

Unit Trust Range

JPMorgan Provident Capital Fund

- The Fund invests primarily (at least 70%) in a professionally managed portfolio of interests in collective investment schemes (including exchange-traded funds). The underlying assets of the Fund will have a majority investment in fixed income securities to ensure that the capital value and income stability of the portfolio is maintained whilst balancing this with a minority exposure to global equities to provide the potential for some capital appreciation for the portfolio.
- The Fund is therefore exposed to risks related to investment, equity, emerging markets, currency, hedging and derivatives, risks of investing in other collective investment schemes and risks associated with debt securities (including below investment grade/unrated investment, investment grade bond, credit, interest rates, valuation and sovereign debt).
- Where the income generated by the Fund is insufficient to pay a distribution as the Fund declares, the Manager may in its discretion determine such distributions may be paid from capital. Investors should note that the payment of distributions out of capital represents a return or withdrawal of part of the amount they originally invested or from any capital gains attributable to that original investment. As a result, the capital that the Fund has available for investment in the future and capital growth may be reduced. Any payments of distributions by the Fund may result in an immediate decrease in the net asset value of units. Also, a high distribution yield does not imply a positive or high return on the total investment.
- Investors may be subject to substantial losses.
- Investors should not solely rely on this document to make any investment decision.

Fund overview

Investment objective

- To minimize its short term capital risk in Hong Kong dollar terms, while providing the potential for some capital appreciation.
- The underlying asset mix of the Fund will have the majority of investment in fixed income securities to ensure that the capital value and income stability of the portfolio is maintained whilst balancing this with a minority of exposure to global equities to provide the potential for some capital appreciation for the portfolio.

Fund Information (Distribution unit)

Fund base currency HKD	Denominated currency and NAV per unit Distribution unit : HKD 8.19
Total fund size (m) HKD 1,194.4	Distribution unit - R : HKD 9.96
SEDOL BMYPN94	Distribution frequency Distribution unit : Expected monthly
ISIN code HK0000664414	Distribution unit - R : Expected monthly
Bloomberg code JPMPCFM HK	
Current charge Initial : 5.0% of NAV Redemption : 0% Management fee : 1.25% p.a.	
Yield	Last distribution^(xd date)/Annualised yield¹⁾
Distribution unit	HKD 0.0365 (31/03/26)/5.48%
Distribution unit - R	HKD 0.0443 (31/03/26)/5.47%

Ratings

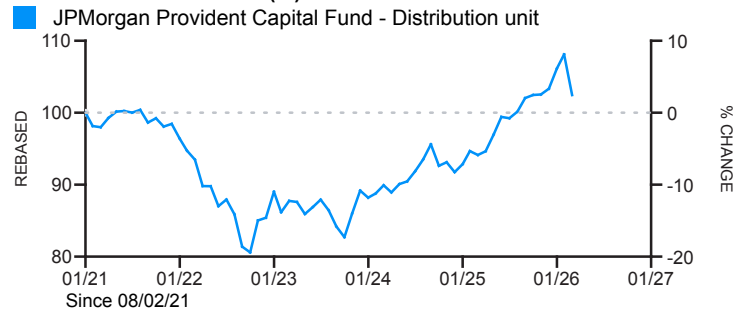
Category USD Cautious Allocation

Risk

1 2 3 4 5

Performance

Cumulative Performance (%)



	1 month	1 year	3 years	5 years	Since launch	Launch date
Distribution unit	-5.2	8.9	16.8	4.6	2.5	08/02/21
Distribution unit - R	-5.1	9.6	18.3	-	17.9	01/08/22

Calendar Year Performance (%)

	2021	2022	2023	2024	2025	2026YTD
Distribution unit	-	-13.2	4.4	2.9	12.6	-0.9
Distribution unit - R	-	-	4.8	3.5	13.0	-0.6

