

# Key Investor Information



This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

**abrdn Sterling Money Market Fund, a Sterling denominated sub fund of the abrdn OEIC I, I Acc Shares (ISIN: GB00B1C42332). This fund is managed by abrdn Fund Managers Limited..**

## OBJECTIVES AND INVESTMENT POLICY

### Investment Objective

The fund aims to generate income and preserve some capital over the short term (2 years or less) by investing in cash deposits and money market instruments. Performance Target: The fund targets a return equivalent to SONIA. There is no certainty or promise that the Performance Target will be achieved. SONIA is the Sterling Overnight Index Average and is the representative rate for the return on cash deposits.

### Investment Policy

#### Portfolio Securities

- The fund invests at least 80% in cash deposits and money market instruments (assets that can be turned into cash quickly).
- The fund may also invest in reverse repos, securitisations and asset-backed commercial paper.
- The fund may also invest in other funds (including those managed by abrdn).
- The fund qualifies as a money-market fund (MMF) under the MMF Regulation and more specifically as a Standard Variable Net Asset Value (VNAV) MMF.

#### Management Process

- The management team use their discretion (active management) to maintain a diverse asset mix at country, sector and company level.
- The fund is managed in line with the MMF Regulation which is used as a reference

for portfolio management and risk monitoring of the fund. For example, constraints include limits on the average maturity of the portfolio.

### Derivatives and Techniques

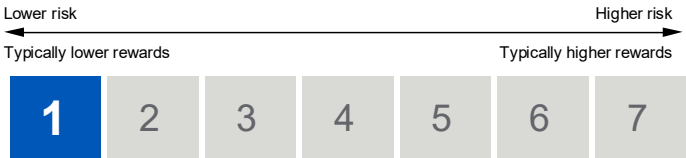
- The fund may use derivatives to reduce risk, reduce cost and/ or generate additional income or growth consistent with the risk profile of the fund.
- Derivatives are linked to the value of other assets. In other words, they derive their price from one or more underlying asset.
- Derivatives include instruments used to manage expected changes in interest rates.

Investors in the fund may buy and sell shares on any dealing day (as defined in the Prospectus).

If you invest in income shares, income from investments in the fund will be paid out to you. If you invest in accumulation shares, income will be added to the value of your shares.

Recommendation: the Fund may not be appropriate for investors who plan to withdraw their money within two years. Investors should satisfy themselves that their attitude to risk aligns with the risk profile of this fund before investing.

## RISK AND REWARD PROFILE



This indicator reflects the volatility of the fund's share price over the last five years which in turn reflects the volatility of the underlying assets in which the fund invests. Historical data may not be a reliable indication for the future.

The current rating is not guaranteed and may change if the volatility of the assets in which the fund invests changes. The lowest rating does not mean risk free.

The fund is rated as 1 because of the extent to which the following risk factors apply:

- Money Markets Fund Risk - The fund price and liquidity is not guaranteed and the risk of loss is borne by the investor. An investment in the fund is different from an investment in bank deposits because the value of the investment may fluctuate, for example, due to counterparty default or changes in interest rates.
- Interest Rate Risk - The fund invests in securities which can be subject to price fluctuation for a variety of reasons including changes in interest rates or inflation expectations.
- Credit Risk - The fund invests in securities which are subject to the risk that

the issuer may default on interest or capital payments.

- Derivatives Risk - The use of derivatives may involve additional liquidity, credit and counterparty risks. In some cases the risk of loss from derivatives may be increased where a small change in the value of the underlying investment may have a larger impact on the value of the derivative.

All investment involves risk. This fund offers no guarantee against loss or that the fund's objective will be attained.

The price of assets and the income from them may go down as well as up and cannot be guaranteed; an investor may receive back less than their original investment.

Inflation reduces the buying power of your investment and income.

The value of assets held in the fund may rise and fall as a result of exchange rate fluctuations.

The fund could lose money if an entity (counterparty) with which it does business becomes unwilling or unable to honour its obligations to the fund.

In extreme market conditions some securities may become hard to value or sell at a desired price. This could affect the fund's ability to meet redemptions in a timely manner.

The fund could lose money as the result of a failure or delay in operational processes and systems including but not limited to third party providers failing or going into administration.

CHARGES

The charges you pay are used to pay the costs of running the fund including marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest

Entry charge	0.00%
Exit charge	0.00%

These are the maximum charges that we might take out of your money before it is invested and before we pay out the sale proceeds of your investment. In some cases, you might pay less and you should speak to your financial adviser about this.

Charges taken from the fund over a year

Ongoing charges	0.15%
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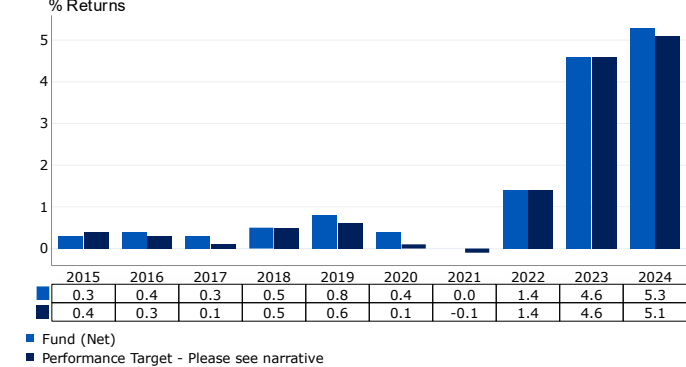
Charges taken from the fund under certain specific conditions

Performance fee	0.00%
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The entry and exit charges shown are maximum figures. In some cases you might pay less - you can find this out from your financial adviser. The Ongoing Charges figure reflects the amount based on the expenses within the annual report for each financial year. This figure may vary from year to year. It excludes: performance fees (where applicable); portfolio transaction costs, except in the case of an entry/exit charge paid by the fund when buying or selling in another collective investment undertaking. Where the Fund invests in an open-ended collective investment scheme which is operated or managed by the ACD/the Manager or an associate of the ACD/the Manager, no additional annual management charge will be incurred by the Fund on such an investment. The annual report for each financial year will include detail on the exact charges made. The Ongoing Charge figure is as at 31/07/2024. A switching charge may be applied in accordance with the Prospectus. For more information about charges please see Prospectus. Further information on the charges can be found in the Prospectus.

PAST PERFORMANCE

abrdn Sterling Money Market Fund, I Acc Shares, 31 December 2024



Past performance is not a guide to future performance. Performance is net of charges and does not take into account any entry, exit or switching charges but does take into account the ongoing charge, as shown in the Charges section. Performance is calculated in GBP. The fund was launched in 1990. The share/unit class was launched on 2007.

Performance Target - SONIA GBP from 01/10/2021. 1 Week GBP LIBID from 31/07/2007 to 30/09/2021

PRACTICAL INFORMATION

This document describes only one share class and other share classes are available. Information on how to buy, sell and switch shares is available by contacting us (see below). Detailed information about the Fund, including its Prospectus, latest Annual and Half-Yearly reports and current share prices is available at [www.abrdn.com](http://www.abrdn.com). Alternatively, please contact abrdn Fund Managers Limited, PO BOX 12233, Chelmsford, Essex CM99 2EE. Telephone: 0345 113 6966. Email: [customer.services@abrdn.com](mailto:customer.services@abrdn.com). The documents are available in English only. abrdn OEIC I offers a range of funds with diversified investment objectives. The Prospectus, Annual and Half-Yearly reports cover all the funds within abrdn OEIC I. In the unlikely event of one fund having debts, the assets of the other funds may not be used to settle these. The Fund's Authorised Corporate Director is abrdn Fund Managers Limited. The depositary of the Fund is Citibank UK Limited. The tax legislation of the United Kingdom may have an impact on your personal tax position. abrdn Fund Managers Limited 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 prospectus for the Fund. Details of an up-to-date UCITS V Remuneration Policy Statement, including but not limited to, a description of how remuneration and benefits are calculated, and the identities of persons responsible for awarding remuneration and benefits, including the composition of the Remuneration Committee, are available at [www.abrdn.com](http://www.abrdn.com) and a paper copy will be made available free of charge on request to the Authorised Corporate Director.

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## Artemis UK Select Fund (the “fund”)

The fund is managed by Artemis Fund Managers Limited.

ISIN:	GB00B2PLJG05
Class:	I accumulation units, GBP

This key investor information document is accurate as at 07 February 2025.

### OBJECTIVES AND INVESTMENT POLICY

#### Objective

To grow capital over a five year period.

#### Investment policy

##### What the fund invests in

- 80% to 100% in company shares.
- Up to 20% in bonds, cash and near cash, other transferable securities, other funds (up to 10%) managed by Artemis and third party funds, money market instruments, and derivatives.

##### Use of derivatives

The fund may use derivatives:

- for investment purposes to achieve the fund objective, including by taking long and short positions
- to produce additional income or growth
- for efficient portfolio management purposes to reduce risk and manage the fund efficiently.

##### Where the fund invests

- United Kingdom, including companies in other countries that are headquartered or have a significant part of their activities in the United Kingdom.

##### Industries the fund invests in

- Any

##### Other limitations specific to this fund

- Total short exposures to equity derivatives will not exceed 10% of the fund.

##### Investment strategy

- The fund is actively managed.
- The manager generates ideas from a number of sources of information, detailed financial analysis and wider economic analysis. A systematic approach is used to collect, assess, and cross-reference this information.
- A company's valuation relative to the industry in which it operates is also considered.
- While considering factors which are unique to a company, the manager seeks companies whose valuations are overly conservative in relation to their peers and that provide attractive opportunities for a future upgrade.
- Short positions can be taken where stock-specific insight identifies an over-valued company.

#### Benchmarks

##### FTSE All-Share Index TR

A widely-used indicator of the performance of the UK stockmarket, in which the fund invests. It acts as a 'comparator benchmark' against which the fund's performance can be compared. Management of the fund is not restricted by this benchmark.

##### IA UK All Companies NR

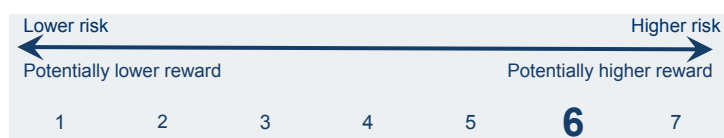
A group of other asset managers' funds that invest in similar asset types as this fund, collated by the Investment Association. It acts as a 'comparator benchmark' against which the fund's performance can be compared. Management of the fund is not restricted by this benchmark.

#### Other information

**Dealing frequency:** Normally Monday to Friday except UK public holidays and non-dealing days. Visit [www.artemisfunds.com/non-dealing-days](http://www.artemisfunds.com/non-dealing-days) for more information. Instructions received before 12 noon UK time will be processed at 12 noon on the same day.

**Distribution policy:** This is an accumulation class. Income received is reinvested in the value of the fund.

### RISK AND REWARD PROFILE



- The fund is in the category shown due to historic volatility (how much and how quickly the value of shares in the fund may have risen and fallen in the past due to movements in markets, currencies and interest rates). It may not be a reliable indication of the future risk profile of the fund.
- The risk category has been calculated using historic data and may not be a reliable indicator of the fund's future risk profile.
- A risk indicator of “1” does not mean that the investment is “risk free”.

Risk indicator number is accurate as at: 31 December 2024.

**The risk indicator may not fully take into account the following risks and the following may affect fund performance:**

**Market volatility risk:** The value of the fund and any income from it can fall or rise because of movements in stockmarkets, currencies and interest rates, each of which

can move irrationally and be affected unpredictably by diverse factors, including political and economic events.

**Currency risk:** The fund's assets may be priced in currencies other than the fund base currency. Changes in currency exchange rates can therefore affect the fund's value.

**Charges from capital risk:** Where charges are taken wholly or partly out of a fund's capital, distributable income may be increased at the expense of capital, which may constrain or erode capital growth.

**Derivatives risk:** The fund may invest in derivatives with the aim of profiting from falling ('shorting') as well as rising prices. Should the asset's value vary in an unexpected way, the fund value will reduce.

**Leverage risk:** The fund may operate with a significant amount of leverage. Leverage occurs when the economic exposure created by the use of derivatives is greater than the amount invested. A leveraged portfolio may result in large fluctuations in its value and therefore entails a high degree of risk including the risk that losses may be substantial.

Please refer to the fund's prospectus for full details of these and other risks which are applicable to this fund.

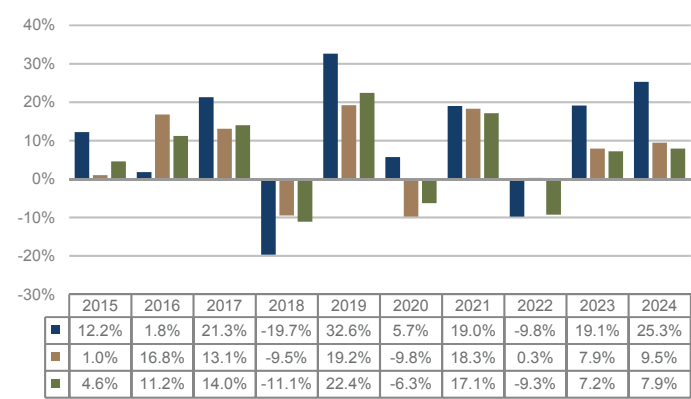
CHARGES FOR THE FUND

One-off charges taken before or after you invest	
Entry charge	None
Exit charge	None
This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.	
Charges taken from the fund over a year	
Ongoing charges	0.800%
Charges taken from the fund under certain specific conditions	
Performance fee	None

- The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. The charges reduce the potential growth of your investment.
- The ongoing charges figure is an estimate rather than a historic figure because this better reflects the expected future charges. The charges may vary from year to year. The exact charges made for each financial year are contained in the fund's annual report.
- The annual management charge is taken from income.

For more information about charges, please see the fund's prospectus, which is available at [www.artemisfunds.com](http://www.artemisfunds.com) or [www.fundinfo.com](http://www.fundinfo.com).  
Charges are accurate as at: 31 December 2024, unless specified.

PAST PERFORMANCE



- I accumulation units, GBP
  - FTSE All-Share Index TR
  - IA UK All Companies NR
  - How the fund has performed in the past is not a guide to how it will perform in the future.
  - This class may have charges or a hedging approach different from those in the IA sector benchmark.
  - Past performance is net of all charges except any costs incurred when investors buy or sell the fund.
  - Performance is calculated in sterling.
  - Fund launch date: 3 April 1998.
  - Class launch date: 1 September 2010.
- Past performance is accurate as at: 31 December 2024.

PRACTICAL INFORMATION

**Trustee:** Northern Trust Investor Services Limited

**Further information:** Can be obtained from the fund's prospectus and the latest annual and half-yearly reports. The documents are in English and available free of charge. These can be found, along with other information such as the price of the fund's classes by contacting Artemis or visiting [www.fundinfo.com](http://www.fundinfo.com).

**Remuneration policy:** Information about Artemis' remuneration policy is available at [www.artemisfunds.com](http://www.artemisfunds.com); a paper copy is available free of charge on request.

**Tax legislation:** UK tax legislation that applies to the fund may have an impact on your personal tax position.

**Liability:** Artemis Fund Managers Limited 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 prospectus for the fund.

**Glossary:** For more information about some of the terms used in this document, please visit [www.artemisfunds.com/glossary](http://www.artemisfunds.com/glossary).

**Switches:** Subject to any restrictions on the eligibility of investors for a particular class, you can switch your investments between funds or classes in the Artemis range. For further information, please refer to the prospectus or contact Artemis.

**Contact Artemis:** Visit [www.artemisfunds.com](http://www.artemisfunds.com) or call 0800 092 2051.

**Authorisation and regulation:** The fund is authorised in the UK by the Financial Conduct Authority. Artemis Fund Managers Limited is authorised and regulated in the UK by the Financial Conduct Authority.

