

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

Name	Stone Harbor Investment Funds plc - Stone Harbor Emerging Markets Corporate Debt Fund Class R (USD)
PRIP Manufacturer	Virtus International Fund Management Limited
ISIN	IE00083JUM75
Contacting the Manufacturer	Phone: (+353 21) 438 00 99 or visit https://globalfunds.virtus.com/ucits
Competent Authority	Central Bank of Ireland is responsible for supervising STONE HARBOR INVESTMENT FUNDS PUBLIC LIMITED COMPANY in relation to this Key Information Document
Management Company	Virtus International Fund Management Limited is authorized in Ireland, and regulated by Central Bank of Ireland
KID Production Date	07/11/25

What is this product?

Type	This Fund is an open-ended UCITS.
Term	This Fund is an open-ended UCITS and has an indefinite duration. The Fund may be terminated at any time in line with the constitutional documents of Stone Harbor Investment Funds plc ("Company").
Objectives	<p>Investment objective: The primary investment objective of the Stone Harbor Emerging Markets Corporate Debt Fund ("Fund") is to aim to generate a total return (i.e. capital appreciation). The generation of high current income is a secondary objective.</p> <p>Investment policies: The Fund mainly aims to grow the value of your investment and also to provide you with high current income. The Fund invests at least 70% of its assets in fixed income securities, such as bonds issued by business organisations that are based in, or do most of their business in, or make most of their profit in, or have most of their assets in, emerging market countries (countries that are still developing their economies) or whose securities are mainly traded on the emerging market country's securities markets. Bonds held by the Fund may be above, below or at investment grade. A rating agency gives an investment a below investment grade rating when it believes that there is a relatively high risk that the issuer of a bond will be unable to make payments under the bond.</p> <p>Distribution Policy: Income or gains on your investment will be reinvested.</p> <p>The Fund will mainly invest in Asia, Africa, the Middle East, Latin America and the developing countries of Europe.</p> <p>The Fund may use derivatives (i.e., instruments whose value is determined by changes in the value of the underlying asset they represent) for investment purposes or in order to manage the Fund more efficiently (e.g., reducing risks or costs or generating additional growth or income).</p> <p>The Fund can invest in cash and instruments that can be readily converted into cash, such as money market instruments.</p> <p>The Fund may invest in other types of eligible investments which are disclosed in "Investment Objectives and Policies" of the Fund's prospectus.</p> <p>Recommendation: the Fund may not be appropriate for investors who plan to withdraw their money within the short term.</p> <p>Benchmark: uses Fund performance may be compared to the J.P. Morgan Corporate Emerging Markets Bond Index Broad Diversified ("Benchmark"). The Benchmark is indicated for information purposes only as the Fund does not intend to track a benchmark. Fund performance and holdings can deviate from the Benchmark. Stone Harbor Investment Partners, the Investment Manager, has determined that the Fund is an Article 8 financial product for the purposes of 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 ("SFDR"). The Fund is actively managed.</p> <p>Redemption and Dealing: You may sell shares on any business day (generally, each calendar day (excluding Saturday, Sunday and public holidays in Dublin or London) on which the New York Stock Exchange is open.</p>
Depository	The Bank of New York Mellon SA/NV - Dublin Branch
Additional Information	Additional information relating to the Fund and this share class, including copies of the prospectus, the latest annual and half yearly reports, which are prepared for the entire UCITS umbrella, along with other practical information about the Fund may be obtained free of charge in English at the registered office of Stone Harbor Investment Funds plc (the "Company"). Please see the prospectus for more details on the other available share classes. The Fund sits within an umbrella structure comprising a number of different sub-funds, one of which is the Fund. The Company is an umbrella Fund with segregated liability between the sub-funds. This means that the Fund's assets are held separately from other sub-funds. Your investment in the Fund will not be affected by any claims made against any other sub-fund in the umbrella. With the consent of the directors of the Company you may exchange your shares in the Fund to shares another sub-fund. Further information is available from the Administrator.
Intended Retail Investor	This product is intended for investors who plan to stay invested for at least 5 years and are prepared to take on a medium-low level of risk of loss to their original capital in order to seek a higher potential return. The Fund is designed to form part of a portfolio of investments and is generally intended for institutional and professional investors.

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 and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed: in 2026 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.

Investment USD 10,000		
Scenarios	If you exit after 1 year	If you exit after 5 years
Total Costs	139 USD	878 USD
Annual Cost Impact(*)	1.4%	1.4%

(*) 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 5.7% before costs and 4.3% after costs.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry Cost	0.0% of the amount you pay in when entering this investment	0 USD
Exit Cost	0.0% of your investment before it is paid out to you	0 USD
Ongoing costs [taken each year]		
Management Fees and Other Administrative or Operating Costs	1.2% of the value of your investment per year. This is an estimate based on actual costs over the last year.	115 USD
Transaction Costs	0.2% 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.	24 USD
Incidental costs taken under specific conditions		
Performance Fees		0 USD

How long should I hold it and can I take my money out early?

Recommended holding period: 5 years

This product is designed for longer term investments; you should be prepared to stay invested for at least 5 years. However, you can redeem without penalty at any time during this period, or hold the investment longer. You can typically request to buy or sell shares in the sub-fund on any business day (as set forth in the Fund's prospectus).

How can I complain?

If you have any complaints about the product, the conduct of the manufacturer or the person advising on the product, complaints can be lodged via phone: (+353 21) 438 00 99; visit <https://globalfunds.virtus.com/ucits>; or by writing to Stone Harbor Investment Funds plc, 5 Earlsfort Terrace, Dublin D01 X5X0, Ireland.

Other relevant information

Cost, performance and risk: We are required to provide you with further documentation, such as the product's latest prospectus, past performance annual and semi-annual reports. These documents and other product information are available online at <https://globalfunds.virtus.com/ucits>. Additional information in relation to the product, in particular, information about the product's performance over the past 0 years is available under <https://quant.space/>. Previous performance scenario calculations may be found at <https://quant.space/>.