KEY INFORMATION DOCUMENT

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

ILF GBP Liquidity Fund

PRODUCT

Product:	ILF GBP Liquidity Fund: Class 7 (Accumulation) Shares, A sub-fund of Insight Liquidity Funds plc
Manufacturer name:	Insight Investment Management (Europe) Limited
Product ISIN:	IE00B5V6P283
Website:	https://www.insightinvestment.com/continental-europe-and-ireland/
Contact Number:	+44 207 982 3985
Competent Authority:	ILF GBP Liquidity Fund (the "Fund") is authorised in Ireland and regulated by the Central Bank of Ireland. Insight Investment Management (Europe) Limited (the "Manager") is authorised in Ireland and regulated by the Central Bank of Ireland.
Domicile country:	Ireland

Document valid as at: 31 December 2025

WHAT IS THIS PRODUCT?

Type:

The product is a type of collective investment scheme – specifically, a shareclass within a sub-fund of an umbrella type open-ended investment company with variable capital and segregated liability between sub-funds authorised by the Central Bank of Ireland as a UCITS pursuant to the Regulations and the Money Market Fund Regulation. Your investment will take the form of shares in the Fund.

Term:

The product is not subject to any fixed term or maturity date. The Manager may not terminate the Fund unilaterally. The directors of Insight Liquidity Funds plc may terminate the Fund in accordance with the terms of the Prospectus.

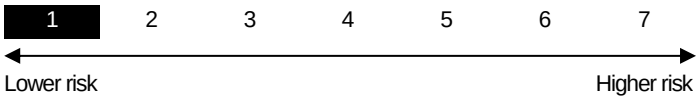
Objectives:

- The Fund is a short-term money market fund which aims to provide investors with stability of capital and daily liquidity. In addition it seeks to offer an income comparable to short-term sterling interest rates. The Fund's benchmark is Sterling Overnight Index Average (SONIA) and the Fund will measure its performance against this.
- The Fund will mainly be invested in various types of money-market instruments, including bank deposits, certificates of deposit and commercial paper. The Fund may also invest in floating rate notes (bonds that pay a variable, rather than a fixed interest rate).
- It will not invest in a money-market instrument or floating rate note unless it has a rating of at least A1 from a recognised rating agency or, in the case of floating rate notes, a remaining maturity of 397 days or less. Most instruments that the Fund invests in will be issued by companies, including financial institutions.
- The Fund will only invest in sterling-based assets.
- The Fund is actively managed meaning the Investment Manager has a high level of choice as to how to make investments for the Fund. When assessing different investments the Investment Manager will compare their risk, return and maturity profile against those of assets offering the benchmark return.
- The environmental and social characteristics promoted by the Fund comprise of mitigating environmentally detrimental practices; reducing the production of controversial weapons and tobacco; promoting responsible business practices as defined by the principles of the UN Global Compact; and avoiding corporate and sovereign issuers deemed worst in class from an ESG perspective.
- The Depositary of the Fund is Northern Trust Fiduciary Services (Ireland) Limited.
- Class 7 Shares do not pay a dividend. Any income arising is retained in the Fund and reflected in the value of the share class.
- Insight Liquidity Funds plc is an umbrella investment company. The assets of the Fund are segregated from those of other sub-funds in Insight Liquidity Funds plc. You can find out more information about the umbrella and the Fund in the "Important Information" section of the Prospectus.
- The Prospectus and periodic reports for Insight Liquidity Funds plc are available free of charge from www.insightinvestment.com. Copies of the Prospectus are available in English and certain other languages. Copies of periodic reports are available in English only.
- Other practical information can be found in the Prospectus. The price of shares can be found on www.insightinvestment.com

Intended Retail Investor:

Investment in the Fund is suitable for investors seeking stability of capital and daily liquidity with an income which is comparable to short dated money market interest rates.

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?



The risk indicator assumes you hold the product for 1 year. The actual risk can vary significantly if you cash in at an early stage and you may get back less than you invested.

Risk indicator

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as class 1 out of 7, which is the lowest risk class. This rates the potential losses from future performance at a very low level, and poor market conditions are very unlikely to impact the capacity of the Fund to pay you.

If the product is denominated in a currency other than the official currency of the member state where the product is being marketed, the return, when expressed in the official currency of the member state where the product is being marketed, may change depending on currency fluctuations. This risk is not considered in the indicator above. This product does not include any protection from future market performance and you could lose some or all of your investment. However, your liability will be limited to the amount invested and you will not be liable for any future additional financial commitments beyond the amount you have invested. For further information about other risks not referenced in this document please refer to the Prospectus.

Performance scenarios

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 / a suitable benchmark over the last 10 years. Markets could develop very differently in the future.