# 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.

## Product

**Name of the Product:** Class A (Hedged) Accumulation Shares Atlantic House Uncorrelated Strategies Fund (the "Fund").

**International Securities Identification Number (ISIN):** IE00BNTJ5Q97

**Name of Product manufacturer:** Gemini Capital Management (Ireland) Ltd. ("the Manager")

**Website:** <https://www.geminicapital.ie/atlantic-house/>

Gemini Capital Management (Ireland) Ltd. is regulated by the Central Bank of Ireland.

This document was issued on 25 March 2024.

**Comprehension Alert: You are about to purchase a product that is not simple and may be difficult to understand**

## What is this product?

**Type:** The Fund is a sub-fund of GemCap Investment Funds (Ireland) plc, which is an umbrella type open-ended investment company with variable capital and segregated liability between sub-funds and is incorporated with limited liability under the laws of Ireland with registered number 485081, which was authorised by the Central Bank on 11 November 2010 as a UCITS.

As detailed in the "Switching" section of the Prospectus, Shareholders can switch between Funds and different classes within the same Fund. Subject to minimum investment and holding requirements of the relevant Class, Shareholders may convert some or all of their Shares in one Fund to Shares in another Fund or another Class in the same Fund.

Up to 100% of the Fund's portfolio holdings could be implemented through total return swaps that provide exposure to financial indices. In normal market conditions the Investment Manager expects between 90% and 100% of the portfolio will be invested in this way. The remaining 0% to 10% may be invested through other FDIs. The Fund's investments in FDIs will take exposure to a 'basket' of various underlying assets/constituents, being equity, equity-related securities (e.g. convertible securities (such as preference shares) and share purchase rights), financial indices (e.g. S&P; 500, EuroStoxx 50, VIX), debt securities, collective investment schemes (including exchange traded funds), commodities, currencies, futures, forwards and/or options.

The Fund may need to invest a significant amount of its total assets in instruments to function as collateral for the use of FDIs. Such instruments will be primarily investment grade (fixed and floating rate) debt securities issued by governments, government agencies and corporate entities and money market instruments.

No investment will be made in another sub-fund of the Company.

The Fund is prohibited from investing more than 10 per cent of the Net Asset Value of the Fund in aggregate in other collective investment schemes. The Fund employs an actively managed approach without reference to a benchmark and is not subject to any industry sector or market capitalisation constraints on target investments.

Income and gains in this share class will be accumulated and reinvested on behalf of shareholders.

**Intended retail investor:** The Fund is not listed on an exchange and as such is intended for investors who understand the risks of investing in private funds and are willing to assume the potential for capital loss associated with investment in such companies including the loss of the total sum invested. We have classified this product as 2 out of 7, which is a relatively low risk class. The minimum investment per investor is the euro equivalent of US \$ 100,000. The Fund has a long-term investment policy and is not intended for investors who will need access to their investment before the end of the recommended holding period of 4 years.

**Maturity date:** The Product has no maturity date. Atlantic House is not entitled to terminate the Product unilaterally. The Fund may not grow to or maintain an economically viable size, in which case its directors may determine to wind up the Fund at a time that may not be opportune for investors.

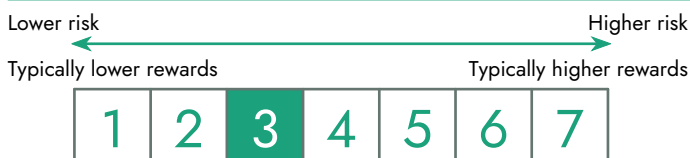
**Depository:** CACEIS Investor Services Bank S.A., Dublin Branch

**Prices of shares and further information:** Further Information on the fund, including copies of the current Prospectus and the most recent Financial Statements are available, free of charge and can be obtained by emailing [Info@geminicapital.ie](mailto:Info@geminicapital.ie), or a hard copy can be requested in person at the Fund's registered office; 7th Floor, Block A, One Park Place, Upper Hatch Street, Dublin 2. Other practical product information, including translations are available on request by emailing [Info@geminicapital.ie](mailto:Info@geminicapital.ie) or through the Manager's Website at <https://www.geminicapital.ie/contact-us/>. More specific information about this share class and other share classes of the Fund are available in the Fund Prospectus and Supplement, which can also be found at <https://www.geminicapital.ie/atlantic-house/>.

We are required to provide you with further documentation, such as the product's latest information memorandum and annual reports. These documents and other product information are available on request.

More specific information about this share class and other share classes of the Fund are available in the Prospectus and Supplement issued in relation to the Fund, which can be found at <https://www.geminicapital.ie/atlantic-house/>.

## What are the risks and what could I get in return?



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. This indicator is based on historical data and may not be a reliable indication of the future risk profile of the fund. The risk indicator assumes you keep the product for 3 years (where there is no exact maturity date). The actual risk can vary significantly if you cash in at an early stage.

**Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.**

The risk and reward category shown is not guaranteed to remain unchanged and may change over time. The lowest category does not mean investment is 'risk free'. This indicator is not a measure of the risk that you may lose the amount you have invested.

We have classified this product as 3 out of 7, which is a relatively low risk class.

This rates the potential losses from future performance at a relatively low, and poor market conditions could impact the capacity of the Fund to pay you. For a more detailed explanation of the risks, please refer to the "Risk Factors" section of the Prospectus and the "Risk Warnings" section of the Supplement.

## Performance scenarios

Investment EUR 10,000			
Scenarios		1 Year	4 Years (Recommended Holding Period)
<b>Stress</b>	What you might get back after costs	7,813	8,629
	Average Return Each Year	-21.87%	-3.62%
<b>Unfavourable</b>	What you might get back after costs	9,789	9,269
	Average Return Each Year	-2.11%	-1.88%
<b>Moderate</b>	What you might get back after costs	10,020	10,080
	Average Return Each Year	0.20%	0.20%
<b>Favourable</b>	What you might get back after costs	10,194	10,824
	Average Return Each Year	1.94%	2.00%

This table shows the money you could get back over the next 4 years (recommended holding period), under different scenarios, assuming that you invest EUR 10,000. The scenarios shown illustrate how your investment could perform. This Share Class launched on 16 August 2022, consequently, past performance is not available for a full calendar year, which means that there is insufficient data to provide a useful indicator of past performance to investors.

You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on proxies of similar products, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

The figures shown include all the costs of the product itself, but may not include all the costs 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.

## What happens if the Manager is unable to pay out?

As a shareholder in the Fund, you would face a financial loss in the event of a default of the Fund. The sub-fund is not a guaranteed UCITS and as a result there is no guarantee scheme in place which provides a guaranteed rate of return.

## What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest EUR 10 000. The figures are estimates and may change in the future.

## Costs over time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment Scenarios EUR 10,000	If you cash in after 1 year	If you cash in at the end of the recommended holding period
<b>Total costs</b>	112	457
Impact on return (RIY) per year	1.12%	1.12%

## Composition of Costs

The table below shows the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period

This table shows the impact on return per year			
One-Off Costs	Entry costs	0.00%	The impact of the costs you pay when entering your investment.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing Costs	Portfolio transaction costs	0.18%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	0.94%	The impact of the costs that we take each year for managing your investments.
Incidental Costs	Performance fees	0.00%	The impact of the performance fee. We take these from your investment if the product outperforms its high water mark, of (a) the highest previous net asset value per share of the series concerned at the end of a performance period; and (b) the initial issue price of the shares of that series.
	Carried interests	N/A	The impact of carried interests. We do not charge carried interests to the Company.

## How long should I hold it and can I take my money out early?

### Recommended holding period: 4 years

The recommended holding period for the product is minimum of 4 years. The Fund investment strategy is intended for long term investment and returns can be volatile. Investors may request the redemption of all or some of their shares on any Dealing Day (being the last business day of each month and/or such other or further day or days as may be determined by the Fund directors in their discretion from time to time), subject to written notice being received by the Administrator (CACEIS Investor Services Ireland Ltd.) not less than 20 business days prior to the relevant Dealing Day or such shorter notice period as the Fund directors may in their discretion determine generally or in respect of specific requests.

## How can I complain?

If you have any complaints about the product or the conduct of Gemini Capital Management (Ireland) Ltd. or the person advising on or selling the product, you may contact: [info@geminicapital.ie](mailto:info@geminicapital.ie) or by post at 7th Floor, Block A, One Park Place, Upper Hatch Street, Dublin 2, Ireland. Further details are available at our website: <https://www.geminicapital.ie/atlantic-house/>.

## Other relevant information

The Fund is authorised in Ireland and regulated by the Central Bank of Ireland. Gemini Capital Management (Ireland) Limited is authorised in Ireland and regulated by the Central Bank of Ireland. We are required to provide you with further documentation and data, which can be found at <https://www.geminicapital.ie/atlantic-house/>.



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### Class B Accumulation Shares in GBP (ISIN IE00BFLR2202)

### Atlantic House Defined Returns Fund (the 'Fund'), a sub-fund of GemCap Investment Funds (Ireland) PLC (the 'Company')

The Fund is managed by Gemini Capital Management (Ireland) Limited which acts as manager to the Company

## Objectives and Investment Policy

The investment objective of the Fund is to generate capital growth in the value of its shares over the medium to longer term.

The Fund is considered to be actively managed in reference to the Solactive United Kingdom Large Cap EX Investment Trust Index NTR, the Solactive US Large Cap Index and the Solactive Euro 50 Net Total Return Index (the "Benchmarks") by virtue of the fact that the Benchmarks are used for performance comparison purposes. The Solactive United Kingdom Large Cap EX Investment Trust Index NTR is used as the reference index for the purposes of calculating the global exposure of the Fund using the Relative VaR methodology. However the Benchmarks are not used to define the portfolio composition of the Fund or as a performance target and the Fund may be wholly invested in securities which are not constituents of the Benchmarks.

The Fund is suitable for investors who are looking for a high probability of capital growth over the medium to long term, but who are able to withstand medium to higher risks, due to the market sensitivity and potentially volatile nature of the underlying investments.

The Fund aims to meet its objectives via exposure to a diversified portfolio of defined return investments linked to global equity indices. It will invest primarily in a mixture of Transferable Securities (i.e. at or above S&P rating BBB- or a rating sourced from another reputable rating agency, which is deemed equivalent by the Investment Manager), Financial Derivative Instruments (FDIs) exposed to global equity indices and cash to gain this exposure. The Fund sells puts, triggered only at their maturity (typically 6 years) At outset, a defined return investment will only be eligible for inclusion if it provides for a long-term positive return in anything but the bleakest of market conditions. However, investors should be aware that

capital is at risk and in the event of very poor equity market performance over a sustained period it is possible that the Fund could generate negative returns. The use of FDIs means that the Fund will employ leverage.

The Fund may take a long exposure, meaning that it will invest directly, or take investment exposure via FDIs, in a security or securities (i.e. equities) with a view that their value will rise.

The Fund may also take a short exposure for hedging purposes, via FDIs, thus benefitting the Fund from a fall in value in a security or securities. Any short exposure within the fund may be up to 100% of the Net Asset Value. However, it is intended that the Fund will be managed to operate in normal market conditions within a range of 100% long exposure and 0% short exposure.

Income and gains in this share class will be accumulated and reinvested on behalf of shareholders.

Investors can buy and sell shares in the Fund on every business day meaning a day on which banks in Ireland and on which the relevant stock exchange is open for normal business subject to the 'Dealing Days for Subscription and Redemptions' and the 'Issue of Shares' and 'Redemption of Shares' section of the Supplement.

Recommendation: This Fund may not be appropriate for short-term investment.

For full details please refer to the 'Investment Objective and Policy', 'Issue of Shares' and 'Redemption of Shares' sections of the Supplement and 'The Shares' section of the Prospectus.

## Risk and Reward Profile

1	2	3	4	5	6	7
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lower potential risk/rewards

higher potential risk/rewards

The indicator above illustrates the position of this Fund on a standard risk/ reward category scale. This indicator is based on historical data and may not be a reliable indication of the future risk profile of the Fund. The risk and reward category shown is not guaranteed to remain unchanged and may change over time. The lowest category does not mean investment is 'risk free'. This indicator is not a measure of the risk that you may lose the amount you have invested. The Fund is rated 6 due the nature of its investments. The following are risks materially relevant to the Fund which are not adequately captured by the indicator:

**Derivatives Risk:** The Fund is entitled to use derivative instruments for investment purposes and for efficient portfolio management and/ or to protect against exchange risks. Derivatives may not achieve their intended purpose. Their prices may move up or down significantly over relatively short periods of time which may result in losses greater than the amount paid. This could adversely impact the value of the Fund. The Fund may enter into various financial contracts (derivatives) with another party. Where the Fund uses futures or forward foreign currency contracts (derivatives), it may become exposed to certain investment risks including leverage, market, mismatching of exposure and/ or counterparty risk, liquidity, interest rate, credit and management risks and the risk of improper valuation.

While the Fund is not expected to have exposure to leverage to a material degree, any movement in the price of these investments can have a significant impact on the value of the Fund and the Fund could lose more than the amount invested.

**Equity Market Risk:** The defined return investments within the Fund, whether via FDIs or Transferable Securities, are all dependent on global equity index performance. In the event of sustained, poor equity market performance the value of the Fund could fall and not recover.

**Issuer/Credit Risk:** The Fund invests in government and corporate bonds. All bonds will be rated at least A- by Standard and Poors at outset. If any of the bonds the Fund owns suffer credit events the performance of the Fund could be adversely affected.

**Liquidity Risk:** Lower liquidity means there may be insufficient buyers or sellers to allow the Fund to sell or buy investments readily, which may result in difficulty selling investments at their true value and in a timely manner.

**Legal and Regulatory Risk:** Future legal or regulatory change could have a significant effect on the Fund.

**Other Risks:** Other risks the Fund is exposed to include but are not limited to are possible changes in interest rates, changing expectations of future market volatility, changing expectations of equity market correlation and changing dividend expectations.

For a more detailed explanation of the risks, please refer to the "Risk Factors" section of the Prospectus and "Risk Warnings" section of the Supplement.



## Charges

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

### One off charges deducted before or after you invest

Entry charge	None	This is the maximum that might be taken out of your money before it is invested and before the proceeds of your investment are paid out.
Exit charge	None	

### Charges taken from the fund over a year

Ongoing charges: 0.65%

### Charges taken from the Fund under certain specific conditions

Performance Fee : None

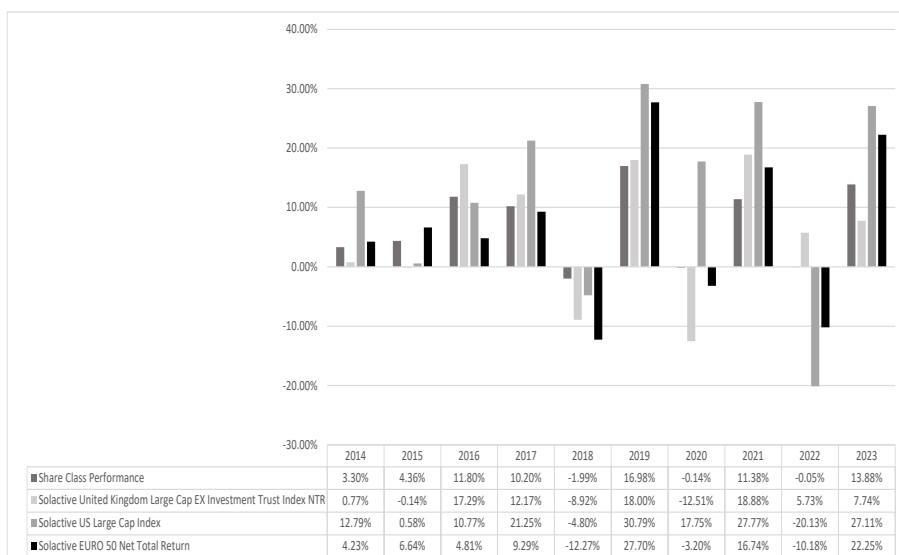
The entry and exit charges shown are maximum figures. In some cases you might pay less.

