

SEPTEMBER 2025 / FACTSHEET

FUND FACTS

NAV (\$m)
56.2

Inception Date
November 18, 2014

Domiciled
Ireland, UCITS Fund

Dealing Frequency
Daily

Management Company
Baring International Fund
Managers (Ireland) Limited

Investment Manager
Barings LLC

Currency Tranches
USD/EUR/AUD/GBP/CHF/
SEK/JPY/SGD/CAD/NOK/DKK
(accumulating and distributing)

Distribution Frequency
Quarterly/Monthly

Base Currency
USD

Benchmark
Bloomberg Global Aggregate
Index

SFDR Classification
Article 8

PORTFOLIO MANAGERS

Stephen Ehrenberg
23 years of experience

Brian Pacheco
25 years of experience

Brian Mangwiro
18 years of experience

Ben Gillingham
10 years of experience

KEY RISK

Debt securities are subject to risks that the issuer will not meet its payment obligations (ie, default). Low rated (high yield) or equivalent unrated debt securities of the type in which the fund will invest generally offer a higher return than higher rated debt securities, but also are subject to greater risks that the issuer will default.

Derivative instruments can make a profit or a loss and there is no guarantee that a financial derivative contract will achieve its intended outcome. The use of derivatives can increase the amount by which the Fund's value rises and falls and could expose the Fund to losses that are significantly greater than the cost of the derivative as a relatively small movement may have a larger impact on derivatives than the underlying assets

OBJECTIVE

The Barings Income Navigator Fund ("The Fund") seeks to provide investors with attractive current income that is consistent with preservation of capital.

STRATEGY

To achieve its investment objective, the Fund will navigate multiple sectors, including low and high grade investment grade income, as well as an increased allocation to high yield, depending on market conditions and attractiveness to generate income. The Fund will invest primarily in an actively managed diversified portfolio of investment grade fixed income instruments which are listed or traded on Recognized Markets.

The Fund may invest in the above instruments subject to the following limits: (i) the Fund will invest no more than 35% of its Net Asset Value in below investment grade instruments; and (ii) the Fund is permitted to invest to a lesser extent in other types of debt instruments collateralized loan obligations ("CLOs"), convertible bonds, including CoCos.

FUND PERFORMANCE ¹	Barings Income Navigator Fund (Gross of Fees)	Barings Income Navigator Fund (Net of Fees)	Bloomberg Global Aggregate Index ¹ Blended	Bloomberg Global Aggregate Index	Bloomberg 1-3Yr Treasury Index
Year to Date	6.96%	6.52%	4.05%	4.05%	3.99%
1 Year	7.39%	6.83%	3.75%	3.06%	3.89%
3 Years	7.99%	7.49%	4.32%	5.02%	4.36%
5 Years	3.32%	2.84%	1.52%	0.36%	1.53%
10 Years	2.76%	2.30%	1.67%	2.32%	1.67%
Since Inception	2.73%	2.27%	1.56%	2.34%	1.62%

PAST PERFORMANCE DOES NOT PREDICT FUTURE RETURNS. Net performance reflects the deduction of fees and expenses based upon the highest institutional share class available. An investment entails a risk of loss. Performance reflects the deduction of fees and expenses based upon the lowest fee share class available within the periods provided. Please note that this does not reflect what a new investor will experience, as their returns will be reduced by the deduction of such fees and expenses of the applicable share class. Returns for periods greater than one year are annualized.

- Fund Inception Date: November 18, 2014. Performance figures are shown in USD on a NAV per unit basis, with gross income reinvested.
- Effective 11/14/2024 the Fund name was changed from Barings Active Short Duration Fund to Barings Income Navigator Fund. The benchmark was changed from the Bloomberg U.S. 1-3yr Treasury to the Bloomberg Global Aggregate index.
- The Benchmark is used for risk management and performance comparison purposes. The investment manager has complete discretion in making investments and is not constrained by the Benchmark. If you are investing in a different currency to the base currency of the fund, your returns may increase or decrease as a result of currency fluctuations

MANAGEMENT FEE SCHEDULE

	Commitment	Management Fee (p.a.)
Share Tranche A*	\$1M	0.15%
Share Tranche B	\$50 – 100M	0.25%
Share Tranche C	\$10 - 50M	0.30%
Share Tranche I	\$1 - 10M	0.45%
Share Tranche E	\$100k (or equivalent)	0.60%
Share Tranche G	≥ \$1,000	1.00%

Annual expenses capped at 10 bps per annum (excluding hedging costs and establishment costs Please refer to Prospectus for more information. *Please note that this tranche is only available for subscription during the launch phase until the Fund reaches \$300M. Be aware of currency risk. If you are buying this product in a different currency to your local currency you will receive payments in a different currency, so the final return you will get will depend on the exchange rates between the two currencies.

Barings Income Navigator Fund

This is a marketing communication.

BARINGS

INVESTMENT GRADE FIXED INCOME PLATFORM¹

Barings manages \$456+ billion of fixed income, real estate, equity, and alternative assets globally

Barings' Global Investment Grade Credit Platform manages \$112.4 billion across multiple strategies, including \$78.2 billion in Global Investment Grade Corporate Credit

A top-down, bottom-up approach generates a rich source of investment ideas across a diversified fixed income opportunity set

