



## 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 and a suitable benchmark over the last 10 years. The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment between October 2021 and February 2024.

The moderate scenario occurred for an investment in the benchmark between October 2015 and October 2019.

The favourable scenario occurred for an investment in the benchmark between August 2017 and August 2021.

Recommended holding period: 4 years

### Example Investment: EUR 10,000.

Scenarios		If you exit after 1 year	If you exit after 4 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	2,310 EUR	2,740 EUR
	Average return each year	-76.88 %	-27.64 %
Unfavourable	What you might get back after costs	7,330 EUR	7,800 EUR
	Average return each year	-26.66 %	-6.02 %
Moderate	What you might get back after costs	10,960 EUR	14,050 EUR
	Average return each year	9.63 %	8.87 %
Favourable	What you might get back after costs	14,260 EUR	18,010 EUR
	Average return each year	42.63 %	15.84 %

## What happens if Hermes Fund Managers Ireland Limited is unable to pay out?

You may face financial loss should the Manager or the Depositary default on their obligations to the Fund. In the event you suffer any such loss, there is no compensation or guarantee scheme in place which may offset all or any of such loss. In the event of insolvency of the Manager or the Depositary, the Fund's assets are segregated from the assets of the Manager and the Depositary and will not be subject to a claim by the liquidator of the Manager or the Depositary.

## 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 and 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.
- EUR 10,000 is invested.

	If you exit after 1 year	If you exit after 4 years
Total costs	189 EUR	1,093 EUR
Annual cost impact (*)	1.9%	2.1% each year

(\*) 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 10.9% before costs and 8.9% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

## Composition of costs

<b>One-off costs upon entry or exit</b>		<b>If you exit after 1 year</b>
Entry costs	We do not charge an entry fee for this product. The person selling you the product will inform you of the actual charge.	0 EUR
Exit costs	We do not charge an exit fee for this product.	0 EUR
<b>Ongoing costs [taken each year]</b>		
Management fees and other administrative or operating costs	1.64% of the value of your investment per year. This is an estimate based on actual costs over the last year.	164 EUR
Transaction costs	0.25% 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.	25 EUR
<b>Incidental costs taken under specific conditions</b>		
Performance fees	There is no performance fee for this product.	0 EUR

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

### Recommended holding period: 4 years

There are no penalties for early disinvestment from the Fund.

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## How can I complain?

You are entitled to make a complaint in respect of the Fund free of charge by sending your complaint to the registered office of the Manager, Hermes Fund Managers Ireland Limited, 7/8 Upper Mount Street, Dublin 2, DO2 FT59, Ireland or [#hfmilcompliance@FederatedHermes.com](mailto:#hfmilcompliance@FederatedHermes.com). You also have the right to refer the relevant complaint to the Financial Services and Pensions Ombudsman after following the Manager's complaints process if you are still not satisfied with the response received. Further information on the complaints policy relating to the Fund is available at <https://www.hermes-investment.com/ie/en/professional/hermes-ireland-policies-and-disclosures/>

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## Other relevant information

Past performance is available for 5 years at <https://www.hermes-investment.com/ie/en/professional/fund/federated-hermes-impact-opportunities-equity-fund-class-r-eur-accumulating-IE00BG5KR946> along with previous performance scenarios.

The Fund is a sub-fund of Federated Hermes Investment Funds PLC (the "Company"), an umbrella fund with segregated liability between sub-funds.

The Administrator is Northern Trust International Fund Administration Services (Ireland) Limited, Georges Court, 54-62 Townsend Street, Dublin 2, Ireland. Tel (+ 353) 1 434 5002 / Fax (+ 353) 1 531 8595.