The ongoing charges figure is based on expenses for the year ending 31 December 2023 but may vary from year to year. It excludes portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when investing in another collective investment scheme.

An anti-dilution levy of up to 2% may be charged on redemptions of 5% or greater of the total net assets of the Fund.

For more information about charges, please refer to the 'Fees, Charges and Expenses' section of the Prospectus and the 'Fees and Expenses' section of the Supplement.

## Past Performance



The past performance shown in the chart opposite takes into account all charges.

Past performance is not a guide to future performance.

Past performance has been calculated in the base currency of the Fund which is GBP.

The Fund compares its performance in the chart opposite to the Solactive United Kingdom Large Cap EX Investment Trust Index NTR, the Solactive US Large Cap Index and the Solactive Euro 50 Net Total Return Index.

The Fund was approved by the Central Bank of Ireland on 25 October 2013 and the share class was launched on 4 November 2013.

## Practical Information

**Depository:** Caceis Investor Services Bank S.A., Dublin Branch.

**Prices of shares and further information:** Further information about the Fund (including copies of the current Prospectus and most recent financial statements, free of charge) is available in English at the Company's registered office at 7th Floor, Block A, One Park Place, Upper Hatch Street, Dublin 2, D02 E762, Ireland. Other practical information, including the Net Asset Value per Share for the Fund is available from the Administrator's registered office and at [www.geminicapital.ie](http://www.geminicapital.ie).

The Fund is a sub-fund of the Company which is an umbrella fund with segregated liability between sub-funds and accordingly any liability incurred on behalf of or attributable to any sub-fund shall be discharged out of the assets of that sub-fund. Investors may redeem their shares in the Fund (or a portion thereof) by submitting a redemption request on a business day (prior to the Dealing Deadline) provided that they satisfy the criteria applicable to an investment in the Fund. Investors may switch shares in the Fund for shares in another class in the Fund or in other sub-funds of the Company, provided that they satisfy the criteria applicable to investments in the other sub-funds. Further information on switching is contained in the Prospectus. This document describes a share class of a sub-fund of the Company and the Prospectus and financial statements are prepared for the entire Company.

More specific information about this share class and other share classes of the Fund are available in the Prospectus and Supplement issued in relation to the Fund.

**Remuneration Policy:** Details of the up-to-date remuneration policy of Gemini Capital Management (Ireland) Limited, including but not limited to, a description of how remuneration and benefits are calculated and the identity of persons responsible for awarding the remuneration and benefits, are available at [www.geminicapital.ie](http://www.geminicapital.ie). A hard copy version of the remuneration policy will be made available, free of charge, upon request.

**Tax:** The Fund is subject to Irish taxation legislation, which may have an impact on your personal tax position as an investor in the Fund. Investors should consult their own tax advisers before investing in the Fund.

Gemini Capital Management (Ireland) Limited 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 Prospectus for the Fund.

The Company is authorised in Ireland and regulated by the Central Bank of Ireland.

Gemini Capital Management (Ireland) Limited is authorised in Ireland and regulated by the Central Bank of Ireland.

This Key Investor Information is accurate as at 20 February 2024.

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

## AXA Framlington Global Technology Fund

Unit class : AXA Framlington Global Technology Fund Z Accumulation GBP (ISIN: GB00B4W52V57)

This Fund is managed by AXA Investment Managers UK Limited, part of the AXA IM Group

### Objectives and Investment Policy

#### Investment Objective

The aim of this Fund is to provide long-term capital growth over a period of 5 years or more.

#### Investment Policy

The Fund invests in shares of listed companies engaged in the research, design and development of technologies in all sectors including IT and the internet which the Manager believes will provide above-average returns. The Fund invests in companies of any size which can be based anywhere in the world, albeit the Fund tends to be biased towards the US as this is where the majority of technology-related companies are based. The Manager selects shares based upon analysis of a company's financial status, quality of its management, expected profitability and prospects for growth.

While the Fund does not pursue a specific sustainability objective, it avoids investing in companies which present excessive degrees of environmental, social and governance (ESG) risk. The Manager applies AXA Investment Managers' sector-specific investment guidelines relating to responsible investment, which exclude investment in soft commodity derivatives or exposure to certain companies based on their involvement in specific sectors (such as tobacco production, natural ecosystem conversion and deforestation, controversial weapons and climate risks). The Manager also applies the AXA Investment Managers ESG Standards policy, which excludes: (a) companies involved in the manufacture of white phosphorus weapons, or which fail to meet certain criteria relating to human rights and anti-corruption as well as other ESG factors; (b) companies which materially cause, contribute, or are linked to violations of international norms and standards or which are involved in incidents and/or events that pose a severe business or reputational risk to the relevant company due to the impact of its involvement on stakeholders or the environment; and (c) companies with the lowest ESG scores, being any score below 1.43 (out of a maximum score of 10), reflecting the worst ESG practices.

A company's ESG score will also be considered, where applicable. ESG scores are obtained from the Manager's selected external provider(s) as detailed in the "Responsible Investment" section of the prospectus and may be adjusted by the Manager (or created by the Manager where an external score is not available), in each case using its own research. It is possible, however, that there will not be an ESG score for an investment in a limited number of cases. The Manager believes that companies with higher or improving ESG scores may be expected to manage risk associated with ESG issues more effectively, which may be expected to contribute to the better financial performance of such companies in the long term. The ESG score is, however,

just one component of the Manager's investment decision-making process. The AXA Investment Managers ESG Standards policy and AXA Investment Managers' sector-specific investment guidelines are subject to change. The latest copies are available from the Manager on request.

The Manager undertakes engagements with investee companies with the aim of preserving or enhancing long-term value and creating better ESG outcomes for its investors over the long-term. More details on the Manager's approach to engagement with companies are available on the website <https://www.axa-im.co.uk/> under the heading "Responsible Investing".

If the Manager deems that an investment no longer meets the criteria set out in this investment policy or its expectations in terms of that investment's prospects for achieving the Fund's objective, the Manager will disinvest as soon as practicable having regard to the best interests of the Fund's investors and in accordance with its best execution policy.

The Fund may also invest in other transferable securities and units in collective investment schemes (including schemes that are managed by the Manager or its associates). The Fund may use derivatives for Efficient Portfolio Management. Use may be made of borrowing, cash holdings, hedging and other investment techniques permitted in the applicable Financial Conduct Authority rules.

The Fund is actively managed, and the Manager has full discretion to select investments for the Fund in line with the above investment policy. In doing so, the Manager may take into consideration the MSCI All Country World Information Technology and Communication Services Index (the "Index"), which is designed to measure the performance of the large and mid-cap segments across a number of developed markets and emerging markets as selected by the index provider and best represents the types of companies in which the Fund invests. The Index may be used by investors to compare the Fund's performance.

#### Income

Income from investments in the Fund will be rolled up into the value of your unit if you hold accumulation units.

#### Fund Currency

The reference currency of the Fund is Sterling.

#### Investment Horizon

This Fund may not be suitable for investors who plan to withdraw their contribution within five years.

#### Processing of subscription and redemption orders

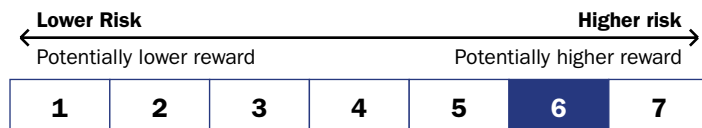
Your orders to buy, sell or transfer units in the Fund must be received by the Administrator by 12 noon on any working day, to receive that day's Fund price. Please note that if your order is placed by an intermediary or Financial Adviser they may require extra processing time.

The Net Asset Value of this Fund is calculated on a daily basis.

Minimum initial investment: £100,000

Minimum subsequent investment: £5,000

### Risk and Reward Profile



The risk category is calculated using historical performance data and may not be a reliable indicator of the Fund's future risk profile.

The risk category shown is not guaranteed and may shift over time.

The lowest category does not mean risk free.

#### Why is this Fund in this category?

The capital of the Fund is not guaranteed. The Fund is invested in financial markets and uses techniques and instruments which may be subject to sudden and significant variation, which may result in substantial gains or losses.

#### Additional Risks (risks materially relevant to the fund which are not adequately captured by the indicator)

**Counterparty Risk:** failure by any counterparty to a transaction (e.g. derivatives and securities lending) with the Fund to meet its obligations may adversely affect the value of the Fund. The Fund may receive assets from the counterparty to protect against any such adverse effect but there is a risk that the value of such assets at the time of the failure would be insufficient to cover the loss to the Fund.

**Single Sector Risk:** as this Fund is invested in a single sector, the Fund's value will be more closely aligned with the performance of that sector and it may be subject to greater fluctuations in value than more diversified funds.

**Currency Risk:** the Fund holds investments denominated in currencies other than the base currency of the Fund. As a result, exchange rate movements may cause the value of investments (and any income received from them) to fall or rise affecting the Fund's value.

Further explanation of the risks associated with an investment in this Fund can be found in the prospectus.

## AXA Framlington Global Technology Fund

### Charges

The charges you pay are used to pay the cost of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

#### One-off charges taken before or after you invest

Entry charge	none
Exit charge	none
This is the maximum that might be taken out of your money before it is invested.	

#### Charges taken from the fund over a year

Ongoing charges	0.81%
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#### Charges taken from the fund under certain specific conditions

Performance fee	none
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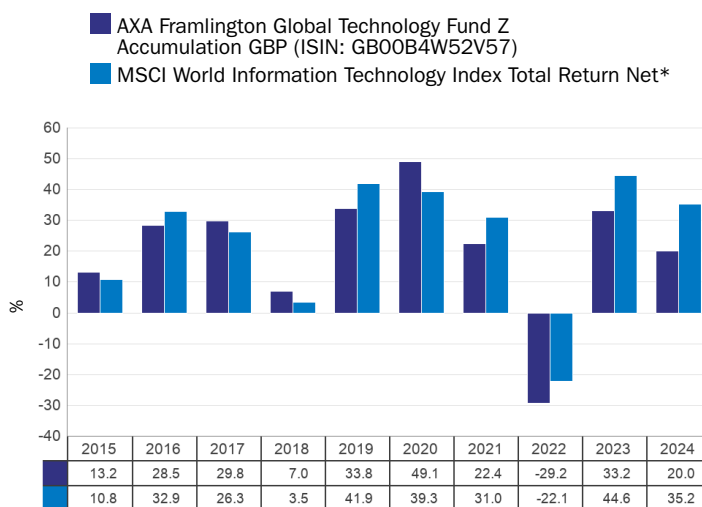
The entry and exit charges shown are maximum figures. In some cases, you might pay less - you can find this out from your Financial Adviser.

The ongoing charges figure is based on expenses for the previous twelve month period. This figure may vary from year to year. It excludes:

- Performance fees
- Portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling units in another collective investment undertaking.

For more information about charges, please refer to AXA IM website: <https://www.axa-im.co.uk/important-information/fund-charges-and-costs> as well as the Fees and Expenses section of the prospectus which is available at <https://funds.axa-im.com>.

### Past performance



Past performance is not a reliable indicator of future results.

Past performance is shown after the deduction of ongoing charges. Any entry/exit fees are excluded from the calculation.

The Sub-Fund was launched on 16/04/1999 and the share class in 1999. Past performance has been calculated in Sterling and is expressed as a percentage change of the Fund's Net Asset Value at each year end.

\*Prior to 31/12/2012 the constraint benchmark of the Fund was the 100% MSCI World Information Technology Total Return Gross.

Prior to 02/01/2025 the constraint benchmark of the fund was the MSCI World Information Technology Index. Since 02/01/2025 the constraint benchmark is MSCI World Information Technology Index Total Return Net.

### Practical information

#### Trustee:

HSBC Bank Plc  
Registered Office  
8 Canada Square  
London, E14 5HQ

#### Further information:

More detailed information on this Fund, such as the prospectus as well as the latest annual and semi-annual report, can be obtained free of charge from the Fund's Management Company, the Administrator, the Fund's distributors, online at <https://funds.axa-im.com>, or by calling 0345 777 5511. These documents are available in English.

More unit classes are available for this Fund. For more details about other unit classes, please refer to the prospectus, which is available at <https://funds.axa-im.com>.

Details of the up to date remuneration policy of the Management Company are published online at <https://www.axa-im.com/important-information/remuneration-policy>. This includes the description of how remuneration and benefits are awarded for employees, and information on the remuneration committee. The Management Company provides a paper copy free of charge upon request.

A glossary of some of the terms used in this document can be found online at <https://retail.axa-im.co.uk/glossary>.

#### Net Asset Value Publication:

The Net Asset Value per unit is available at <https://www.axa-im.co.uk> and at the registered office of the Fund's Management Company.

#### Tax Legislation:

The Fund is subject to the tax laws and regulations of the United Kingdom. Depending on your own country of residence this might have an impact on your investments. For further details, you should consult a tax adviser.

#### Liability Statement:

AXA Investment Managers UK Limited 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 prospectus for the Fund.

#### Switching between Funds:

Unitholders may apply for their units to be converted into units of another Fund, provided that the conditions for accessing the target units are fulfilled. Investment would be at the Net Asset Value of the target fund, calculated at the applicable Valuation Point following receipt of the conversion request. The redemption and subscription costs connected with the conversion may be charged to the shareholder as indicated in the prospectus.

For more details about how to switch Fund, please refer to the section in the Fund's prospectus entitled "Can I switch or convert units and what are the implications?", which is available at <https://funds.axa-im.com>.

# 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.

## Product

### **CT UK Equity Income Fund (the "Fund")**

#### **a Fund of Columbia Threadneedle Investment Funds (UK) ICVC ("the Company")**

#### **Class Z Income GBP**

Manufacturer: Threadneedle Investment Services Limited (part of the Columbia Threadneedle Investments group of companies)

ISIN: GB00B8169Q14

Website: [www.columbiathreadneedle.com](http://www.columbiathreadneedle.com)

Call 0800 953 0134 for more information

The Financial Conduct Authority (FCA) is responsible for supervising Threadneedle Investment Services Limited in relation to this Key Information Document.

This PRIIP is authorised in United Kingdom

Threadneedle Investment Services Limited is authorized in United Kingdom and regulated by the FCA.

19 May 2025

## What is this product?

### **Type**

CT UK Equity Income Fund is a sub-fund of Columbia Threadneedle Investment Funds (UK) ICVC, a UK UCITS in accordance with the FSMA 2000. It is established as an OEIC with variable capital incorporated with limited liability in England and Wales.

### **Term**

The Fund does not have a maturity date. Threadneedle Investment Services Limited, the authorised corporate director of the Company (the "ACD") may decide to unilaterally terminate (liquidate) the Fund with notice to the investors. Please refer to the Prospectus for more information.

### **Objectives**

The Fund aims to provide income combined with prospects for investment growth over the long term. It looks to provide an income yield higher than the FTSE All-Share Index over rolling 3-year periods, after the deduction of charges. The Fund is actively managed, and invests at least 90% of its assets in the shares of companies listed on the London Stock Exchange; predominantly UK companies. The Fund selects companies that exhibit above average income generation potential, as well as those considered to offer opportunities more by way of share price or dividend growth. These companies may be selected from any industry or economic sector, and whilst there is no restriction on size, investment tends to focus on the larger companies included in the FTSE All-Share Index. The FTSE All-Share Index is regarded as an appropriate performance measure of the UK stock market, with over 600 companies currently included. The income yield of this index (calculated using dividends declared by its constituent companies) provides a suitable target benchmark against which the level of income generated by the Fund will be measured and evaluated over time. The Fund typically invests in fewer than 60 companies, which may include shares of some companies not within the Index. The Fund may also invest in other assets such as cash and deposits, and hold other funds (including funds managed by Columbia Threadneedle companies) when deemed appropriate. The Fund is not permitted to invest in derivatives for investment purposes, but derivatives may be used with the aim of reducing risk or managing the Fund more efficiently. Derivatives are sophisticated investment instruments linked to the rise and fall of the price of other assets.

