A Sub-Fund of Morgan Stanley Investment Funds

Calvert Global Equity Fund

Calvert

Performance Review

In the three month period ending 30 June 2026, the Fund's Z shares returned 11.60% (net of fees)[1], while the benchmark returned 14.93%.

Positive contributions to Fund performance over the quarter came from stock selection within the industrials, consumer discretionary and communication services sectors.

- Japanese recruitment technology company Recruit Holdings was the largest stock contributor to performance. The company reported stronger-than-expected earnings, supported by continued strength within its HR Technology business. Recruit benefited from the increased monetisation of Indeed, which has made additional advancements in improved matching accuracy with the help of artificial intelligence (AI).
- Dutch semiconductor equipment manufacturer ASML was the second-largest contributor. The company confirmed robust demand for its extreme ultraviolet lithography systems, which continues to outpace supply. Management reiterated confidence in its long-term growth outlook as investment in AI infrastructure remained strong.
- Japanese factory automation company Keyence also contributed positively after reporting resilient earnings and maintaining industry-leading operating margins despite a mixed industrial backdrop. Keyence approved a share buyback, which was seen as a positive development by market participants.
- Taiwan Semiconductor Manufacturing Company added to performance following another strong earnings report. Demand for leading-edge semiconductor manufacturing remained robust, supported by continued investment in AI infrastructure and high-performance computing. Management also reaffirmed plans for increased capital expenditure to support future growth.
- U.K.-based testing, inspection and certification company Intertek rounded out the top contributors. The company delivered resilient earnings growth driven by improving demand across its Assurance and Quality businesses. Intertek also agreed to be taken private by Swedish private equity firm EQT for $14.5 billion.

The main detractors from the Fund's relative returns came from stock selection within the information technology, health care and financials sectors, as well as an underweight allocation to selected information technology companies. Regionally, the Fund's underweight exposure to the United States also weighed on performance.

- U.S. animal health company Zoetis was the largest stock detractor. The company reported weaker-than-expected earnings, noting weakness in its U.S. companion animal division, attributed to increased price sensitivity among pet owners and heightened competition.
- The Fund's zero weight in U.S. semiconductor company Micron Technology was the second-largest detractor. Having sold out of the stock earlier in the year, Micron continued to outperform following strong earnings driven by robust demand for high-bandwidth memory used in AI servers and as management raised guidance, reinforcing investor optimism on the AI investment cycle.
- Hong Kong-based insurer AIA Group detracted from performance. While the company's earnings results remained resilient, broader weakness across Hong Kong financial markets and continued uncertainty surrounding China's economic recovery weighed on the stock.
- A zero weight in South Korean memory semiconductor manufacturer SK Hynix impacted relative returns as the company continued to benefit from exceptional demand for AI-related memory products. Investors responded positively to improving earnings expectations and continued strength in high-bandwidth memory pricing.
- A zero weight in U.S. semiconductor company Advanced Micro Devices (AMD) also detracted. The shares advanced following continued evidence of growing demand for the company's AI accelerators and data centre products, with investors increasingly optimistic about AMD's ability to expand its position within AI infrastructure markets.

Market Review

Global equity markets delivered another strong quarter despite elevated geopolitical risks and policy uncertainty. Investor sentiment continued to be supported by resilient corporate earnings, ongoing enthusiasm surrounding AI-related investment, and expectations that major central banks would gradually ease monetary policy.

The U.S. equity market outperformed developed market peers, driven once again by large-cap technology and semiconductor companies. Continued investment in AI infrastructure, cloud computing and data centres remained the dominant driver of market leadership.

[1] Source: Morgan Stanley Investment Management Limited. Data as of 30 June 2026.

European equities also generated positive returns, balancing improving monetary conditions and fiscal support against slower economic growth and continued sensitivity to global trade and energy prices. Similarly, Japanese equities advanced, supported by corporate governance reforms, improving shareholder returns and continued evidence of reflation, although policy normalisation by the Bank of Japan remained an important focus for investors. Emerging markets outperformed developed equity markets overall, driven by markets with exposure to AI-related investment, with further support from improving global liquidity and a weaker U.S. dollar.

