ANNEX IV

Template periodic disclosure for the financial products referred to in Article 8, paragraphs 1, 2 and 2a, of Regulation (EU) 2019/2088 and Article 6, first paragraph, of Regulation (EU) 2020/852

Product name: Goodbody Dividend Income Balanced Fund **Legal entity identifier: :** 549300DPBYWI08H73X70

Sustainable investment means an investment in an economic activity that contributes to an environmental or social objective, provided that the investment does not significantly harm any environmental or social objective and that the investee companies follow good governance practices.

The **EU Taxonomy** is a classification system laid down in Regulation (EU) 2020/852, establishing a list of **environmentally sustainable economic activities**. That Regulation does not lay down a list of socially sustainable economic activities. Sustainable investments with an environmental objective might be aligned with the Taxonomy or not.

Environmental and/or social characteristics

Did this financial product have a sustainable investment objective? *[tick and fill in as relevant, the percentage figure represents the minimum commitment to sustainable investments]*

●● ☐ **Yes**	●○ ☒ **No**
☐ It made **sustainable investments with an environmental objective:** ___%	☐ It **promoted Environmental/Social (E/S) characteristics** and while it did not have as its objective a sustainable investment, it had a proportion of ___% of sustainable investments
☐ in economic activities that qualify as environmentally sustainable under the EU Taxonomy	☐ with an environmental objective in economic activities that qualify as environmentally sustainable under the EU Taxonomy
☐ in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy	☐ with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy
	☐ with a social objective
☐ It made **sustainable investments with a social objective:** ___%	☒ It promoted E/S characteristics, but **did not make any sustainable investments**

To what extent were the environmental and/or social characteristics promoted by this financial product met?

The financial product targets investments in companies/issuers that generally display attractive environmental and/or social characteristics when compared to relevant peers and/or the broader investment universe. In additon the financial product excludes companies/issuers that are involved in business activities associated with negative environmental and/ or social impact as set out in the exclusions policy. Specifically the financial product avoids investments in companies that are deemed as having a direct and material exposure (>10% of annual group revenue) to the development, manufacture, and sale of products/services in the following business areas: (1) Palm Oil Production (2) Oil Sands (3) Coal Extraction (4) Tobacco (5) Gambling and (6) Nuclear weapons/ cluster munitions/ antipersonnel land mines.

Sustainability indicators measure how the environmental or social characteristics promoted by the financial product are attained.

The environmental and social characteristics promoted by the Fund during the reporting period 1st January 2025 to 31st Decemeber 2025 (the "Reporting Period") consisted of:

(1) the exclusion of companies/issuers that were not aligned with certain environmental and social characteristics;

(2) routine engagement with portfolio companies that may promote transparency, change and awareness with respect to environmental, social, and governance ("ESG") considerations;

(3) Investing in companies which have diversity within their workforce.

(4) Investing in companies which have appropriate Health and Safety Policies/ Disclosure.

The Fund met these environmental and social characteristics, as measured by reference to the sustainability indicators set out below.

Emissions – Greenhouse Gases are defined as those gases which contribute to the trapping of heat in the Earth's atmosphere, and they include Carbon Dioxide (CO2), Methane, and Nitrous Oxide.

Energy Consumption - This will include energy directly consumed through combustion in owned or controlled boilers, furnaces, vehicles, or through chemical production in owned or controlled process equipment. It also includes energy consumed as electricity.

Water Usage - Total amount of water used to support a company's operational processes. The factor represents the sum of all water withdrawn for process water and cooling water and all water retained by company facilities through recycling.

Gender Diversity - within the company workforce. The mix of male and female employees at the company expressed as a percentage.

Staff Satisfaction – Employee Turnover. The number of employees that left the company within the past year expressed as a percentage of the average total number of employees. High employee turnover may indicate that employees are unsatisfied with their work at the company or their compensation, or that conditions at the company are unsafe or unhealthy.

Health and Safety Policy/ Disclosure - Indicates whether the company has recognized its health and safety risks and responsibilities and is making any effort to improve the management of employee health and/or employee safety.

Human Rights Policy Disclosure - Indicates whether the company has implemented initiatives to ensure the protection of the rights of all people it works with.

How did the sustainability indicators perform?

The investment manager monitored and tracked the sustainability indicators referenced above relative to the broader investment universe on an ongoing basis both at an aggregate Fund level and at the individual security holding level (for which data is available, note employee turnover data is not consistently reported across holdings).There was no material change to the relative ranking of the sustainability indicators over the reference period. The aggregate Fund level sustainability indicators screen favourly relative to the broader universe (top 50% on average).