Any income the Fund generates will be paid to you, unless you have chosen to have it reinvested.

You can find more details on the Investment Objective and policy of the Fund in the Prospectus. For more information on investment terms used in this document, please see Prospectus and Glossary available at [www.columbiathreadneedle.com](http://www.columbiathreadneedle.com).

### **Intended retail investor**

This Fund is intended for investors who should have at least a basic level of knowledge and experience of investing in funds. It is designed for investors looking for income and the possibility of capital growth who can invest their money for at least 5 years. Your capital is not guaranteed which means that investors could lose up to 100% of the amount invested. The fund invests in company shares the prices of which tend to fluctuate more than other asset classes as investors directly participate in underlying companies and their profits and losses.

### **Additional Information**

Depositary: Citibank UK Limited

Fund currency is GBP. Share class currency is GBP.

Shares in the Fund can be bought and sold on any Dealing Day, unless the ACD decided that insufficient markets are open. Such days are published on [www.columbiathreadneedle.com](http://www.columbiathreadneedle.com). You have the right to exchange into shares of another sub-fund or into shares of another share class of the Fund, subject to meeting eligibility requirements. Please refer to the Prospectus for further information.

The assets of the Fund are segregated by law and cannot be used to pay the liabilities of other sub-funds of the Company. Further information about the Fund, the Share-Class and the Company can be obtained from the Prospectus, the annual and semi-annual financial reports. The above documents in English and the latest price per share are available free of charge at [www.columbiathreadneedle.com](http://www.columbiathreadneedle.com) and the ACD. This document is prepared for a specific share-class of the Fund. The Prospectus and the annual and semi-annual financial reports cover the entire Company.

Please refer to the "Other relevant information" section below for more information.

## What are the risks and what could I get in return?

### RISK INDICATOR



**The risk indicator assumes you keep the product for 5 year(s).**

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 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the value of your investment.

### Performance scenarios

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.

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 over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario: This type of scenario occurred for an investment in the product, and/or reference benchmark between 10/2015 to 10/2020

Moderate scenario: This type of scenario occurred for an investment in the product, and/or reference benchmark between 01/2016 to 01/2021

Favourable scenario: This type of scenario occurred for an investment in the product, and/or reference benchmark between 03/2020 to 03/2025

**Recommended holding period:** 5 years  
**Example Investment:** GBP 10,000

**If you exit after 1 year**

**If you exit after 5 years**

### Scenarios

<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
<b>Stress</b>	<b>What you might get back after costs</b>	<b>4,650 GBP</b>	<b>4,110 GBP</b>
	Average return each year	-53.49%	-16.27%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	<b>7,920 GBP</b>	<b>10,520 GBP</b>
	Average return each year	-20.81%	1.02%
<b>Moderate</b>	<b>What you might get back after costs</b>	<b>10,420 GBP</b>	<b>12,740 GBP</b>
	Average return each year	4.18%	4.96%
<b>Favourable</b>	<b>What you might get back after costs</b>	<b>13,370 GBP</b>	<b>16,920 GBP</b>
	Average return each year	33.73%	11.10%

## What happens if Threadneedle Investment Services Limited is unable to pay out?

The ACD is covered by the Financial Services Compensation Scheme. If it cannot meet its obligations, you may be entitled to compensation under the scheme up to a maximum limit of £85,000. The assets of the Fund are held in safekeeping by the Depositary. In case of default of the Manufacturer, the Fund's assets in the safekeeping of the Depositary will not be affected. There is a potential default risk if the assets of the Fund held by the Depositary are lost. However, such default risk is limited as the assets and liabilities of the Depositary are segregated from those of the Fund, and the Fund would not be liable if the Depositary or any delegated service provider were to fail or default.



## What are the costs?

The person selling you or advising you about 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.

	If you exit after 1 year	If you exit after 5 years
<b>Total costs</b>	<b>400 GBP</b>	<b>1,065 GBP</b>
<b>Annual Cost Impact*</b>	<b>4.00%</b>	<b>1.70%</b>

(\*) 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 6.66% before costs and 4.96% after costs. We may share part of the costs with the person selling you the product to cover the services they provide to you.

## Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
<b>Entry costs</b>	This includes distribution costs of 3% of amount invested. This is the most you will be charged. The person selling you the product will inform you of the actual charge.	300 GBP
<b>Exit costs</b>	This is the charge that may be taken from your investment when you choose to sell. We do not charge an exit fee for this product, but the person selling you the product may choose to do so.	0 GBP
Ongoing costs taken each year		
<b>Management fees and other administrative or operating costs</b>	0.80% of the value of your investment per year. This is an estimate based on actual costs over the last year.	80 GBP
<b>Transaction costs</b>	0.19% 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.	19 GBP
Incidental costs taken under specific conditions		
<b>Performance fees</b>	There is no performance fee for this product.	

## How long should I hold it and can I take money out early?

### Recommended holding period 5 year(s)

It is recommended that you stay invested in the Fund for at least 5 year(s). This period has been selected for illustrative purposes only and reflects this long-term nature of the Fund's investment objective. There is no minimum or maximum holding period and you can redeem your shares without penalty on any Dealing Day. Your return may be negatively impacted if you redeem your shares prior to the recommended holding period.

### How can I complain?

If you have a complaint or are dissatisfied, please let us know so we can try to put it right, please feel free to directly contact Threadneedle Investment Services Limited

Postal address: PO Box 10033, Chelmsford, Essex, CM99 2AL

E-mail: [questions@service.columbiathreadneedle.co.uk](mailto:questions@service.columbiathreadneedle.co.uk)

Telephone 0800 953 0134, Monday to Friday, 8am to 6pm (GMT)

If calling from outside of the UK please call: +44 1268 464 321

Threadneedle Investment Services Limited will handle your request and provide you with feedback as soon as possible.

If you have a complaint about the person who advised you about this product, or who sold it to you, they will tell you where to complain.

### Other relevant information

Contact details for Threadneedle Investment Services Limited can be found at [www.columbiathreadneedle.com](http://www.columbiathreadneedle.com). Call the Threadneedle Investment Services Limited on 0800 953 0134. For more information or alternatively you can write to Columbia Threadneedle Investments at PO Box 10033, Chelmsford, Essex CM99 2AL.

**Previous Performance Scenarios** You can find previous performance scenarios updated on a monthly basis at [www.columbiathreadneedle.com](http://www.columbiathreadneedle.com)

**Past Performance** You can find the past performance over the last 12 years on our website at [www.columbiathreadneedle.com](http://www.columbiathreadneedle.com)

**For Switzerland**, the Fund's prospectus, Key Information Documents, Articles of Incorporation and annual and semi-annual reports may be obtained free of charge from the Swiss Representative and Paying Agent, BNP PARIBAS, Paris, Zurich branch, Selnaustrasse 16, CH-8002 Zurich. The risk indicator and the performance scenarios have been calculated and presented according to the provisions of the home jurisdiction of the Fund.





Charges

One-off charges taken before or after you invest

Entry charge	None
Exit charge	None

This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

Charges taken from the fund over a year

Ongoing charges	0.63%
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Charges taken from the fund under certain specific conditions

Performance fee	None
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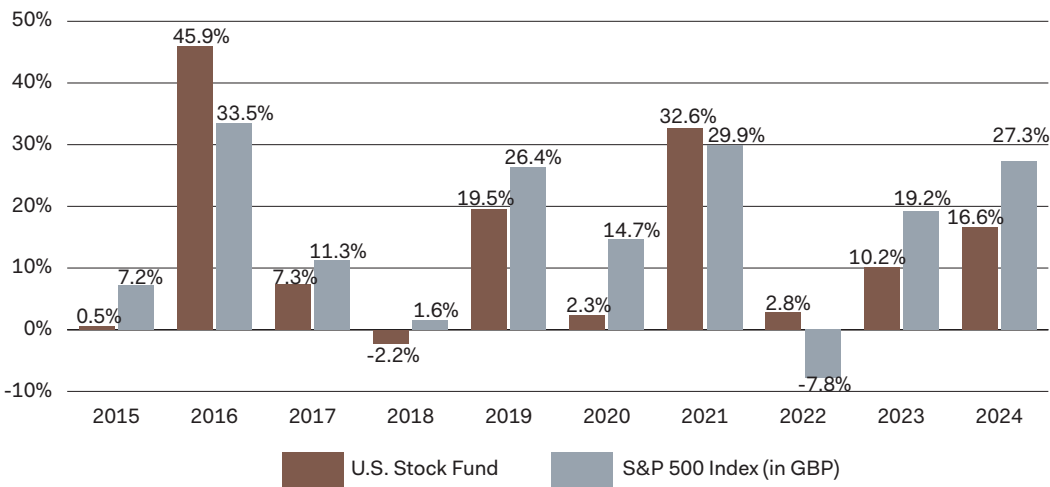
The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

The fund charges no entry or exit charges.

The ongoing charges shown are based on expenses for the year ending 31 December 2024 and may vary from year to year. The figure does not include portfolio transaction costs and reflects a voluntary waiver by the investment manager of its investment management fee and/or out-of-pocket expenses, which may be discontinued at any time with 30 days notice to shareholders.

For more information about charges, please see the “Fees and Expenses” section of the fund’s prospectus.

Past Performance



- Past performance is not a reliable guide to future performance.
- The past performance shown here takes account of all charges and costs.
- Performance is calculated in the currency of the present share class.
- The fund and the present share class were launched in 2010.
- The fund does not track the index, which is shown only for performance comparison purposes.

Practical Information

The fund’s Depository is State Street Custodial Services (Ireland) Limited.

Further information on this fund including copies of the prospectus and the latest annual and half-yearly reports in English may be obtained free of charge online at [dodgeandcox.com](http://dodgeandcox.com) or from the registered office of Dodge & Cox Worldwide Funds plc at 78 Sir John Rogerson’s Quay, Dublin 2, Ireland. Telephone: +353 1 242 5411.

The latest share price and further information on the fund (including other share classes of the fund) are available online at [dodgeandcox.com](http://dodgeandcox.com).

The fund is subject to tax laws and regulations in Ireland. This might have an impact on your personal tax position. For further details, please speak to your tax advisor.

Details of the remuneration policy of the Manager are available at [waystone.com](http://waystone.com). A paper copy of the policy is available free of charge upon request.

The Manager 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 prospectus for the fund.

The Manager is authorised in Ireland and regulated by the Central Bank of Ireland.

The fund is a sub-fund of Dodge & Cox Worldwide Funds plc (the “umbrella fund”). The assets and liabilities of each sub-fund are segregated from other sub-funds of the umbrella fund. This document is specific to the fund and share class stated at the beginning of the document. The prospectus and the reports refer to all sub-funds of the umbrella fund. You may switch into shares of another sub-fund of the umbrella fund without charge.

## 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.

## Product

**Name of Product:** **Federated Hermes Asia ex-Japan Equity Fund Class F2 GBP Dist. Shares**

**PRIIP Manufacturer:** Hermes Fund Managers Ireland Limited

ISIN: IE00B84WGD25

**Website:** [www.hermes-investment.com](http://www.hermes-investment.com)

Call (+ 353) 1 434 5002 for more information.

The Central Bank of Ireland (CBI) is responsible for supervising Hermes Fund Managers Ireland Limited in relation to this Key Information Document.

Federated Hermes Investment Funds PLC is authorised in Ireland and regulated by the Central Bank of Ireland (CBI).

This Key Information Document is accurate as at 24 April 2025.

## What is this product?

## Type

## Undertakings for Collective Investment in Transferable Securities ("UCITS")

### Term

This Fund has no maturity date. The Fund may be terminated in the circumstances noted in the Prospectus.

## Objectives

The Fund aims to increase the value of your investment over a rolling period of five years. However, there is no guarantee that this will be achieved and your capital is at risk. The Fund is an actively managed diversified portfolio that will invest at least 80% in Shares of companies that are located in or earn substantial revenue from countries in Asia (excluding Japan). On occasion it may also invest in other financial instruments, for example other funds and rated or unrated Bonds and Derivatives. The Fund is an Article 8 Fund under SFDR. The Investment Manager will consider how well companies manage environmental, social and governance ("ESG") factors. The companies will either have strong or improving ESG characteristics. The Fund may borrow on a limited basis (up to a maximum of 10% of the value of the Fund). Leverage is not

part of the investment strategy of the Fund. The Fund's base currency is USD but its investments may be priced in other currencies. Derivatives may be used to convert the value of those investments into USD. The Benchmark, for performance comparison purposes only, is the MSCI AC Asia ex Japan Investable Market Index. You may buy or sell Shares in the Fund each Business Day (except bank holidays in the UK and Ireland). This Share Class distributes semi-annually. Your portion of any income received by the Fund will be paid to you.

## Intended Retail Investor

Investors with basic investment knowledge who understand and can bear the risks of investing in this product, which may result in investment losses. Investors wanting capital growth over the longer term (3 - 5 years or more). We are required to provide you with further documentation, such as the Prospectus, past performance and previous performance scenarios. Fund documents including the Prospectus and the latest annual and half-yearly reports are available at <https://www.hermes-investment.com>. The Administrator may also provide you with other information you may need as well as copies of the Fund's prospectus documents and the latest financial statements of the Company (in English and free of charge). Depositary: Northern Trust Fiduciary Services (Ireland) Limited.

## What are the risks and what could I get in return?

### Risk Indicator

Lower Risk

Higher Risk



The risk indicator assumes that you keep the product for 4 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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 4 out of 7, which is a medium risk class.

This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of the PRIIPs manufacturer to pay you.

Further information on risks is detailed in the prospectus available at [www.hermes-investment.com](http://www.hermes-investment.com) or on request from Hermes Fund Managers Ireland Limited (the "Manager").

This product does not include any protection from future market performance so you could lose some or all of your investment.

If we are not able to pay you what is owed, you could lose your entire investment.

## Performance Scenarios

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.

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 and a suitable benchmark over the last 10 years. The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between September 2018 and September 2022.

The moderate scenario occurred for an investment between August 2016 and August 2020.

The favourable scenario occurred for an investment between September 2018 and September 2022.

Recommended holding period: 4 years

### Example Investment: GBP 10,000.

Scenarios		If you exit after 1 year	If you exit after 4 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	3,920 GBP	4,100 GBP
	Average return each year	-60.80%	-19.96%
Unfavourable	What you might get back after costs	8,200 GBP	10,720 GBP
	Average return each year	-18.03%	1.76%
Moderate	What you might get back after costs	10,570 GBP	12,820 GBP
	Average return each year	5.69%	6.41%
Favourable	What you might get back after costs	15,080 GBP	18,130 GBP
	Average return each year	50.79%	16.03%

## What happens if Hermes Fund Managers Ireland Limited is unable to pay out?

You may face financial loss should the Manager or the Depositary default on their obligations to the Fund. In the event you suffer any such loss, there is no compensation or guarantee scheme in place which may offset all or any of such loss. In the event of insolvency of the Manager or the Depositary, the Fund's assets are segregated from the assets of the Manager and the Depositary and will not be subject to a claim by the liquidator of the Manager or the Depositary.

## 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 and how long you hold the product. 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.

	If you exit after 1 year	If you exit after 4 years
Total costs	96 GBP	501 GBP
Annual cost impact(*)	1.0%	1.0% each year

(\*) 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 7.4% before costs and 6.4% 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. The person selling you the product will inform you of the actual charge.	0 GBP
Exit costs	We do not charge an exit fee for this product.	0 GBP
<b>Ongoing costs taken each year</b>		
Management fees and other administrative or operating costs	0.84% of the value of your investment per year. This is an estimate based on actual costs over the last year.	84 GBP
Transaction costs	0.11% 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.	11 GBP
<b>Incidental costs taken under specific conditions</b>		
Performance fees	There is no performance fee for this product.	0 GBP

## How long should I hold it and can I take money out early?

### Recommended holding period: 4 years

There are no penalties for early disinvestment from the Fund.