Portfolio Activity

During the second quarter, we initiated a new position in Zebra Technologies, a U.S. provider of enterprise automation, barcode scanning and industrial software solutions.

We sold our position in Australian biotechnology company CSL.

Strategy and Outlook

Equity markets continue to display an uncomfortable divergence between resilient headline index performance and a macro backdrop that includes elevated energy prices, still-high inflation, stagnating real income, and ongoing geopolitical uncertainty. Despite the increase in oil prices following the conflict in the Middle East, the global economy has so far proven more resilient than many had expected. Strategic petroleum reserves in countries such as China and Japan have helped cushion the impact, while Europe remains more exposed to sustained energy price shocks. At the same time, the AI investment cycle continues to provide an important source of support for corporate earnings, capital expenditure and investor sentiment.

The AI investment cycle remains the dominant structural theme within global equity markets. From the U.S. to Taiwan and Korea, semiconductor companies and AI infrastructure providers have continued to drive market performance. The durability of the AI investment cycle remains hard to determine. The large hyperscalers are locked in what appears to be an existential battle and are unlikely to willingly ease up on their capital expenditure spending plans. Investors are increasingly focused on several factors that could influence the next phase of AI adoption, including the rising cost of tokens for the most advanced models as user consumption increases; infrastructure constraints around power, water and construction; increasing competition from Chinese AI developers; and greater regulatory scrutiny. In terms of our portfolio, our focus is unchanged as we look for global leaders who are a critical link in the AI chain, with valuation discipline remaining important.

The resilience of the U.S. equity market remains sensitive to the AI narrative. Disappointment around monetisation, higher-for-longer financing costs, or a sustained rise in energy prices that slows capital expenditure could increase market volatility. While we continue to view AI as an important structural growth driver, we are wary of paying for it indiscriminately, conscious that the same powerful momentum that has driven many of these stocks higher can change quickly.

Due to the Middle East conflict, higher energy prices are also contributing to renewed inflationary pressures while weighing on real incomes and economic growth. The incoming Federal Reserve Chair, Kevin Warsh, inherits an environment where inflation remains above target, potentially limiting the scope for aggressive policy easing. We expect monetary policy, together with periodic debate surrounding Federal Reserve independence, to remain a key source of market volatility during the balance of the year.

In this environment, we continue to believe selectivity will likely remain more important than broad market exposure within U.S. equities. The portfolio remains underweight the U.S., reflecting our preference for regions offering more attractive valuations and broader sources of return rather than any negative assessment of the quality of U.S. businesses. Relative to history, we continue to see elevated risks surrounding fiscal and debt dynamics, equity market valuations and the market's over-reliance on the AI theme.

European equity markets enter the second half of the year facing a more challenging backdrop than many other developed markets due to their greater reliance on imported energy. This creates headwinds for corporate margins, business confidence and parts of the industrial economy. Offsetting these challenges, valuations remain attractive relative to global peers, monetary policy has become more supportive and fiscal spending is increasing across defence, infrastructure and energy security. Germany's fiscal pivot remains central to the argument that the region can move from structural stagflation towards selective industrial renewal. We continue to favour European companies with strong global franchises, resilient margins and structural growth characteristics rather than businesses that are heavily dependent on domestic economic conditions. The tension between attractive valuations and fiscal fragility that characterises both the U.K. and parts of Continental Europe is precisely why we favour globally exposed quality companies.

Following our recent visit to Japan, we have increased conviction in the country's ongoing corporate governance reforms. The new administration under Prime Minister Takaichi is pushing for greater investment and growth from Japanese corporates. We believe broadening economic growth beyond the semiconductor and technology sectors will be important for creating more sustainable improvements in Japanese growth domestic product (GDP). While government subsidies have helped offset higher fuel costs resulting from the Middle East conflict, they also add further pressure to Japan's already challenging fiscal position.

