



## Charges

The charges you pay are used to pay the cost of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

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 / before the proceeds of your investment are paid out.	
Charges taken over a year	
Ongoing charges	0.20%
Charges taken under certain specific conditions	
Performance fee	none

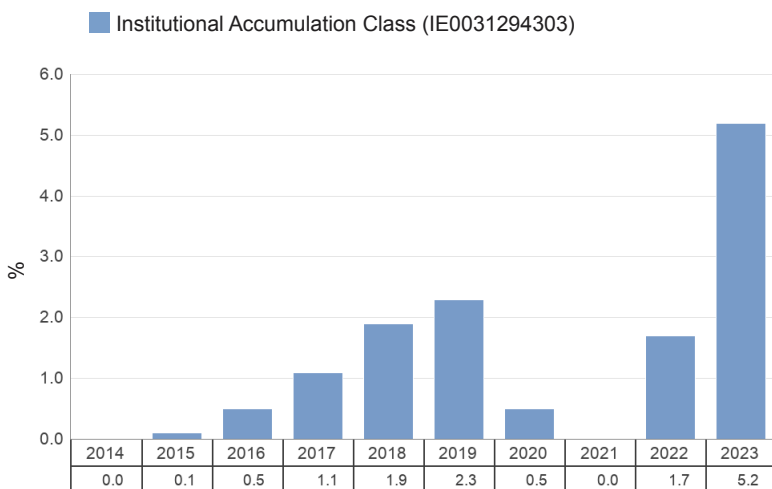
Where applicable, the entry and exit charges shown are maximum figures and in some cases you might pay less - please contact your professional advisers for more information.

The ongoing charges figure is based on expenses for the year ending December 2023. This figure may vary from year to year. It excludes transaction costs (including taxes and brokerage commissions), which are payable from the assets of the Fund and may impact returns on your investment, and performance fees (where applicable).

**For more information about charges, please refer to the Company's Prospectus, section entitled "Fees and Expenses" and the relevant supplement for the Fund.**

**\* No exit charge is imposed by the Management Company for their benefit, a redemption charge may apply in the event of liquidity levels falling below regulatory thresholds. Any charge will be retained by the fund for the benefit of remaining investors.**

## Past Performance



The Fund was launched in August 1996. The share class was launched in February 2002.

Where applicable, past performance has been calculated in USD and is expressed as a percentage change of the Fund's Net Asset Value at each year end (net of all fees). Where past performance is not shown there is insufficient data to provide a useful indication of past performance.

Please be aware that past performance is not indicative of future performance which may vary.

## Practical Information

**Depository:** BNYM SA/NV Dublin Branch

**Further Information:** More detailed information on the Fund, including the Prospectus, published prices of shares, the latest annual and semi-annual reports are available free of charge from the Company's registered office, the administrator or the Fund's distributors. The Prospectus is available in English, French, German and Spanish.

This document describes a single Fund of the Company named at the front of this document. The Prospectus, annual and semi-annual reports are prepared for the entire Company.

The Company is an investment company with segregated liability between funds under Irish law. This means that the assets and liabilities of one fund are separate from the assets and liabilities of another fund. Therefore, the assets of the Fund you have invested in should not be used to pay the liabilities of other funds. However, this has not been tested in other jurisdictions.

**Switching between Funds:** Shares are available in other share classes and as described under "Share Classes" in the Prospectus and in other currencies as may be specified in the relevant supplement for the Fund. Shareholders may apply for their shares in any share class of any fund to be converted into any share class of another fund, subject to the conditions set out in the Company's Prospectus (charges may apply).

**Liability Statement:** The Company 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 for the Company.

**Tax Legislation:** This Fund's investments may be subject to tax in the countries in which it invests. In addition, this Fund is subject to the tax law and regulation of Ireland which may have an impact on your personal tax position and impact your investment. For further details, please speak to your professional advisers.

**Remuneration Policy:** Details of the up-to-date remuneration policy of the Manager, including, but not limited to, a description of how the remuneration and benefits are determined and governed by the Manager, are available at <https://www.gsam.com/sam/remunerationpolicy> and a paper copy is made available free of charge upon request.