In particular we would like to highlight the emissions indicator. An important element of ESG integration within the investment process is the review and monitoring of the GHG emissions of both the companies held in the Fund and potential new holdings. We estimate that the holdings in the Fund had 62% lower total emissions (a smaller carbon footprint) than the broader equity market over the reporting period. (Source MSCI).

…and compared to previous periods?

As is to be expected the majority of applicable indicators were unchanged or have shown minor improvements compared to 2022, the baseline year. Indicators where a small negative trend was observed have been identified and flagged by the Team. The Team will monitor and manage the trends over a multiyear period to ensure continual improvement in the Funds indicators over time.

Goodbody Dividend Income Balanced	2022 (Baseline)	2025
Total annual GHG emissions (scope 1,2 and 3) associated with the market value of the portfolio	114,313	117,631
Share of non-renewable energy consumption and production	75%	57%
Average amount of water consumed by the investee companies (in cubic meters) per million EUR of revenue of investee companies	-	2.11
Average employee turnover in an investee company	13%	12%
Board diversity:Average ratio of female to male board members in investee companies, expressed as a percentage of all board members	35%	40%
% of investee companies without a Human Rights Policy	11%	1%
% of investee companies without workplace accident prevention policies	21%	4%

Principal adverse impacts are the most significant negative impacts of investment decisions on sustainability factors relating to environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters.

What were the objectives of the sustainable investments that the financial product partially made and how did the sustainable investment contribute to such objectives?

N/A – the Fund does not commit to making sustainable investments.

How did the sustainable investments that the financial product partially made not cause significant harm to any environmental or social sustainable investment objective?

N/A – the Fund does not commit to making sustainable investments.

How were the indicators for adverse impacts on sustainability factors taken into account?

N/A – the Fund does not commit to making sustainable investments.

Were sustainable investments aligned with the OECD Guidelines for Multinational Enterprises and the UN Guiding Principles on Business and Human Rights? Details:

N/A – the Fund does not commit to making sustainable investments.

How did this financial product consider principal adverse impacts on sustainability factors?

The Investment Manager considered the principal adverse impacts of its investment decisions on sustainability factors by utilising exclusion criteria and through the active ownership/engagement activities of the financial product. The Investment Manager considered the 14 mandatory corporate indicators as set out in the RTS. Data is sourced from MSCI. The specific PAI indicators that are taken into consideration at the security holding level are subject to data availability and may evolve with improving data quality and availability. For example there was very limited data available for review for the Emissions to Water and Hazardous waste ratio indiactors. The mandatory corporate indicators include:

1. *GHG Emissions*
2. *Carbon Footprint*
3. *GHG intensity of investee company*
4. *Exposure to companies active in the fossil fuel sector*
5. *Share of non-renewable energy consumption and production*
6. *Energy consumption intensity per high impact climate sector*
7. *Activities negatively affecting biodiversity-sensitive areas*
8. *Emissions to Water*
9. *Hazardous waste ratio*
10. *Violations of UN Global Compact principles and Organisation for Economic Cooperation and Development (OECD) Guidelines for Multinational Enterprises*

[Include a statement for the financial products referred to in Article 6, first paragraph, of Regulation (EU) 2020/852]

The EU Taxonomy sets out a "do not significant harm" principle by which Taxonomy-aligned investments should not significantly harm EU Taxonomy objectives and is accompanied by specific Union criteria.

The "do no significant harm" principle applies only to those investments underlying the financial product that take into account the Union criteria for environmentally sustainable economic activities. The investments underlying the remaining portion of this financial product do not take into account the Union criteria for environmentally sustainable economic activities.

Any other sustainable investments must also not significantly harm any environmental or social objectives.

11. *Lack of processes and compliance mechanisms to monitor compliance with UN Global Compact principles and OECD Guidelines for Multinational Enterprises*
12. *Unadjusted gender pay gap*
13. *Board gender diversity*
14. *Exposure to controversial weapons (anti-personnel mines, cluster munitions, chemical weapons and biological weapons)*

What were the top investments of this financial product?

The list includes the investments constituting **the greatest proportion of investments** of the financial product during the reference period which is: 31st December 2025

Largest investments*	Sector	% Assets	Country
Apple Inc	*Equity*	*4.1%*	*US*
Microsoft Corp	*Equity*	*3.5%*	*US*
Alphabet Inc	*Equity*	*3.2%*	*US*
Invesco Physical Gold ETF	*ETF*	*3.0%*	*ETF*
Invesco Bloomberg Commodity	*ETF*	*2.5%*	*ETF*
Spain 2033 Government Bond	*Bonds*	*2.3%*	*Spain*
Amphenol Corp	*Equity*	*2.2%*	*US*
Nvidia Corp	*Equity*	*2.1%*	*US*
Tjx Companies Inc	*Equity*	*2.1%*	*US*
Intuit Inc	*Equity*	*2.1%*	*US*

**Data as at December 2025 month end.*

What was the proportion of sustainability-related investments?