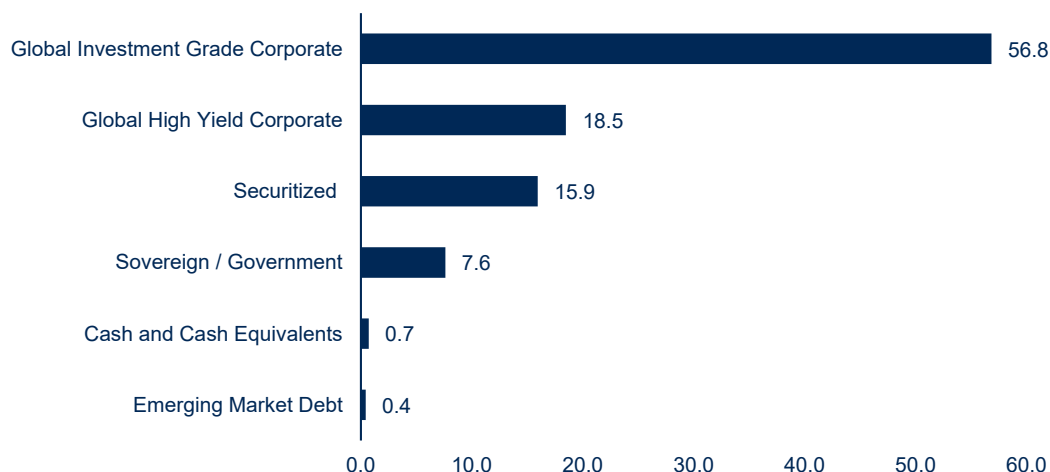
A cohesive investment process led by a senior portfolio management team

The team leverages a wide array of well-resourced investment teams to generate unique investment ideas

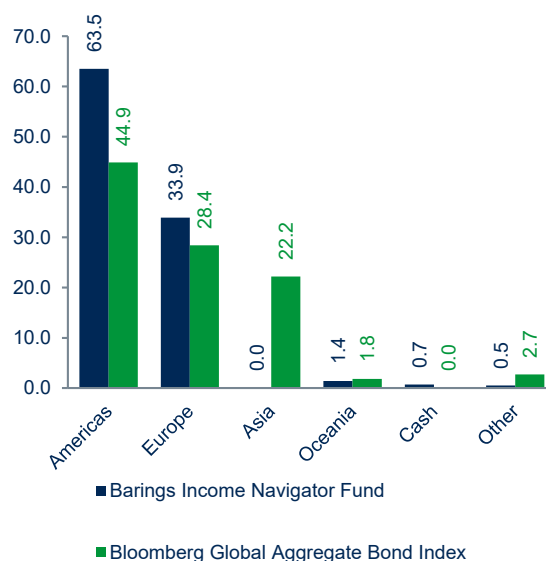
Dedicated risk management group integrated in the portfolio management process

CHARACTERISTICS	BARINGS INCOME NAVIGATOR FUND	BLOOMBERG GLOBAL AGGREGATE INDEX
Yield to Maturity (%)	6.51	4.71
Option Adjusted Spread (bps)	187	31
Effective Duration	3.48	6.30
Spread Duration	4.57	3.38
Average Rating	Baa2 / BBB / BBB	Aa3 / AA- / AA-
Number of Issuers	195	4,717

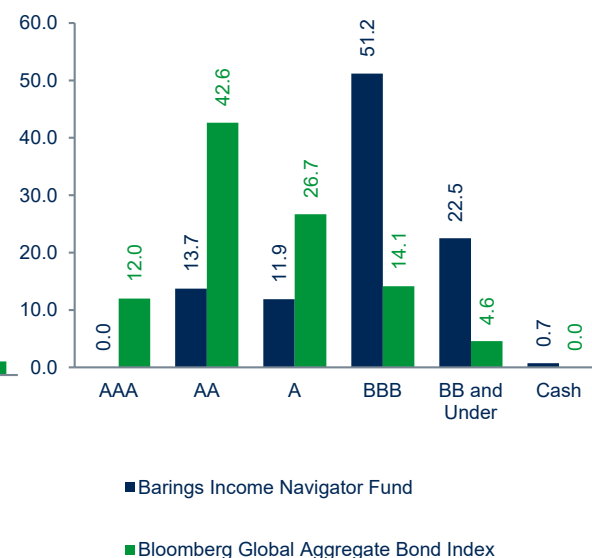
SECTOR DISTRIBUTION (% OF MV)



GEOGRAPHIC EXPOSURE (% OF MV)



RATING DISTRIBUTION (% OF MV)



1. Barings, assets as of June 30, 2025.

Please note that unless otherwise indicated, all data is based on Barings' internal values and calculations.

AVAILABLE SHARE TRANCHE IDS

Name	ISIN	Bloomberg	Lipper
Tranche A AUD Accumulation	IE00BMNQLJ44	BARASTA ID	N/A
Tranche A EUR Accumulation	IE00BMNQLG13	N/A	N/A
Tranche A GBP Distribution	IE00BMNQLM72	BRASAGD ID	68825900
Tranche A USD Accumulation	IE00BMNQLD81	N/A	N/A
Tranche A USD Distribution	IE00BMNQLF06	BAASDAI ID	N/A
Tranche A1 USD Accumulation	IE00BK71L807	BAASDTA ID	68587913
Tranche A1 USD Distribution	IE00BK71L914	BAASDAD ID	N/A
Tranche F USD Distribution	IE00BF7LH546	N/A	N/A
Tranche I GBP Distribution	IE00BMNQKN15	N/A	N/A
Tranche I USD Accumulation	IE00BMNQKF31	BAASTDU ID	68587912
Tranche I USD Distribution	IE00BMNQKG48	BCASDUS ID	68555364
Tranche IA USD Accumulation	IE00BK71LD50	BAASDTC ID	68587915
Tranche IA USD Distribution	IE00BK71LF74	BAASDTD ID	68587916
Tranche N USD Accumulation	IE00BK71LB37	BAASDTN ID	68587914
Tranche N USD Distribution	IE00BK71LC44	BAASDTU ID	N/A

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