## How can I complain?

You are entitled to make a complaint in respect of the Fund free of charge by sending your complaint to the registered office of the Manager, Hermes Fund Managers Ireland Limited, 7/8 Upper Mount Street, Dublin 2, D02 FT59, Ireland or [hfmilcompliance@FederatedHermes.com](mailto:hfmilcompliance@FederatedHermes.com). You also have the right to refer the relevant complaint to the Financial Services and Pensions Ombudsman after following the Manager's complaints process if you are still not satisfied with the response received. Further information on the complaints policy relating to the Fund is available at <https://www.hermes-investment.com/ie/en/professional/hermes-ireland-policies-and-disclosures/>

## Other relevant information

Past performance is available at <https://www.hermes-investment.com> once a calendar year's performance is available, along with previous performance scenarios.

The Fund is a sub-fund of Federated Hermes Investment Funds PLC (the "Company"), an umbrella fund with segregated liability between sub-funds.

The Administrator is Northern Trust International Fund Administration Services (Ireland) Limited, Georges Court, 54-62 Townsend Street, Dublin 2, Ireland. Tel (+ 353) 1 434 5002 / Fax (+ 353) 1 531 8595.

# Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

## Fidelity Index US Fund

a sub-fund of Fidelity Investment Funds

Fidelity Index US Fund P Accumulation Shares

(ISIN:GB00BJS8SH10)

This fund is managed by FIL Investment Services (UK) Limited

### Objectives and Investment Policy

**Objective:** The fund aims to track the performance (before fees and expenses are applied) of the S&P 500 (NUK) Index, thereby seeking to increase the value of your investment over 5 years or more.

**Investment Policy:** The fund uses an index tracking (passive) investment approach whereby it aims to replicate the composition of the index. However, for practical reasons and/or to reduce the dealing costs of the fund, it may not invest in every company share in the index or at its weighting within the index.

**Investment Process :** As well as investing directly in company shares, the fund will achieve exposure indirectly using derivatives, for example at the time of cash inflows to remain fully invested or to reduce transaction costs. To manage the cash position, the fund may invest in other investment types such as liquidity funds (including those managed by Fidelity).

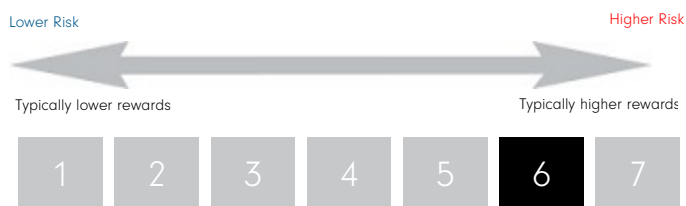
**Derivatives and Techniques:** Derivatives are investments whose value is linked to another investment, or to the performance of a stock exchange or to some other variable factor, such as interest rates and used to reduce risk or transaction costs and/or to generate extra income or further increase the value of your investment.

For hedged share classes, currency hedging is used to substantially reduce the risk of losses from unfavourable exchange rate movements. Currency look-through hedging is used to hedge the underlying currency effects at the security level to that of the hedged share class reference currency, thereby delivering the underlying market returns.

**Additional information:** Income earned by the fund is paid into the fund and reflected by an increase in the value of each share. Shares can usually be bought and sold each business day of the fund. The fund's performance can be compared to the S&P 500 NUK Index hedged to GBP. This index is calculated net of 15% withholding tax to better align to the fund's withholding tax treatment.

The S&P 500 index is a product of S&P Dow Jones Indices LLC and has been licensed to FIL Investment Management Limited ("FIL"). The Fidelity Index US Fund is not sponsored, endorsed, sold, or promoted by S&P Dow Jones Indices LLC or its affiliates and neither S&P Dow Jones Indices LLC, its affiliates, or their respective third party licensors make any representation regarding the advisability of investing in such product. S&P 500® is a registered trademark of Standard & Poor's Financial Services LLC and has been licensed to FIL. NUK means Net Total Return (WHT 15%). NUK is a customised index variant, designed and maintained by S&P, which aligns more closely with this fund's withholding tax treatment.

### Risk and Reward Profile



Historical data may not be a reliable indication for the future.

The risk category shown is not guaranteed and may change over time.

The lowest category does not mean a "risk free" investment.

The risk and reward profile is classified by the level of historical fluctuation of the Net Asset Values of the share class, and within this classification, categories 1-2 indicate a low level of historical fluctuations, 3-5 a medium level and 6-7 a high level.

The value of your investment may fall as well as rise and you may get back less than you originally invested.

The fund may invest in instruments denominated in currencies other than the fund base currency. Changes in currency exchange rates can therefore affect the value of your investment.

This fund is categorised in risk class 6 because, in accordance with the investment policy, the value of the investments may fluctuate considerably. Consequently, both the expected return and the potential risk of loss may be high. Fidelity International's partial swing pricing policy can cause differences in the fund's performance versus the index. A fund's performance tracking may be affected if the times at which a fund and its benchmark index are priced are different. The fund is priced at midday UK time, and the index is priced when the relevant stock markets close. This can cause apparent differences in the fund's performance versus that of the index than if the fund and the index were priced at the same time.



## Charges for this fund

The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry charge	0.00%
Exit charge	0.00%
The entry and exit charges shown are maximum figures. In some cases you might pay less - you can find this out from your financial adviser / distributor.	
Charges taken from the fund over a year	
Ongoing charges	0.06%
Charges taken from the fund under certain specific conditions	
Performance fee	N/A

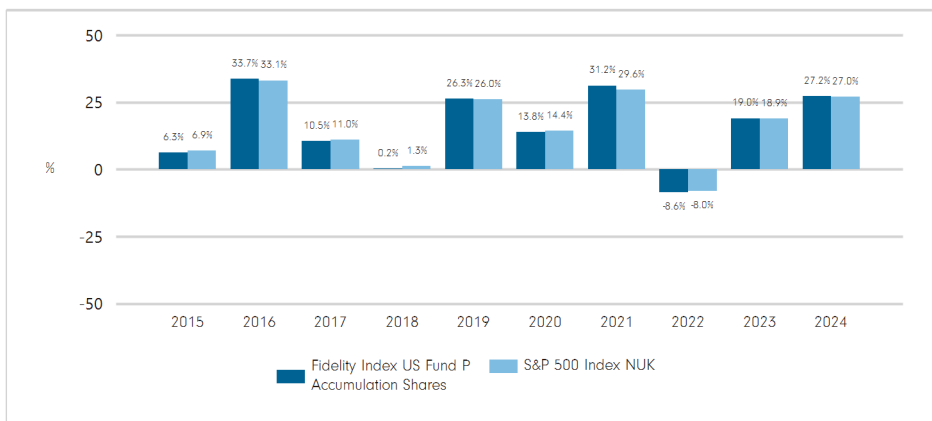
This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

The ongoing charges figure is based on expenses for the year ending 29/02/2024. This figure may vary from year to year. It excludes:

- performance fees (where applicable);
- portfolio transaction costs, except in the case of an entry/exit charge paid by the fund when buying or selling units in another collective investment undertaking.

For more information about charges, including the possibility that swing pricing may apply, please consult the most recent Prospectus.

## Past Performance



Past performance is not a guide to future performance results.

If any, the past performance shown takes into account the ongoing charges with exception of any applicable entry/exit charges.

The fund was launched on 19 November 2012. This class was launched on 3 March 2014.

Past performance has been calculated in GBP.

If applicable, events in the fund's life which may have affected the performance history are highlighted as an '\*\*' in the chart, which may include changes to the fund's objective and details of such events can be found on our website or by requesting it from your appointed representative or your usual Fidelity contact. If applicable, the Objectives and Investment Policy section shall refer to a benchmark and information on previous benchmarks may be found in the annual report and accounts.

## Practical Information

**Depositary:** JP Morgan Europe Limited.

This key information document describes a sub-fund of Fidelity Investment Funds (the "Fund"). The prospectus and periodic reports are prepared for the entire Fund.

For more information, please consult the prospectus and latest reports and accounts which may be obtained free of charge in English from FIL Investment Services (UK) Limited. These documents and details of the remuneration policy are available via [www.fidelityinternational.com](http://www.fidelityinternational.com).

The tax legislation in United Kingdom may have an impact on your personal tax position. For further details you should consult a tax advisor.

FIL Investment Services (UK) Limited 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 prospectus of the fund.

The Net Asset Value of the fund is available at the registered office of FIL Investment Services (UK) Limited, and at [www.fidelityinternational.com](http://www.fidelityinternational.com).

The assets and liabilities of the fund are segregated by law from those of other sub-funds and there is no cross-liability among the sub-funds.

You may have the right to switch from this share class into the same or possibly other share class types of another sub-fund of the Fund. Details on switching rules may be found in the Prospectus.

This fund is authorised in United Kingdom and regulated by Financial Conduct Authority (FCA).

FIL Investment Services (UK) Limited is authorised in United Kingdom and regulated by Financial Conduct Authority (FCA).

This key investor information is accurate as at 03/01/2025.

## Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

### Fidelity Index World Fund

a sub-fund of Fidelity Investment Funds

Fidelity Index World Fund P Income Shares  
(ISIN:GB00BP8RYB62)

This fund is managed by FIL Investment Services (UK) Limited

### Objectives and Investment Policy

**Objective:** The fund aims to track the performance (before fees and expenses are applied) of the MSCI World (Net Total Return) Index, thereby seeking to increase the value of your investment over 5 years or more.

**Investment Policy:** The fund uses an index tracking (passive) investment approach whereby it aims to replicate the composition of the index. However, for practical reasons and/or to reduce the dealing costs of the fund, it may not invest in every company share in the index or at its weighting within the index.

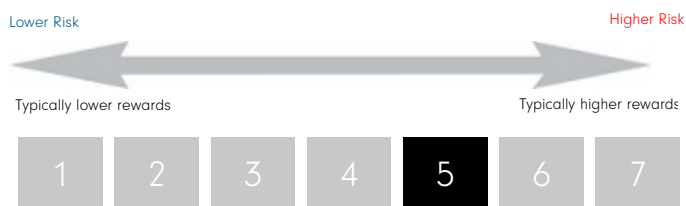
**Investment Process :** As well as investing directly in company shares, the fund will achieve exposure indirectly using derivatives, for example at the time of cash inflows to remain fully invested or to reduce transaction costs. To manage the cash position, the fund may invest in other investment types such as liquidity funds (including those managed by Fidelity).

**Derivatives and Techniques:** Derivatives are investments whose value is linked to another investment, or to the performance of a stock exchange or to some other variable factor, such as interest rates and used to reduce risk or transaction costs and/or to generate extra income or further increase the value of your investment.

**Additional information:** Income from the fund is either paid out to you or it is used to buy you more shares in the fund. Shares can usually be bought and sold each business day of the fund. The fund's performance can be compared to the MSCI World (Net total return) Index.

Funds that are indexed to an MSCI index are not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such funds or securities or any index on which the funds or securities are based. The Prospectus contains a more detailed description of the limited relationship MSCI has with Fidelity and any related funds.

### Risk and Reward Profile



Historical data may not be a reliable indication for the future.

The risk category shown is not guaranteed and may change over time.

The lowest category does not mean a "risk free" investment.

The risk and reward profile is classified by the level of historical fluctuation of the Net Asset Values of the share class, and within this classification, categories 1-2 indicate a low level of historical fluctuations, 3-5 a medium level and 6-7 a high level.

The value of your investment may fall as well as rise and you may get back less than you originally invested.

The fund may invest in instruments denominated in currencies other than the fund base currency. Changes in currency exchange rates can therefore affect the value of your investment.

This fund is categorised in risk class 5 because, in accordance with the investment policy, the value of the investments may fluctuate somewhat sharply. Consequently, both the expected return and the potential risk of loss may be above average. Fidelity International's partial swing pricing policy can cause differences in the fund's performance versus the index. A fund's performance tracking may be affected if the times at which a fund and its benchmark index are priced are different. The fund is priced at midday UK time, and the index is priced when the relevant stock markets close. This can cause apparent differences in the fund's performance versus that of the index than if the fund and the index were priced at the same time.

## Charges for this fund

The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry charge	0.00%
Exit charge	0.00%
The entry and exit charges shown are maximum figures. In some cases you might pay less - you can find this out from your financial adviser / distributor.	
Charges taken from the fund over a year	
Ongoing charges	0.12%
Charges taken from the fund under certain specific conditions	
Performance fee	N/A

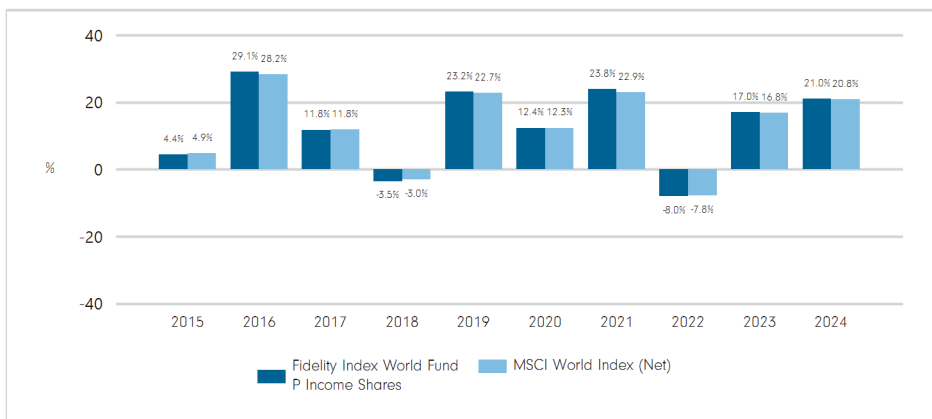
This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

The ongoing charges figure is based on expenses for the year ending 29/02/2024. This figure may vary from year to year. It excludes:

- performance fees (where applicable);
- portfolio transaction costs, except in the case of an entry/exit charge paid by the fund when buying or selling units in another collective investment undertaking.

For more information about charges, including the possibility that swing pricing may apply, please consult the most recent Prospectus.

## Past Performance



Past performance is not a guide to future performance results.

If any, the past performance shown takes into account the ongoing charges with exception of any applicable entry/exit charges.

The fund was launched on 10 December 2012. This class was launched on 4 August 2014.

Past performance has been calculated in GBP.

If applicable, events in the fund's life which may have affected the performance history are highlighted as an '\*\*' in the chart, which may include changes to the fund's objective and details of such events can be found on our website or by requesting it from your appointed representative or your usual Fidelity contact. If applicable, the Objectives and Investment Policy section shall refer to a benchmark and information on previous benchmarks may be found in the annual report and accounts.

## Practical Information

**Depositary:** JP Morgan Europe Limited.

This key information document describes a sub-fund of Fidelity Investment Funds (the "Fund"). The prospectus and periodic reports are prepared for the entire Fund.

For more information, please consult the prospectus and latest reports and accounts which may be obtained free of charge in English from FIL Investment Services (UK) Limited. These documents and details of the remuneration policy are available via [www.fidelityinternational.com](http://www.fidelityinternational.com).

The tax legislation in United Kingdom may have an impact on your personal tax position. For further details you should consult a tax advisor.

FIL Investment Services (UK) Limited 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 prospectus of the fund.

The Net Asset Value of the fund is available at the registered office of FIL Investment Services (UK) Limited, and at [www.fidelityinternational.com](http://www.fidelityinternational.com).

The assets and liabilities of the fund are segregated by law from those of other sub-funds and there is no cross-liability among the sub-funds.

