with that of the Benchmark. 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 have exposure to a portfolio of equity and debt securities (which may include but will not be limited to Benchmark securities) via direct investment in Underlying Funds which are actively selected with the aim of delivering an investment performance which seeks to achieve the investment objective of the Sub-Fund.

The Sub-Fund may invest in assets denominated in any currency and currency exposure in the Sub-Fund may be managed by reference to the Benchmark.

The Sub-Fund may, for efficient portfolio management use financial derivative instruments ("FDI").

The Investment Manager will only invest in Underlying Funds which integrate financially material ESG issues as part of the investment process ("ESG Integration"). ESG Integration is the systematic inclusion of ESG issues in investment analysis and investment decisions with the goals of managing risk and improving long-term returns. ESG Integration by itself focuses on financial materiality and is therefore only part of a broader investment process. It is only one of the factors, alongside the other factors which are described above in the "Investment Policy" section, to be considered in portfolio construction. EUR is the base currency of the Sub-Fund.

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.

Benchmark: 80% MSCI ACWI Index (EUR), 20% Bloomberg Global Aggregate Index Total Return (EUR Hedged).

Distribution Policy: This Share Class will not pay dividends.

For an explanation of some of the terms used in this document, please visit the glossary on our website at www.jpmorganassetmanagement.ie.

Risk and Reward Profile

Lower risk — Potentially lower reward

Higher risk — Potentially higher reward

1	2	3	4	**5**	6	7

The above rating is based on the historic volatility of the simulated Net Asset Value of this Share Class over the last five years and may not be a reliable indication of the future risk profile of this Share Class.

The risk and reward category shown above is not guaranteed to remain unchanged and may change over time.

A Share Class with the lowest risk rating does not mean a risk-free investment.

Why is this Share Class in this category? This Share Class is classified in category 5 because its simulated Net Asset Value has shown medium to high fluctuations historically.

OTHER MATERIAL RISKS

- The value of your investment may fall as well as rise and you may get back less than you originally invested.
- Given the Sub-Fund will have exposure to a globally diversified portfolio of equity and debt securities through investments in Underlying Funds primarily, effective diversification of the Sub-Fund's exposure to these asset classes may not be always achieved as investment decisions in respect of the Underlying Funds are made independently of the Sub-Fund. Certain Underlying Funds traded on exchanges may be thinly traded and experience large spreads between the "ask" price quoted by a seller and the "bid" price offered by a buyer. Certain types of Underlying Funds may not have the same rights normally associated with ownership of other types of shares. In addition, exchange-traded funds may trade at a price below their net asset value (also known as a discount).
- The value of equity securities may go down as well as up in response to the performance of individual companies and general market conditions, sometimes rapidly or unpredictably. If a company goes through bankruptcy or a similar financial restructuring, its shares in issue typically lose most or all of their value.
- The value of debt securities may change significantly depending on economic and interest rate conditions as well as the credit worthiness of the issuer. Issuers of debt securities may fail to meet payment obligations or the credit rating of debt securities may be downgraded. These risks are typically increased for below investment grade debt securities which may also be subject to higher volatility and lower liquidity than investment grade debt securities. The credit worthiness of unrated debt securities is not measured by reference to an independent credit rating agency.
- Government debt securities, including those issued by local governments and government agencies, are subject to market risk, interest rate risk and credit risk. Governments may default on their sovereign debt and holders of sovereign debt (including the Sub-Fund) may be requested to participate in the rescheduling of such debt and to extend further loans to governmental entities. There is no bankruptcy proceeding by which sovereign debt on which a government has defaulted may be collected in whole or in part. Global economies are highly dependent on one another and the consequences of the default of any sovereign state may be severe and far reaching and could result in substantial losses to the Sub-Fund.
- Emerging markets may be subject to increased political, regulatory and economic instability, less developed custody and settlement practices, poor transparency and greater financial risks. Emerging market and below

investment grade debt securities may also be subject to higher volatility and lower liquidity than non-emerging market and investment grade debt securities respectively.
- Through its investments in Underlying Funds, the Sub-Fund may be exposed to China A-Shares through the China-Hong Kong Stock Connect Programmes and China onshore debt securities through the China-Hong Kong Bond Connect and/or the China Interbank Bond Market, which are subject to regulatory change, quota limitations and also operational constraints (as set out in the Prospectus) which may result in increased counterparty risk. Investors should also refer more generally to the risk disclosures in the Prospectus under the heading "Investment in the People's Republic of China (PRC)" in the "Risk Information" section of the Prospectus for further details on the risks associated with exposure to China.
- Sustainability risk may materially negatively impact the financial condition or operating performance of an issuer and therefore the value of that investment. In addition, it may increase the Sub-Fund's volatility and/or magnify pre-existing risks to the Sub-Fund.
- Further information about risks can be found in the "Risk Information" section of the Prospectus.

Charges

One-off charges taken before or after you invest	
Entry charge	None
Exit charge	None

This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

Charges taken from this Share Class over a year	
Ongoing charge	0.35%
Charges taken from this Share Class under certain specific conditions	
Performance fee	None

- Investors who are not Authorised Participants may have to pay brokerage commissions or other charges determined and imposed by their brokers when buying or selling Shares on stock exchange(s). Information on charges can be obtained from your broker. Authorised Participants dealing directly with JPMorgan ETFs (Ireland) ICAV will pay related transaction costs.
- Charges are used to pay the costs of running this Share Class, including the costs of marketing and distribution. These charges reduce the potential growth of the investment.
- The ongoing charge figure is estimated and is based on the expected total of charges. The UCITS' annual report for each financial year will include detail on the exact charges made.
- Further information about charges can be found in the "Fees and Expenses" section of the Prospectus.

Past Performance

- Past performance is not a guide to future performance.
- There is insufficient performance data available to provide a chart of annual past performance.
- Sub-Fund launch date: 2026.
- Share Class launch date: 2026.

Practical Information

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

Further Information: A copy of the Prospectus 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.ie, 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.ie. 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 the investor's personal tax position.

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 part 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.

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.