China remains an important influence on global equity markets, and the notable development this year is that China's economy appears to be emerging from its period of deflation that has weighed on growth over recent years, with producer prices and broader inflation measures showing signs of improvement beyond energy-related sectors. While policy support and AI infrastructure investment have contributed to this stabilisation, we would not overstate the strength of the recovery. The property sector remains a headwind, albeit a diminishing one, and renewed weakness could once again weigh on economic activity. As a result, we continue to favour businesses that are not overly dependent on Chinese GDP growth and that can defend profitability through product differentiation, pricing power and sustainable competitive advantages.

We strive to build a portfolio of sustainable businesses that will likely succeed irrespective of the outlook. For Calvert Global Equity Fund, our philosophy, framework and approach to bottom-up stock picking, with a focus on sustainable business models, remain unchanged.

For further information, please contact your Morgan Stanley Investment Management representative.

Fund Facts

Launch date	28 November 2023
Base currency	U.S. dollars
Benchmark	MSCI AC World Net Index

Calendar Year Returns (%)

Past performance is not a reliable indicator of future results.

	YTD	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Class Z Shares	1.55	18.12	10.00	--	--	--	--	--	--	--	--
MSCI AC World Net Index	11.25	22.34	17.49	--	--	--	--	--	--	--	--

All performance data is calculated NAV to NAV, net of fees, and does not take account of commissions and costs incurred on the issue and redemption of shares. The sources for all performance and index data is Morgan Stanley Investment Management ('MSIM Ltd'). **Please visit our website www.morganstanley.com/im to see the latest performance returns for the fund's other share classes.**

Share Class Z Risk and Reward Profile

- The fund may be impacted by movements in the exchange rates between the fund's currency and the currencies of the fund's investments.
- The Fund relies on other parties to fulfill certain services, investments or transactions. If these parties become insolvent, it may expose the Fund to financial loss.
- Sustainability factors can pose risks to investments, for example: impact asset values, increased operational costs.
- There may be an insufficient number of buyers or sellers which may affect the Fund's ability to buy or sell securities.
- There are increased risks of investing in emerging markets as political, legal and operational systems may be less developed than in developed markets.
- Past performance is not a reliable indicator of future results. Returns may increase or decrease as a result of currency fluctuations. The value of investments and the income from them can go down as well as up and investors may lose all or a substantial portion of his or her investment.
- The value of the investments and the income from them will vary and there can be no assurance that the Fund will achieve its investment objectives.
- Investments may be in a variety of currencies and therefore changes in rates of exchange between currencies may cause the value of investments to decrease or increase. Furthermore, the value of investments may be adversely affected by fluctuations in exchange rates between the investor's reference currency and the base currency of the investments.

Please refer to the Prospectus for full risk disclosures, available at www.morganstanleyinvestmentfunds.com. All data as of 30.06.2026 and subject to change daily.

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Information in relation to sustainability aspects of the Fund and the summary of investor rights is available at the aforementioned website.

In addition, all Italian investors should refer to the 'Extended Application Form', and all Hong Kong investors should refer to the 'Additional Information for Hong Kong Investors' section, outlined within the Prospectus. Copies of the Prospectus, KID or KIID, the Articles of Incorporation and the annual and semi-annual reports, in German, and further information can be obtained free of charge from the representative in Switzerland. The representative in Switzerland is Carnegie Fund Services S.A., 11, rue du Général-Dufour, 1204 Geneva. The paying agent in Switzerland is Banque Cantonale de Genève, 17, quai de l'Ile, 1204 Geneva.

If the management company of the relevant Fund decides to terminate its arrangement for marketing that Fund in any EEA country where it is registered for sale, it will do so in accordance with the UCITS rules.

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The use of leverage increases risks, such that a relatively small movement in the value of an investment may result in a disproportionately large movement, unfavourable as well as favourable, in the value of that investment and, in turn, the value of the Fund.

Investment in the Fund concerns the acquisition of units or shares in a fund, and not in a given underlying asset such as building or shares of a company, as these are only the underlying assets owned.

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INDEX INFORMATION

The **MSCI AC World Net Index (MSCI ACWI)** is a free float-adjusted market capitalization weighted index designed to measure the equity market performance of developed and emerging markets. The term "free float" represents the portion of shares outstanding that are deemed to be available for purchase in the public equity markets by investors. The performance of the Index is listed in U.S. dollars and assumes reinvestment of net dividends.

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