You may have the right to switch from this share class into the same or possibly other share class types of another sub-fund of the Fund. Details on switching rules may be found in the Prospectus.

This fund is authorised in United Kingdom and regulated by Financial Conduct Authority (FCA).

FIL Investment Services (UK) Limited is authorised in United Kingdom and regulated by Financial Conduct Authority (FCA).

This key investor information is accurate as at 03/01/2025.

## KEY INVESTOR INFORMATION

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

## Fortem Capital Absolute Return Fund

*A sub-fund of Fortem Global Investment Funds plc*

Class S Accumulating Shares in Sterling

ISIN: IE000ELOKGR9

The Fund is managed by IQ EQ Fund Management (Ireland) Limited

## Objectives and Investment Policy

- ~ The investment objective of the Fund is to generate capital growth over the longer term.
- ~ The Fund will seek to achieve its objective through its investments, by obtaining exposure to a wide range of asset classes.

### Essential features of the Fund

- ~ The Fund may invest without limit, in developed and emerging market equities, equity related securities (such as equity market indices), fixed income securities, collective investment schemes (CIS), cash and equivalents, as well as indirect exposure to other asset classes such as fx and commodities.
- ~ The Fund may also invest indirectly in these investments through Financial Derivative Instruments ("FDI") including but not limited to swaps and options.
- ~ The Fund is actively managed. The Investment Manager uses its expertise to select investments for the Fund and has discretion to invest without constraint to any reference benchmark. The Fund will not be subject to any geographic, sector or market capitalisation constraints.
- ~ The Fund will not be subject to any geographic, sector or market capitalisation constraints.
- ~ The Investment Manager has the discretion to consider which investments may generate a return for the Fund and the overall allocation of investment in same. This is done through research using own proprietary databases and external services.
- ~ On demand, you may buy or sell your shares on any Business Day. A business day means a day (other than a Saturday or Sunday) on which banks in Dublin, London and New York are open for normal business, as per the supplement.
- ~ Income and capital gains arising in respect of the Class S Shares will be re-invested and reflected in the relevant Net Asset Value per Share.

Directors may declare dividends with respect to Class T shares. Dividends will be paid out of net income (including dividend and interest income) and the excess of realised and unrealised capital gains net of realised and unrealised losses in respect of investments of the Fund.

- ~ The Fund is suitable for investors who are seeking capital growth over a long-term horizon, but who are willing to tolerate medium to high risks due to the potentially volatile nature of the investments.
- ~ The Fund may use total return swaps for investment purposes to gain economic exposure to the underlying investments. The approved counterparty may provide collateral to the Fund, including cash, US treasury bills and other high-quality government bonds with a maturity of up to 7 years.
- ~ The Fund may utilise FDIs for investment purposes and for the purposes of efficient portfolio management and in order to hedge against exchange rate and/or interest rate risk in accordance with the section entitled 'Utilisation of FDI and Efficient Portfolio Management' in the Prospectus.
- ~ There is no limit on the amount FDIs which may be used by the Fund, subject to the Fund's total exposure including leverage (calculated as a sum of notional of exposure of FDI being utilised by the Fund) being in the range referenced in the Supplement.
- ~ The Fund will use the absolute VaR approach to measure global exposure.
- ~ Any investment in any Fund should not constitute a substantial proportion of an investment portfolio and may not be appropriate for all investors.

## Risk and Reward Profile



- ~ The lowest category does not mean "risk free".
- ~ The Fund's risk category shown is not guaranteed and may change in the future for various reasons including general market developments, economic cycles and changes such as geo-political factors.
- ~ The risk category selected is based upon the Fund's past performance, is an indicator of how much the Fund has risen and fallen in the past, and therefore how much a fund's returns have varied. It is a measure of a fund's volatility. The higher a fund's past volatility the higher the number on the scale and the greater the risk that investors in that fund may have made losses as well as gains. However, any historical data may not be a reliable indicator of future returns.
- ~ The value of investments and the income from them and therefore the value of, and income from the Shares in the Fund, may go down as well as up and an investor may not get back the amount he or she invests.

- ~ Particular risks not adequately covered by the risk indicator include:
  - o **Counterparty Risk:** The Fund may enter into over-the-counter ("OTC") FDIs with approved counterparties. If an approved counterparty defaults, there is a risk that the Fund will lose all or some of the value of that FDI.
  - o **Issuer Risk:** The insolvency of any institution that is the issuer of a Bond held by the Fund may expose the Fund to financial loss.
- ~ The Fund has been classed as 3 because its historical volatility has been measured as average.
- ~ Portfolio Currency Risk: As the Fund invests in overseas securities, movements in exchange rates may cause the value of your investment to increase or decrease.
- ~ Investors should refer to the prospectus, which can provide more information on risks.

## Charges for this Fund

The charges you pay are used to pay the operating costs of the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

### One-off charges taken before or after you invest

Entry Charge	2.00%
Exit Charge	No Charge

This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

### Charges taken from the fund over a year

Ongoing Charges	0.65%
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### Charges taken from the fund under certain specific conditions

Performance Fee	No Charge
-----------------	-----------

- ~ The **entry** and **charge** shown is a maximum figure. In some cases you might pay less - you can find this out from your financial adviser.
- ~ The ongoing charges figure is based on the expenses for the year ended 31st of August 2024. The ongoing charges figure may vary from year to year. The Fund's annual report for each financial year will include detail on the exact charges made. The ongoing charges are taken from the assets of the Fund and exclude:
  - o Portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling units in another collective investment undertaking
- ~ An Anti-Dilution Levy of up to 2.00% may be charged to cover the costs of acquiring or selling investments and to preserve the value of the Fund. This levy will be charged in circumstances where the Directors believe it is necessary to prevent an adverse effect on the value of the assets of the Fund and is most likely to arise if more than 5% of the NAV of the Fund is redeemed on any one Dealing Day.

**For more information about charges, please see the "Fees and Expenses" section in the Fund's Prospectus and the "Fees and Expenses" section in Fund's Supplement available free of charge from the address in 'Practical Information' below**

## Past Performance



- ~ Class S GBP Accumulation shares of the Fund launched in July 2023.
- ~ The Fund was approved by the Central Bank of Ireland on 12th December 2022.

## Practical Information

- ~ Fortem Global Investment Funds plc - This key investor information document describes a fund within the Fortem Global Investment Funds plc. The prospectus and periodic reports are prepared for the entire company.
- ~ Class S Sterling Accumulating Non-Hedged Shares have been selected as being representative of the following share classes of the Fund: T GBP Distributing Non-Hedged (IE000JQHWP2), S USD Accumulating Non-Hedged (IE0005BS2M28), S USD Accumulating Hedged (IE0001PG1VF7), T USD Distributing Non-Hedged (IE0002E61UN1), T USD Distributing Hedged (IE000U89YMH1), S EUR Accumulating Non-Hedged (IE000RX178C2), S EUR Accumulating Hedged (IE000WKV3693), T EUR Distributing Non-Hedged (IE000OC299L5), T EUR Distributing Hedged (IE000JYYWYI6); separate Key Investor Information Documents have not been prepared for these share classes.
- ~ The Fund's assets are held through its Depositary, Northern Trust Fiduciary Services (Ireland) Limited, Dublin Branch.
- ~ IQ EQ Fund Management (Ireland) Limited 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 prospectus and the supplement for the Fund.
- ~ Copies of the prospectus of the Company, the supplement for the Fund and the latest annual and semi-annual reports for the Company may be obtained from [www.fortemcapital.com](http://www.fortemcapital.com) or free of charge from Northern Trust International Fund Administration Services (Ireland) Limited, Georges Court, 54-62 Townsend Street, Dublin 2, Ireland, D02 R156. The documents are available in English.
- ~ The latest published prices of shares in the Fund, including how to buy and sell shares are available during normal business hours from Northern Trust International Fund Administration Services (Ireland) Limited, Georges Court, 54-62 Townsend Street, Dublin 2, Ireland, D02 R156. Further information on the Fund is also available from [www.fortemcapital.com](http://www.fortemcapital.com).
- ~ Fortem Global Investment Funds plc is an umbrella fund with segregated liability between sub-funds. This means that the holdings of the Fund are maintained separately under Irish law from the holdings of other sub-Funds of Fortem Global Investment Funds plc and your investment in the Fund will not be affected by any claims against another sub-Fund of Fortem Global Investment Funds plc.
- ~ Details of the Manager's up-to-date remuneration policy, including, but not limited to, a description of how remuneration and benefits are calculated and the identity of persons responsible for awarding the remuneration and benefits are available at <https://iqeq.com/policy-documents/> and a paper copy of such remuneration policy is available to investors free of charge upon request.
- ~ The Fund is subject to Irish taxation legislation, which may have an impact on your personal tax position as an investor in the Fund. Investors should consult their own tax advisers before investing in the Fund.
- ~ Investors may switch shares in the Fund for shares in other sub-funds of the Company, provided that they satisfy the criteria applicable to investments in the other sub-fund(s). Further information on switching is contained in the "Exchange of Shares" section of the Fund's Prospectus.

This fund is authorised in Ireland and regulated by the Central Bank of Ireland. IQ EQ Fund Management (Ireland) Limited is authorised in Ireland and regulated by the Central Bank of Ireland.

This key investor information is accurate as at 22 April 2025.

## KEY INVESTOR INFORMATION

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

## Fortem Capital Progressive Growth Fund

*A sub-fund of Fortem Global Investment Funds plc*

Class A Accumulating GBP Shares

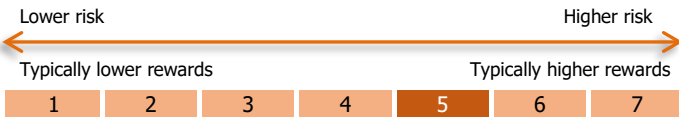
ISIN: IE00BF047831

The Fund is managed by IQ EQ Fund Management (Ireland) Limited

## Objectives and Investment Policy

- ~ The investment objective of the Fund is to generate capital growth over the medium to longer term.
- ~ The Fund may invest without limit, in developed market equities, equity related securities (such as equity market indices), OECD government, Corporate, investment grade bonds and Collective Investment Schemes (CIS). The OECD government, investment grade and corporate bonds will comprise fixed and/or floating interest rate bearing securities in developed markets such as the United Kingdom, United States and Germany.
- ~ The Fund may also invest indirectly in these securities through Financial Derivative Instruments ("FDI") including but not limited to swaps and options. In particular, the Fund will invest indirectly in the following equity market indices: FTSE 100, S&P 500, Eurostoxx 50, Russell 2000, Swiss Market Index and Nikkei 225 but may invest in other indices from time to time (together the "Indices"). A list of all of the Indices in which the Fund invests at any one time is available to investors from the Investment Manager on request.
- ~ The Fund will not be subject to any geographic, sector or market capitalisation constraints.
- ~ Any income generated by the fund will be reinvested to grow the value of your Shares.
- ~ The Investment Manager has the discretion to consider which Indices, equities or bonds may benefit the Fund and the overall allocation of investment in same. This is done through research using own proprietary databases and external services.
- ~ On demand, you may buy or sell your shares on any Business Day, being a weekday on which commercial banks in Ireland and United Kingdom (and in any other financial centre that the Directors may determine to be relevant for the operations of the Fund) are open for normal banking business.
- ~ The Fund is suitable for investors who are seeking capital growth over a medium to long term horizon, but who are willing to tolerate medium to high risks due to the potentially volatile nature of the investments.
- ~ The Fund is actively managed with reference to the Indices. The Fund invests indirectly in the Indices through FDI. Investment in the Indices by the Fund may constitute a significant portion of the Fund in normal market conditions. The Investment Manager's deviation from the Indices may be significant. The Fund is targeting an annual performance that may vary year to year.

## Risk and Reward Profile



- ~ The lowest category does not mean 'risk free'.
- ~ The Fund's risk category shown is not guaranteed and may change in the future for various reasons including general market developments and changes such as geo-political factors.
- ~ The risk category selected is based upon simulated historical data and is consistent with the Fund's risk profile at inception. However, any historical data may not be a reliable indicator of future returns.
- ~ The value of investments and the income from them and therefore the value of, and income from the Shares in the Fund, may go down as well as up and an investor may not get back the amount he or she invests.
- ~ The fund is rated 5 due the nature of its investments which includes the risks listed below. These factors may impact the value of the Fund's investments or expose the Fund to losses:
- ~ The performance of the underlying(s);
- ~ Interest rates;
- ~ Dividends;
- ~ **Credit spreads** i.e. an improvement or deterioration in the perceived credit quality of an issuer, by the financial market;
- ~ **Implied volatility** which is a financial market measure of the perceived prevailing risk in an underlying i.e. the higher the implied volatility of an underlying the greater the perceived risk that an underlying price may change significantly, positively or negatively.
- ~ The Fund may use total return swaps for investment purposes to gain economic exposure to the equities and the Indices. Up to 100% of the NAV of the Fund may be invested in total return swaps. The approved counterparty may provide collateral to the Fund, including cash, US treasury bills and other high-quality government bonds with a maturity of up to 7 years.
- ~ Correlation between two or more underlyings i.e. how closely two or more underlying's prices move in relation to one another.
- ~ Particular risks not adequately covered by the risk indicator include:
  - o **Counterparty Risk:** The Fund may enter into over-the-counter ("OTC") FDIs with approved counterparties. If an approved counterparty defaults, there is a risk that the Fund will lose all or some of the value of that FDI.
  - o **Issuer Risk:** The insolvency of any institution that is the issuer of a Bond held by the Fund may expose the Fund to financial loss.
- ~ Any investment in any Fund should not constitute a substantial proportion of an investment portfolio and may not be appropriate for all investors.
- ~ The Fund may construct strategies using FDIs that are long-only, short-only or combinations of long and short by investing indirectly in the underlying assets. The aggregate value of long positions is expected to be approximately 200% of its Net Asset Value ("NAV"). The notional amount of short positions is expected to be approximately 150% of NAV.
- ~ Investors should refer to the prospectus, which can provide more information on risks.



## Charges for this Fund

The charges you pay are used to pay the operating costs of the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

### One-off charges taken before or after you invest

Entry Charge	No Charge
Exit Charge	No Charge

This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

### Charges taken from the fund over a year

Ongoing Charges	0.66%
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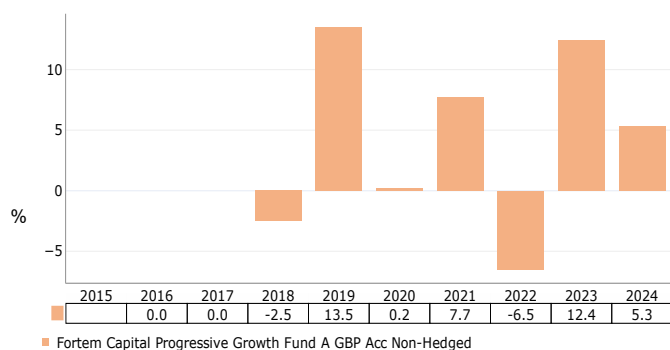
### Charges taken from the fund under certain specific conditions

Performance Fee	No Charge
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- ~ The **entry** and **charge** shown is a maximum figure. In some cases you might pay less - you can find this out from your financial adviser.
- ~ The ongoing charges figure is based on the expenses for the year ended 31st of August 2024. The ongoing charges figure may vary from year to year. The Fund's annual report for each financial year will include detail on the exact charges made. The ongoing charges are taken from the assets of the Fund and exclude:
  - o Portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling units in another collective investment undertaking
- ~ An Anti-Dilution Levy of up to 2.00% may be charged to cover the costs of acquiring or selling investments and to preserve the value of the Fund. This levy will be charged in circumstances where the Directors believe it is necessary to prevent an adverse effect on the value of the assets of the Fund and is most likely to arise if more than 5% of the NAV of the Fund is redeemed on any one Dealing Day.

