

29 October 2024



To the Shareholders of

GAM Funds - GAM Credit Opportunities GBP, GAM Disruptive Growth, (Collectively, the "Funds")

Dear Shareholder,

Non-business days

We are writing to advise you that there will be no dealing in the Funds on a number of days in 2025 due to Irish bank holidays and the closure of principal markets and stock exchanges. These days are confirmed in the schedule of non-business days for 2025 that accompanies this letter. Dealing notice, if ordinarily falling on these days, will move to the prior business day.

Other than these non-business days, the Funds will deal according to the normal schedule, subject to the provisions outlined in the prospectus.

If you have any questions or require further information, please do not hesitate to contact our Client Services team in Dublin by telephone on +353 (0) 1 609 3927 or by email at info@gam.com.

Yours faithfully,

A handwritten signature in blue ink, consisting of several loops and a long horizontal stroke at the end.

GAM Fund Management Limited

GAM Funds Non-Business Days 2025

GAM Credit Opportunities GBP

GAM Disruptive Growth

Ireland & UK

It will be a non-business day for the above GAM Funds on the dates outlined below.

Day	Date	Non-Business Day
Wednesday	01 January 2025	New Year's Day
Monday	03 February 2025	St Brigid's Day
Monday	17 March 2025	St Patrick's Day
Friday	18 April 2025	Good Friday
Monday	21 April 2025	Easter Monday
Monday	05 May 2025	May Day
Monday	26 May 2025	Spring Bank Holiday
Monday	02 June 2025	June Bank Holiday
Monday	04 August 2025	August Bank Holiday
Monday	25 August 2025	Summer Bank Holiday
Monday	27 October 2025	October Bank Holiday
Wednesday	24 December 2025	Christmas Eve
Thursday	25 December 2025	Christmas Day
Friday	26 December 2025	St Stephen's Day

Additional non dealing days due to Market Holidays

Main Market	Funds	Date	Event
EU	GAM Credit Opportunities GBP	01 May 2025	Labour Day
USA	GAM Disruptive Growth	20 January 2025	Martin Luther King Jr. Day
		17 February 2025	Washington's Birthday
		26 May 2025	Memorial Day
		19 June 2025	Juneteenth National Independence Day
		04 July 2025	Independence Day
		01 September 2025	Labor Day
		27 November 2025	Thanksgiving Day