Recommended minimum holding period: 1 years **Investment 10 000 GBP**		
Survival Scenarios **Minimum: There is no minimum guaranteed return. You could lose some or all of your investment.**		**If you exit after 1 years** (recommended holding period)
Stress scenario	**What might you get back after costs**	**9 900 GBP**
	Average return each year	- 1.03 %
Unfavourable scenario	**What might you get back after costs**	**10 000 GBP**
	Average return each year	- 0.02 %
Moderate scenario	**What might you get back after costs**	**10 060 GBP**
	Average return each year	0.59 %
Favourable scenario	**What might you get back after costs**	**10 570 GBP**
	Average return each year	5.74 %

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.
The stress scenario shows what you might get back in extreme market circumstances.
Unfavourable: This type of scenario occurred for an investment between 02/2021 and 01/2022.
Moderate: This type of scenario occurred for an investment between 02/2018 and 01/2019.
Favourable: This type of scenario occurred for an investment between 11/2023 and 10/2024.

WHAT HAPPENS IF INSIGHT INVESTMENT MANAGEMENT (EUROPE) LIMITED IS UNABLE TO PAY OUT?

The assets of the Fund are held in safekeeping by the Depositary. In the event of the insolvency of the Manager, the Fund's assets in the safekeeping of the Depositary will not be affected. However, in the event of the insolvency of the Depositary, or someone acting on its behalf, the Fund may suffer a financial loss and there is no compensation or guarantee scheme in place which may offset, all or any of this loss. This risk is mitigated by the fact that the Depositary is required by law and regulation to segregate its own assets from the assets of the Fund.

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, how long you hold the product and how well the product does. 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.
- GBP 10 000 is invested.

Investment 10 000 GBP	**If you exit after 1 year**
Total costs	**11 GBP**
Cost Impact	0.11 %

*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 0.11% before costs and 0.00% after costs.

Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	We do not charge an entry fee for this product.	N/A
Exit costs	We do not charge an exit fee for this product.	N/A
Ongoing costs		
Management fees and other administrative or operating costs	0.10% of the value of your investment per year. This is an estimate based on actual costs over the last year.	10 GBP
Portfolio transaction costs	0.01% 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.	1 GBP
Incidental costs taken under specific conditions		
Performance Fee	0.00% of the positive difference between the performance of the Sub-Fund/Unit-Class and the benchmark (as indicated in the Sub-Fund's investment policy) over the calendar year. The performance fee is calculated/accrued daily and paid annually. A performance fee may be paid even when the sub-fund overperforms the benchmark but with a negative absolute performance.	0 GBP

HOW LONG SHOULD I HOLD IT AND CAN I TAKE MY MONEY OUT EARLY?

Recommended minimum holding period: 1 year

In accordance with the regulations governing this document a recommended minimum holding period of no less than 1 year must be stated. As such, given the Fund's risk and reward profile and the product's characteristics, the above-mentioned period has been selected. However, investors should note that the Fund is a daily dealing fund categorised as a short-term money market fund in accordance with the Money Market Fund Regulation and as such your ideal holding period may be different from this minimum recommended holding period. We recommend that you discuss this with your advisor. If the holding period is shorter than the recommended minimum, this may have a negative impact on the return on your investment. Any costs are shown under "Composition of costs" above. Information about how to buy and sell shares in the Fund can be found in the Fund's supplement.

HOW CAN I COMPLAIN?

Complaints about this product or the conduct of the Manager should be sent directly to:
Website: www.insightinvestment.com
E-mail: Insight_TA@ntrs.com
Telephone: + 44 207 982 3985

To the extent someone else has advised you on or sold you the product, you should contact them directly and in the first instance if the complaint relates to their conduct or activities.

OTHER RELEVANT INFORMATION

• The Depositary of the Fund is Northern Trust Fiduciary Services (Ireland) Limited.
• The Fund is subject to the tax rules of Ireland. This may have an impact on your investment. For further details please consult your financial adviser.
• Insight Liquidity Funds plc 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 Supplement to the Prospectus for the Fund.
• Subject to the terms of the Prospectus, you may switch from one share class to another, either within the Fund or within another sub-fund of the umbrella, provided that you meet all the criteria for that share class set out in the relevant supplement to the Prospectus. There are no charges for switching although, depending on the destination share class, entry charges as described in the Charges section above may apply.
• Insight Liquidity Funds plc is an umbrella investment company. The assets of the Fund are segregated from those of other sub-funds in Insight Liquidity Funds plc. You can find out more information about the umbrella and the Fund in the "Important Information" section of the Prospectus.
• The Prospectus and periodic reports for Insight Liquidity Funds plc are available free of charge from www.insightinvestment.com. Copies of the Prospectus are available in English and certain other languages. Copies of periodic reports are available in English only.
• Other practical information can be found in the Prospectus. The price of shares can be found on www.insightinvestment.com.
• Alongside this document, we invite you to carefully consult the Prospectus on our website. Words and expressions defined in the Prospectus shall, unless the context otherwise requires, have the same meaning when used in this Key Information Document.
• The past performances and the previous scenarios document for this product can be found here https://www.insightinvestment.com/uk/funds-and-prices/fund-literature-library/
• Please note that past performance is not indicative of future performance. It cannot provide a guarantee of returns that you will receive in the future.
• The Fund is an investment fund and not a banking product and whilst preservation of capital is a major component of the objective of the Fund it is not guaranteed. Neither Insight nor any other BNYM group company will provide capital support for the Fund in the event of any capital loss arising within the Fund.