N/A – the Fund does not commit to making sustainable investments.

What was the asset allocation?

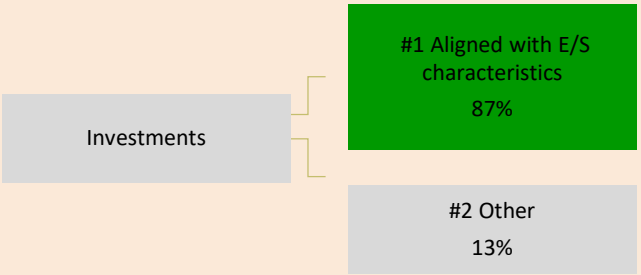
Asset allocation describes the share of investments in specific assets.

The financial product is a risk managed multi asset Fund which invests in high quality global dividend paying stocks (approximately 70% of total Fund assets on average over the reporting period) as well as other income generating assets such as bonds, REITS, alternatives and cash (approximately 30% of total Fund assets on average over the reporting period).

The investment objective of the financial product is to deliver stable and consistent growth in capital and income over the medium to long term.The financial product targets investments in companies/issuers that generally display attractive environmental and/or social characteristics when compared to relevant peers and/or the broader investment universe.

In addition the financial product excludes companies/issuers that are involved in certain business activities associated with negative environmental and/ or social impact as set out in the exclusions policy. The financial product does not make sustainable investments.

Approximately 87% of the investments in the Fund were aligned with E/S characteristics over the reporting period.



#1 Aligned with E/S characteristics includes the investments of the financial product used to attain the environmental or social characteristics promoted by the financial product.

#2Other includes the remaining investments of the financial product which are neither aligned with the environmental or social characteristics, nor are qualified as sustainable investments.

[include note only for the financial products referred to in Article 6 , first paragraph, of Regulation (EU) 2020/852

To comply with the EU Taxonomy, the criteria for **fossil gas** include limitations on emissions and switching to renewable power or low-carbon fuels by the end of 2035. For **nuclear energy**, the criteria include comprehensive safety and waste management rules.

Enabling activities directly enable other activities to make a substantial contribution to an environmental objective.

Transitional activities are activities for which low-carbon alternatives are not yet available and among others have greenhouse gas emission levels corresponding to the best performance.

In which economic sectors were the investments made?

The sector exposure of the equity holdings in the Fund as at the December 2025 month end is outlined below:

Consumer Discretionary	*11%*
Consumer Staples	*4%*
Energy	*0%*
Financials	*16%*
Healthcare	*10%*
Industrials	*17%*
Materials	*3%*
Real Estate	*3%*
Technology	*30%*
Telecoms	*7%*
Utilities	*0%*

To what extent were the sustainable investments with an environmental objective aligned with the EU Taxonomy?

N/A – the Fund does not commit to making sustainable investments

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Did the financial product invest in fossil gas and / or nuclear energy related activities that comply with the EU Taxonomy[1]?

☐ **Yes:**

☐ In fossil gas ☐ In nuclear energy

☒ **No**

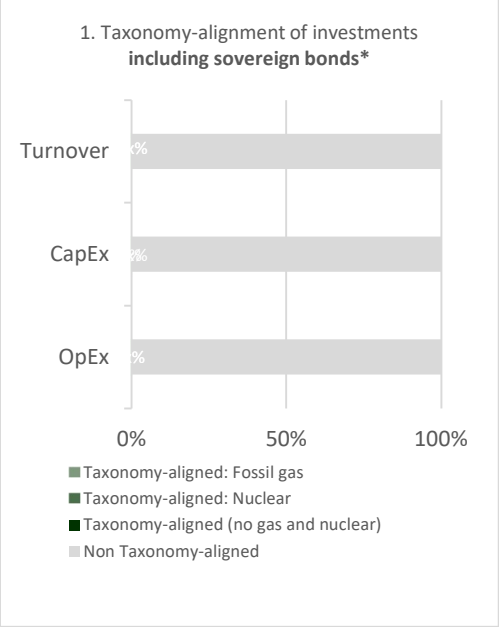
[1] Fossil gas and/or nuclear related activities will only comply with the EU Taxonomy where they contribute to limiting climate change ("climate change mitigation") and do not significantly harm any EU Taxonomy objective - see explanatory note in the left hand margin. The full criteria for fossil gas and nuclear energy economic activities that comply with the EU Taxonomy are laid down in Commission Delegated Regulation (EU) 2022/1214.