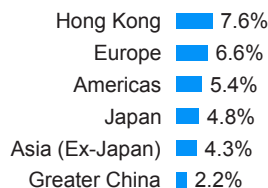
¹⁾Annualised yield = [(1+distribution per unit/ex-dividend NAV)^{distribution frequency}]-1. The annualised dividend yield is calculated based on the latest dividend distribution with dividend reinvested, and may be higher or lower than the actual annual dividend yield. ²⁾Positive distribution yield does not imply positive return. ³⁾Top 10 holdings excludes derivatives. ⁴⁾Asian Investor Asset Management Awards are issued by Asian Investor in the year specified, reflecting performance as at the previous calendar year end. ⁵⁾Unless stated otherwise, the portfolio breakdown is reported based on the primary investment objective or exposure of the underlying funds, and not on a look-through basis. Portfolio breakdown includes the effect of derivatives. Net Liquidity includes physical cash and derivative offset. Physical cash as of the reporting date was 2.62%. Unless stated otherwise, all information as at the last valuation date of the previous month. Source: J.P. Morgan Asset Management (NAV to NAV in denominated currency with income reinvested). Risk ratings (if any) are based on J.P. Morgan Asset Management's assessment of relative risk by asset class and historical volatility of the fund where applicable. The risk ratings are reviewed annually or as appropriate and for reference only. The time difference between fund NAV calculation and US market closing can distort the Fund's relative performance. Any overweight in any investment holding exceeding the limit set out in the Investment Restrictions was due to market movements and will be rectified shortly. It should be noted that due to the difference of the fund domiciles the valuation points used by Unit Trust range and SICAV range of funds for fair valuation (where applied) may vary. For details please refer to the respective offering document(s). For funds offering classes with a distribution feature, such classes aim at monthly, quarterly, semi-annual or annual distribution as the case may be. Dividend rate is not guaranteed. Distributions may be paid from capital. The investment returns are calculated in denominated currency. Investment involves risk. Past performance is not indicative of future performance. Please refer to the offering document(s) for details, including the risk factors. This document has not been reviewed by the SFC. Issued by JPMorgan Funds (Asia) Limited. For more information, please contact your bank, financial adviser or visit am.jpmorgan.com/hk today.

Holdings²⁾ (as at end February 2026)

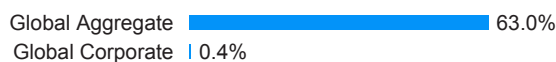
TOP 10	%
JPMorgan Funds - Global Aggregate Bond Fund	27.9
JPMorgan Global Bond Fund	26.9
JPMorgan Funds - Income Fund	10.4
JPMorgan Funds - Europe Equity Fund	6.8
JPMorgan SAR Asian Fund	6.3
JPMorgan SAR Hong Kong Fund	5.7
JPMorgan Investment Funds - Japan Strategic Value Fund	4.8
JPMorgan Funds - China A-Share Opportunities Fund	2.2
JPMorgan SAR American Fund	1.9
JPMorgan Funds - US Value Fund	1.7

Portfolio Breakdown⁴⁾

Equity



Fixed Income



Net Liquidity

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1) Annualised yield = [(1+distribution per unit/ex-dividend NAV)*(distribution frequency)]-1. The annualised dividend yield is calculated based on the latest dividend distribution with dividend reinvested, and may be higher or lower than the actual annual dividend yield. Positive distribution yield does not imply positive return. 2) Top 10 holdings excludes derivatives. 3) Asian Investor Asset Management Awards are issued by Asian Investor in the year specified, reflecting performance as at the previous calendar year end. 4) Unless stated otherwise, the portfolio breakdown is reported based on the primary investment objective or exposure of the underlying funds, and not on a look-through basis. Portfolio breakdown includes the effect of derivatives. Net Liquidity includes physical cash and derivative offset. Physical cash as of the reporting date was 2.62%. Unless stated otherwise, all information as at the last valuation date of the previous month. Source: J.P. Morgan Asset Management (NAV to NAV in denominated currency with income reinvested). Risk ratings (if any) are based on J.P. Morgan Asset Management's assessment of relative risk by asset class and historical volatility of the fund where applicable. The risk ratings are reviewed annually or as appropriate and for reference only. The time difference between fund NAV calculation and US market closing can distort the Fund's relative performance. Any overweight in any investment holding exceeding the limit set out in the Investment Restrictions was due to market movements and will be rectified shortly. It should be noted that due to the difference of the fund domiciles the valuation points used by Unit Trust range and SICAV range of funds for fair valuation (where applied) may vary. For details please refer to the respective offering document(s).

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