**For more information about charges, please see the "Fees and Expenses" section in the Fund's Prospectus and the "Fees and Expenses" section in Fund's Supplement available free of charge from the address in 'Practical Information' below**

## Past Performance



- ~ The Fund was established on 28 February 2025. The Fund was established for the purpose of the merger with Fortem Capital Progressive Growth Fund, a sub-fund of Skyline Umbrella Fund ICAV (the "Merging Fund"), of which Fortem Capital Limited also acted as investment manager. Its ongoing charges and investment objective and policies are substantially similar to the Merging Fund.
- ~ The past performance shown reflects the performance of the Merging Fund up to the date of the merger with the Fund.
- ~ Past performance has been calculated in GBP.
- ~ Past performance has been calculated in GBP.

## Practical Information

- ~ Fortem Global Investment Funds PLC – This key investor information document describes a fund within the Fortem Global Investment Funds PLC. The prospectus and periodic reports are prepared for the entire company.
- ~ This document relates to the A GBP Accumulating non-hedged share class of the Fortem Capital Progressive Growth Fund (the "Fund"), a sub-fund of the Fortem Global Investment Funds PLC (the "Company"), and is also representative of the following share classes of the Fund: A EUR Accumulating Hedged (IE00BJH53565), A USD Accumulating Hedged (IE00BJH53458), D EUR Distributing Hedged (IE00BKM0L60), D GBP Distributing Non-Hedged (IE00BD7Y3W82), D USD Distributing Hedged (IE00BKM0M77), as such separate Key Investor Information has not been prepared for these share classes.
- ~ Further information in respect of these share classes is set out in the Fund Supplement.
- ~ A GBP, A EUR and A USD shares do not pay dividends out of the Fund, while D GBP, D EUR and D USD shares may pay a dividend on a quarterly basis.
- ~ The Fund's assets are held through its Depositary, Northern Trust Fiduciary Services (Ireland) Limited, Dublin Branch.
- ~ IQ EQ Fund Management (Ireland) Limited 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 prospectus and the supplement for the Fund.
- ~ Copies of the prospectus of the Company, the supplement for the Fund and the latest annual and semi-annual reports for the Company may be obtained from [www.fortemcapital.com](http://www.fortemcapital.com) or free of charge from Northern Trust International Fund Administration Services (Ireland) Limited, Georges Court, 54-62 Townsend Street, Dublin 2, Ireland, D02 R156. The documents are available in English.
- ~ The latest published prices of shares in the Fund, including how to buy and sell shares are available during normal business hours from Northern Trust International Fund Administration Services (Ireland) Limited, Georges Court, 54-62 Townsend Street, Dublin 2, Ireland, D02 R156. Further information on the Fund is also available from [www.fortemcapital.com](http://www.fortemcapital.com).
- ~ Fortem Global Investment Funds plc is an umbrella fund with segregated liability between sub-funds. This means that the holdings of the Fund are maintained separately under Irish law from the holdings of other sub-Funds of Fortem Global Investment Funds plc and your investment in the Fund will not be affected by any claims against another sub-Fund of Fortem Global Investment Funds plc.
- ~ Details of the Manager's up-to-date remuneration policy, including, but not limited to, a description of how remuneration and benefits are calculated and the identity of persons responsible for awarding the remuneration and benefits are available at <https://iqeq.com/policy-documents/> and a paper copy of such remuneration policy is available to investors free of charge upon request.
- ~ The Fund is subject to Irish taxation legislation, which may have an impact on your personal tax position as an investor in the Fund. Investors should consult their own tax advisers before investing in the Fund.
- ~ Investors may switch shares in the Fund for shares in other sub-funds of the Company, provided that they satisfy the criteria applicable to investments in the other sub-fund(s). Further information on switching is contained in the "Exchange of Shares" section of the Fund's Prospectus.

This fund is authorised in Ireland and regulated by the Central Bank of Ireland. IQ EQ Fund Management (Ireland) Limited is authorised in Ireland and regulated by the Central Bank of Ireland.

This key investor information is accurate as at 22 April 2025.

# Key Investor Information Document:

This document provides you with the key investor information about this Fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

## Guinness Global Equity Income Fund (the "Fund"), class Y GBP Distribution, a sub fund of Guinness Asset Management Funds plc (ISIN: IE00BVYPP131)

The Fund is managed by Waystone Management Company (IE) Limited.

### Objective & Investment Policy

#### Objective

The Fund aims to increase the value of the amount you invest in it over a period of years and to pay out income to you. To do this the fund invests in the shares of a range of companies around the world which are expected to provide a higher than average income.

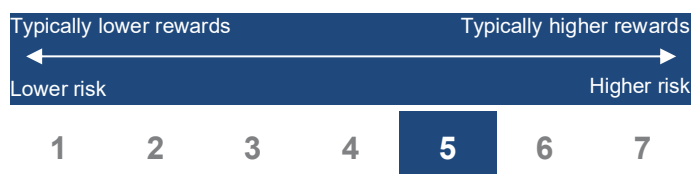
#### Investment Policy

The Fund invests in a portfolio of global equities providing an above average yield (i.e. a higher yield than the yield of the overall global equity market), however, the Fund may also invest, to a limited extent, in other instruments such as government bonds and corporate fixed income securities of investment grade rating.

#### Essential features of the Fund:

- Under normal market conditions the Fund intends to invest in at least 20 stocks.
- The Fund may invest in securities of companies with a wide range of market capitalizations and in companies domiciled throughout the world, including companies domiciled in or traded on Emerging Markets.
- The bulk of the Fund's investments will however be concentrated in liquid shares of companies with a market capitalisation in excess of \$1billion.
- The Fund is considered to be actively managed in reference to the MSCI World Index (the "Benchmark") by virtue of the fact that it uses the Benchmark solely for performance comparison purposes.
- You may sell your investments on any working day in Ireland and the UK.
- Any income the Fund receives will be paid out to investors twice a year.
- Recommendation: this Fund may not be appropriate for investors who plan to withdraw their money within five years.

### Risk and reward profile



- This indicator shows how much a fund has risen and fallen in the past, and therefore how much a fund's returns have varied. It is a measure of a fund's volatility. The higher a fund's past volatility the higher the number on the scale and the greater the risk that investors in that fund may have made losses as well as gains. The lowest number on the scale does not mean that a fund is risk free.
- The Fund has been classed as 5 because its volatility has been measured as above average.
- This indicator is based on historical data and may not be a reliable indication of the future risk profile of this Fund.
- The risk and reward profile shown is not guaranteed to remain the same and may shift over time.
- Please note that even Funds with the lowest rank may lose you money.
- In addition to the level of risk shown by the indicator, there are other risks associated with this Fund, as detailed below:
- The Fund invests mainly in shares, and the value of these may fall or rise due to a number of factors, including the performance of the company and general stock market and exchange rate fluctuations. The value of your investment may rise or fall and you could get back less than you invest.
- Sustainability Risk - The Fund may be subject to sustainability risk, meaning an environmental, social or governance ("ESG") event or condition that, if it occurs, could cause an actual or a potential material negative impact on the value of an investment.
- For full details of the Fund's risks, please see the prospectus which may be obtained from the address in 'Practical Information' below.

# Charges

The charges you pay are used to pay the costs of running the Fund, including marketing and distributing costs. These charges reduce the potential growth of your investment.

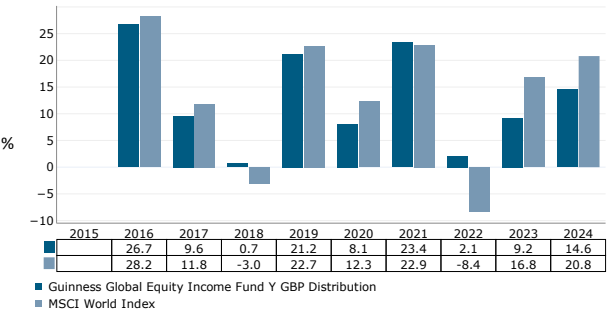
One-off charges taken before or after you invest	
Entry Charge	5%
Exit Charge	None
Charges taken from the Fund over a year	
Ongoing Charges	0.77%
Charges taken from the Fund under certain specific conditions	
Performance Fee	None

The entry and exit charges shown are maximum figures. This is the maximum that might be taken out of your money before it is invested and before proceeds of your investment are paid out, respectively. In some cases you might pay less - you can find this out from your financial adviser.

The ongoing charges figure is based on expenses as at 31 December 2024. This figure may vary from year to year. It excludes portfolio transaction costs.

For more information about charges please see Section 3 of the Fund's prospectus which is available at <https://www.guinnessgi.com/literature#tab-regulatory-documents>

# Past Performance



- The graph shows annual performance in GBP for the Fund with a launch date: 11/03/2015
- Past performance is not an indicator of future performance.
- Performance is after taking account of the ongoing expenses of the Fund but does not reflect the impact of any entry or exit charge.
- The Benchmark (MSCI World Index) is not used to define the portfolio composition of the Fund or as a performance target and the Fund may be wholly invested in securities which are not constituents of the Benchmark.

# Practical Information

Fund Information	The Fund is a sub-fund of Guinness Asset Management Funds plc (the "umbrella fund"). Under Irish law there is segregated liability between sub-funds. This means that the assets of one sub-fund may not be used to satisfy the liabilities of another sub-fund. You may switch into another share class, either of this Fund or of one of the other sub-funds of the umbrella fund, provided that you meet the criteria for investing in that class. There is no charge for switching. Information about how to switch may be obtained from the administrator.
Practical Information	The Fund's administrator is Waystone Fund Administrators (Ireland) Limited, 4th Floor, 35 Shelbourne Road, Ballsbridge, Dublin, D04 A4E0, Ireland email <a href="mailto:WFS-dublinta@waystone.com">WFS-dublinta@waystone.com</a> .
Further Information	More information is available free of charge from the Administrator or from the website <a href="https://www.guinnessgi.com/">https://www.guinnessgi.com/</a> . This information includes the full prospectus and the latest annual and semi-annual reports, in English and German. The prospectus and reports refer to all sub-funds of the umbrella fund. The latest price is available on the website <a href="https://www.guinnessgi.com/">https://www.guinnessgi.com/</a> .
Remuneration	Details of the Manager's up-to-date remuneration policy, including, but not limited to, a description of how remuneration and benefits are calculated and the identity of persons responsible for awarding the remuneration and benefits are available at <a href="https://www.waystone.com/waystone-policies/">https://www.waystone.com/waystone-policies/</a> and a paper copy of such remuneration policy is available to investors free of charge upon request.
Depository	Brown Brothers Harriman Trustee Services (Ireland) Limited is the depository for this Fund.
Tax Legislation	The Fund is subject to Irish tax regulations. This may have an impact on your personal tax position.
Liability Statement	Waystone Management Company (IE) Limited 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 prospectus for the Fund.
The Fund is authorised in Ireland and regulated by the Central Bank of Ireland. Waystone Management Company (IE) Limited is authorised in Ireland and regulated by the Central Bank of Ireland.	

This key investor information is accurate as at 18/02/2025.

## 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.

## Product: J O Hambro Capital Management UK Equity Income Fund, Y Distributing

JOHCM Funds (UK) Limited

ISIN: GB00B95FCK64

Website: <https://www.johcm.com/>

Call number: +44 (0) 20 7747 5655

The Financial Conduct Authority is responsible for supervising JOHCM Funds (UK) Limited in relation to this Key Information Document.

This PRIIP is authorised in the United Kingdom.

JOHCM Funds (UK) Limited is authorised in the United Kingdom and regulated by the Financial Conduct Authority.

Date of Publication: 07/03/2025

You are about to purchase a product that is not simple and may be difficult to understand.

### What is this product?

#### Type

J O Hambro Capital Management UK Equity Income Fund (the "Fund") is a sub-fund of J O Hambro Capital Management UK Umbrella Fund (the "Company"), incorporated in England and Wales.

#### Term

The term of the Fund is unlimited with no maturity date. The Manager may not unilaterally terminate the Fund, however, the Fund may be terminated in line with the termination provisions contained in its constitutional documents.

#### Objectives

The investment objective is to generate a level of income which increases year on year as well as the potential to grow the amount invested over a rolling period of seven to ten years. In seeking to achieve its investment objective the fund will aim to deliver a return, net of fees, greater than that of the FTSE All-Share Index (12pm adjusted).

The Fund will invest at least 90% of the Fund in the shares of companies that are listed on the London Stock Exchange (or other UK exchanges). These will include large, medium and small-sized companies. The Fund is not expected to invest more than 25% in smaller companies. Investing in shares of smaller companies enables the Fund to find dividend income in a broader set of companies and, in the opinion of the fund managers, differentiates the Fund from other similar funds. At all times at least two thirds of the Fund is invested in the shares of companies that are domiciled, incorporated or have a significant portion of their business in the UK. Other than investing in shares, the Fund may also invest in money market instruments, deposits, warrants and units in other collective investment schemes.

The Fund is actively managed. The investment manager selects companies that it believes are out of favour with many other investors but which the fund managers believe are undervalued at their current share price. These are companies which pay a dividend and where the fund managers believe the company will grow its dividend over time. Every share held in the Fund has a prospective dividend yield (the total annual dividends paid by the company expressed as a percentage of its share

price) greater than the average dividend yield of the FTSE All-Share index, at the time the share was first purchased, and with a strict selling discipline once a company's dividend yield falls below the average level. The FTSE All-Share Index is a point of reference against which the performance of the Fund may be measured. While many of the Fund's investments may be components of the Index, its strategy allows for significant deviations. As a result, the Fund's performance can sometimes differ greatly from the Index.

Any income the Fund generates for this share class will be paid out quarterly.

#### Intended retail investor

The Fund is designed for investors who want a level of income which increases year on year as well as the potential to grow the amount invested. The Fund will allow investors ready access to their investment although they should intend to invest their money for the long term i.e. at least 7 to 10 years. Investors should understand the Fund's risks and that it is designed to be used as one component in a diversified investment portfolio. This Fund is not appropriate for investors who cannot afford capital loss of their investment or need a fully guaranteed income or fully predictable return profile.

#### Other information

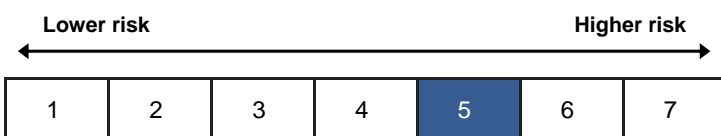
Depository: Northern Trust Investor Services Limited.

The assets and liabilities of the Fund are segregated from other sub-funds of the Company but other jurisdictions may not recognise such segregation.

This Key Information Document is prepared for one share class in a sub-fund of the Company. The Prospectus and annual and semi-annual reports are prepared for the entire Company and are available in English and free of charge at [www.johcm.com](http://www.johcm.com). The share price and information on other share classes of the Fund, other sub-funds of the Company and how to switch are available at [www.johcm.com](http://www.johcm.com).

Further information is available from the administrator, The Northern Trust Company (UK Branch), 50 Bank Street, London E14 5NT.

### What are the risks and what could I get in return?



The risk indicator assumes you keep the product for 7 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of the 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 the product as 5 out of 7 which is a medium-high risk

class. This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely impact the capacity to pay you.

**Be aware of currency risk.** You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Please refer to the Prospectus for full details about other risks materially relevant to the product that are not included in the summary risk indicator. The product does not include any protection from future market performance so you could lose some or all of your investment. If we are not able to pay you what is owed, you could lose your entire investment.