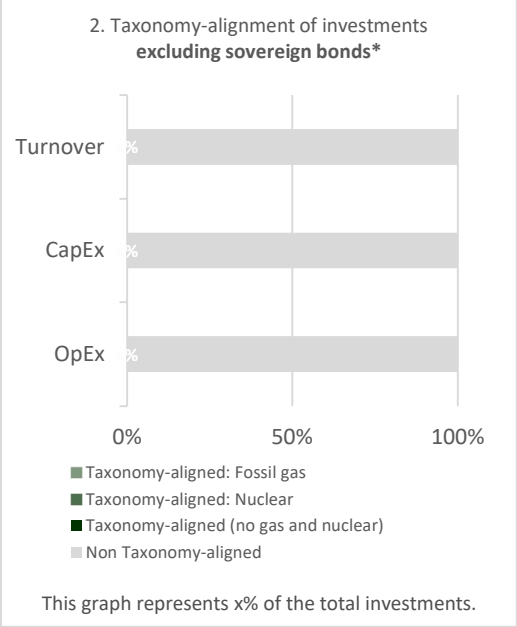
[include note only for financial products referred to in Article 6 of Regulation (EU) 2020/852

Taxonomy-aligned activities are expressed as a share of:

- **turnover** reflecting the share of revenue from green activities of investee companies
- **capital expenditure** (CapEx) showing the green investments made by investee companies, e.g. for a transition to a green economy.
- **operational expenditure** (OpEx) reflecting green operational activities of investee companies.

The graphs below show in green the percentage of investments that were aligned with the EU Taxonomy. As there is no appropriate methodology to determine the taxonomy-alignment of sovereign bonds*, the first graph shows the Taxonomy alignment in relation to all the investments of the financial product including sovereign bonds, while the second graph shows the Taxonomy alignment only in relation to the investments of the financial product other than sovereign bonds.





**For the purpose of these graphs, 'sovereign bonds' consist of all sovereign exposures*

- ***What was the share of investments made in transitional and enabling activities?***

N/A – the Fund does not commit to making sustainable investments

- ***How did the percentage of investments that were aligned with the EU Taxonomy compare with previous reference periods?***

N/A – the Fund does not commit to making sustainable investments.

[include note for the financial products referred to in Article 6, first paragraph, of Regulation (EU) 2020/852 that invest in environmental economic activities that are not environmentally sustainable economic activities]

are sustainable investments with an environmental objective that **do not take into account the criteria** for environmentally sustainable economic activities under Regulation (EU) 2020/852.

What was the share of sustainable investments with an environmental objective not aligned with the EU Taxonomy?

N/A – the Fund does not commit to making sustainable investments.

What was the share of socially sustainable investments?

N/A – the Fund does not commit to making sustainable investments.

What investments were included under "other", what was their purpose and were there any minimum environmental or social safeguards?

Euro Cash deposits, put options and alternatives (including Gold ETFs, Carbon ETF and REITS) were used to manage both the liquidity and volatility profile of the financial product – there are no minimum environmental or social safeguards.

What actions have been taken to meet the environmental and/or social characteristics during the reference period?

A number of key actions were taken by the investment manager to meet the environmental and/or social characteristics during the reference period:

1. *Quantitative ESG screening of potential new Fund holdings ahead of purchase. The screen provides an overview of a company's/issuers disclosure of relevant ESG data/information and helps to identify if there are gaps in disclosure.*
2. *Qualitative analysis of potential new Fund holdings ahead of purchase with the goal of assessing the strength of a company's sustainability practices on factors that are financially material to that company.*
3. *Portfolio monitoring to track any material changes in the ESG characteristics of the Fund holdings.*
4. *Active ownership via direct company engagement and via proxy voting.*

[include note for financial products where an index has been designated as a reference benchmark for the purpose of attaining the environmental or social characteristics promoted by the financial product]

Reference benchmarks are indexes to measure whether the financial product attains the environmental or social characteristics that they promote.

How did this financial product perform compared to the reference benchmark?

N/A – no such reference benchmark has been designated.

- ***How does the reference benchmark differ from a broad market index?***

  N/A

- ***How did this financial product perform with regard to the sustainability indicators to determine the alignment of the reference benchmark with the environmental or social characteristics promoted?***

  N/A

- ***How did this financial product perform compared with the reference benchmark?***

  N/A

- ***How did this financial product perform compared with the broad market index?***

  N/A