## 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 over the last 12 years. Markets could develop very differently in the future

<b>Recommended holding period:</b>		<b>7 years</b>	
<b>Example Investment:</b>		<b>GBP 10000</b>	
		<b>If you exit after 1 year</b>	<b>If you exit after 7 years</b>
<b>Scenarios</b>			
<b>Minimum</b>	<b>There is no minimum guaranteed return if you exit before 7 years. You could lose some or all of your investment.</b>		
<b>Stress</b>	<b>What you might get back after costs</b>	GBP 960	GBP 1230
	Average return each year	-90.40%	-25.87%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	GBP 6840	GBP 8680
	Average return each year	-31.60%	-2.00%
<b>Moderate</b>	<b>What you might get back after costs</b>	GBP 10480	GBP 13220
	Average return each year	4.80%	4.07%
<b>Favourable</b>	<b>What you might get back after costs</b>	GBP 16410	GBP 16890
	Average return each year	64.10%	7.78%

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 scenario: This type of scenario occurred for an investment between 2013 and 2020.

Moderate scenario: This type of scenario occurred for an investment between 2014 and 2021.

Favourable scenario: This type of scenario occurred for an investment between 2012 and 2019.

## What happens if JOHCM Funds (UK) Limited is unable to pay out?

If the product is not able to pay out what you are owed, you are not covered by any investor compensation or guarantee scheme and you may face financial loss.

The assets of the Fund are held in safekeeping by its 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 depositary's insolvency, or someone acting on its behalf, the Fund may suffer a financial loss. This risk is mitigated to a certain extent by the fact the depositary is required by law and regulation to segregate its own assets from the assets of the Fund. The depositary will also be liable to the Fund and the investors for any loss arising from, among other things, its negligence, fraud or intentional failure to properly fulfil its obligations (subject to certain limitations). There is no compensation or guarantee scheme protecting you from a default of the Fund's depositary.

## 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 10000 per year is invested.

	<b>If you exit after 1 year</b>	<b>If you exit after 7 years</b>
Total costs	GBP 94	GBP 857
Annual cost impact (*)	0.9%	0.9% each year

(\*) 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 5.0% before costs and 4.1% 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.	GBP 0
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	GBP 0
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.67% of the value of your investment per year. This is an estimate based on actual costs over the last year.	GBP 67
Transaction costs	0.17% 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.	GBP 17
Incidental costs taken under specific conditions		
Performance fees (and carried interest)	The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last 5 years.	GBP 10

## How long should I hold it and can I take money out early?

Recommended holding period: 7 years.

There is no required minimum holding period but the Fund is intended for long-term investment; you should have an investment horizon between 7 to 10 years.

You can buy and sell shares in the Fund on any day which is a working day in London. Instructions received before 12:00 noon will be processed that day. Instructions received after 12:00 noon will be processed at 12:00 noon on the following working day.

Please contact your broker, financial adviser or distributor for information on any costs and charges relating to the sale of shares in the Fund.

## How can I complain?

If you wish to make a complaint, please get in touch with any of your regular contacts at JOHCM, either over the phone or in writing, or alternatively, email [complaints@johcm.co.uk](mailto:complaints@johcm.co.uk) or call +44(0) 20 7747 8978.

Details of our complaints handling process are available at [www.johcm.com](http://www.johcm.com).

## Other relevant information

You can find information related to the Fund's past performance over the last 10 years and previous performance scenario calculations at

[https://docs.data2report.lu/documents/JO%20Hambro/KID\\_PP/KID\\_annex\\_PP\\_GB00B95FCK64\\_en.pdf](https://docs.data2report.lu/documents/JO%20Hambro/KID_PP/KID_annex_PP_GB00B95FCK64_en.pdf)

[https://docs.data2report.lu/documents/JO%20Hambro/KID\\_PS/KID\\_annex\\_PS\\_GB00B95FCK64\\_en.pdf](https://docs.data2report.lu/documents/JO%20Hambro/KID_PS/KID_annex_PS_GB00B95FCK64_en.pdf)

A paper copy is made available free of charge upon request.



The representative in Switzerland is 1741 Fund Solutions Ltd., Burggraben 16, 9000 St. Gallen, Switzerland (the "Representative"). The paying agent in Switzerland is Telco Bank Ltd, Bahnhofstrasse 4, 6430 Schwyz, Switzerland.

The Prospectus, the KIDs, the Instrument of Incorporation and the annual and semi-annual reports may be obtained free of charge from the Representative

# Key Investor Information

This document provides you with key investor information about this Fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

JPMorgan Fund ICVC

ISIN: GB00B3RJBC99

## JPM Unconstrained Bond Fund C - Gross Accumulation

a Share Class of JPMorgan Fund ICVC – JPM Unconstrained Bond Fund. The Authorised Corporate Director ("ACD") is JPMorgan Funds Limited

### Objectives, Process and Policies

#### INVESTMENT OBJECTIVE

The Fund aims to provide a positive return, before fees, which is higher than that of the Fund's Benchmark (ICE BofA SONIA Overnight Rate Index ) over a rolling 3 year period in all market conditions. A positive return is not guaranteed over this or any time period and capital loss may occur.

#### INVESTMENT PROCESS

##### Investment approach

- Uses a globally integrated research driven investment process that focuses on analysing fundamental, quantitative and technical factors across countries, sectors and issuers.
- Uses an unconstrained approach to finding the best investment ideas across multiple fixed income sectors and countries, with a focus on mitigating downside risk.
- Dynamically shifts among sectors and countries and adjusts duration depending on market conditions.

**Benchmark** ICE BofA SONIA Overnight Rate Index

##### Benchmark uses and resemblance

- The Fund is actively managed. The Benchmark is a Performance Target and the Fund seeks a return in excess of the Benchmark but its holdings in securities are not constrained by the Benchmark. The Benchmark has been chosen as it reflects the investment strategy for the Fund.

#### POLICIES

**Main investment exposure** At least 80% of assets invested, either directly or through derivatives, in debt securities of governments and their agencies, corporations, MBS/ABS (including covered bonds) and currencies. Issuers may be located anywhere in the world, including emerging markets, and may be rated investment grade, below-investment grade or unrated. The Fund may invest up to 20% in debt securities issued by supranational organisations. The Fund may also

invest up to 10% in convertible bonds and 10% in contingent convertible bonds.

The Fund may use long and short positions (through derivatives) to vary exposure to countries, sectors, currencies and credit ratings which may be concentrated from time to time. The Fund may invest up to 100% in government and public securities.

The Fund may invest in onshore debt securities issued within the PRC through China-Hong Kong Bond Connect.

**Other investment exposures** Credit linked notes and structured products. Up to 10% in equities, typically as a result of events relating to its debt holdings such as conversions or restructures. The Fund may use equity derivatives for hedging the equity exposure and reducing risk or volatility derived from certain exposure e.g. high yield which may at times be efficiently hedged using equity derivatives as certain fixed income and equity exposures can be correlated.

**Derivatives** Used for: investment purposes, efficient portfolio management; hedging. Types: see [Fund Derivative Usage](#) table under [How the Funds Use Derivatives, Instruments and Techniques](#) in the Prospectus. TRS including CFD: none. Global exposure calculation method: absolute VaR. Expected level of leverage from derivatives: 500% indicative only. Leverage may significantly exceed this level from time to time.

**Currencies** Fund Base Currency: GBP. Currencies of asset denomination: any. Hedging approach: primarily hedged to base currency.

**Redemption and Dealing** Shares of the Fund may be redeemed on demand, with dealing normally on a daily basis.

**Distribution Policy** This Share Class will reinvest income.

For an explanation of some of the terms used in this document, please visit the glossary on our website at <https://am.jpmorgan.com/gb/en/asset-management/per/funds/administrative-information/>.

### Risk and Reward Profile



The above rating is based on the historic volatility of the Net Asset Value of the Share Class over the last five years and may not be a reliable indication of the future risk profile of the Share Class.

The risk and reward category shown above is not guaranteed to remain unchanged and may change over time.

A Share Class with the lowest risk rating does not mean a risk-free investment.

**Why is this Share Class in this category?** This Share Class is classified in category 3 because its Net Asset Value has shown low to medium fluctuations historically.

#### OTHER MATERIAL RISKS

The Fund is subject to **Investment risks** and **Other associated risks** from the techniques and securities it uses to seek to achieve its objective.

The table on the right explains how these risks relate to each other and the **Outcomes to the Shareholder** that could affect an investment in the Fund.

Investors should also read [Risk Descriptions](#) in the Prospectus for a full description of each risk.

#### Investment risks Risks from the Fund's techniques and securities

Techniques	Securities	
Concentration	China	– Below investment grade debt
Derivatives	Contingent	– Unrated debt
Hedging	convertible bonds	Emerging markets
Short positions	Convertible securities	Equities
	Credit Linked Notes	MBS/ABS
	Debt securities	Structured products
	– Government debt	
	– Investment grade debt	

#### Other associated risks Further risks the Fund is exposed to from its use of the techniques and securities above

Credit Liquidity	Currency Market	Interest rate
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#### Outcomes to the Shareholder Potential impact of the risks above

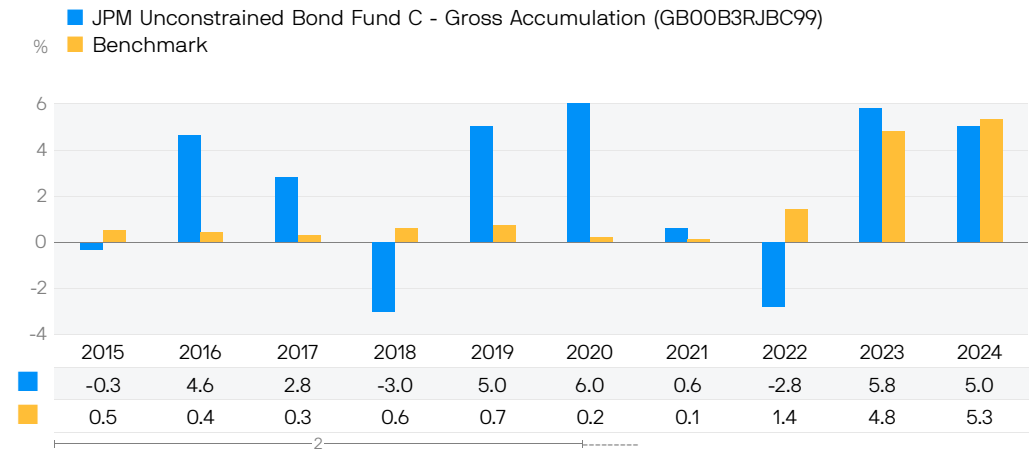
<b>Loss</b> Shareholders could lose some or all of their money.	<b>Volatility</b> Shares of the Fund will fluctuate in value.	<b>Failure to meet the Fund's objective.</b>
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Charges

One-off charges taken before or after you invest		
Entry charge	None	This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.
Exit charge	None	
Charges taken from this Share Class over a year		
Ongoing charge	0.62%	The ongoing charge is based on the last year's expenses to December 2024 and may vary from year to year.
Charges taken from this Share Class under certain specific conditions		
Performance fee	None	

- The actual entry and exit charges paid may be less. Information on charges can be obtained from the investor's financial adviser.
- The Prospectus permits a fee to be charged for switching between Funds but this fee is currently waived by the Authorised Corporate Director.
- Charges are used to pay the costs of running this Share Class. These charges reduce the potential growth of the investment.
- Further information about charges can be found in the "Share Classes and Costs" section of the Prospectus.

Past Performance



- Past performance is not a guide to future performance.
- Performance data has been calculated including tax, ongoing charges and portfolio transaction costs and excluding entry and exit charges, in GBP.
- Fund launch date: 2009.
- Share Class launch date: 2012.

2 A different benchmark was used during this period.

Practical Information

**Depository** The fund depository is NatWest Trustee and Depository Services Limited

**Further Information** A copy of the Prospectus and latest annual and semi-annual financial report in English can be downloaded or ordered online from [www.jpmmorgan.co.uk/investor](http://www.jpmmorgan.co.uk/investor) or are available free of charge upon request from our UK-based Investor Services Team on 0800 20 40 20 (or +44 1268 44 44 70 if calling from outside the UK) or by writing to J.P. Morgan Asset Management, Client Administration Centre, PO Box 12272, Chelmsford, CM99 2EL.

Share prices can be obtained online at [www.jpmmorgan.co.uk/investor](http://www.jpmmorgan.co.uk/investor) or by telephoning 0800 20 40 20 (or +44 1268 44 44 70 if calling from outside the UK).

Please note if you call J.P. Morgan Asset Management, calls may be recorded and monitored for security and training purposes.

**Remuneration Policy** The ACD's Remuneration Policy can be found on <https://am.jpmmorgan.com/gb/en/asset-management/gim/awm/legal/emea-remuneration-policy>. This policy includes details of how remuneration and benefits are calculated, including responsibilities and composition of the committee which oversees and controls the policy. A copy of this policy can be requested free of charge from the ACD.

**Tax** The Fund is subject to UK tax regulations. This may have an impact on an investor's personal tax position.

**Legal Information** JPMorgan Funds Limited 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 Prospectus.

JPMorgan Fund ICVC consists of separate Funds, each of which issues one or more Share Classes. This document is prepared for a specific Share Class. The Prospectus and annual and semi-annual financial reports are prepared for JPMorgan Fund ICVC.

The Fund is part of JPMorgan Fund ICVC. The assets and liabilities of each fund in JPMorgan Fund ICVC are segregated by law. This means that the assets of the Fund belong exclusively to the Fund and will not be used to pay the liabilities of any other person or body, including JPMorgan Fund ICVC or any other Fund within JPMorgan Fund ICVC.

**Switching and Conversion** Investors may switch into Shares of another Fund of JPMorgan Fund ICVC or convert Shares in one Class in a Fund to Shares of another Class in the same Fund subject to meeting any relevant eligibility requirements and minimum holding amounts. Further information can be found in "section 4.3.10 - Switching and Conversion of Shares" of the Prospectus.

**Privacy Policy** You should note that, if you contact J.P. Morgan Asset Management by telephone, those lines may be recorded and monitored for legal, security and training purposes. You should also take note that information and data from communications with you may be processed by J.P. Morgan Asset Management, acting as a data controller, in accordance with applicable data protection laws. Further information about processing activities of J.P. Morgan Asset Management can be found in the EMEA Privacy Policy, which is available at [www.jpmmorgan.com/emea-privacy-policy](http://www.jpmmorgan.com/emea-privacy-policy). Additional copies of the EMEA Privacy Policy are available on request.

# Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

## Legal & General European Index Trust Unit Class I GBP Accumulation - ISIN: GB00B0CNGR59

The authorised fund manager of the Fund is Legal & General (Unit Trust Managers) Limited (the "Manager").

### OBJECTIVES AND INVESTMENT POLICY

- The objective of the Fund is to track the performance of the FTSE World Europe ex UK Index, the "Benchmark Index" on a net total return basis before fees and expenses are applied. Fund performance may differ from the Benchmark Index due to the deduction of fees and expenses and the impact of any tracking error factors.
  - The Benchmark Index is comprised of shares in middle and large capitalisation companies that are incorporated or headquartered or which have their principal business activities in the developed and advanced emerging markets in Europe excluding the UK, in accordance with the index provider's methodology.
  - The Fund seeks to replicate the Benchmark Index and its investments will closely match those that make up the Benchmark Index. The Fund will have at least 90% exposure (directly or through depositary receipts (a certificate issued by a bank representing shares in a foreign company such as American depositary receipts and global depositary receipts)) to assets that are included in the Benchmark Index.
  - The Fund may also invest in shares in companies which are reasonably expected to become part of the Benchmark Index in the near future or are an alternative to a constituent of the Benchmark Index, money market instruments (such as treasury bills), depositary receipts, cash, deposits and collective investment schemes, including those managed or operated by the Manager or an associate of the Manager.
  - The Fund may use derivatives (contracts which have a value linked to the price of another asset) to:
    - reduce risk or cost; or
    - generate additional capital or income with no, or an acceptably low, level of risk.
- Other information:**
- The Fund is passively managed as it tracks the Benchmark Index.
  - Your units will be accumulation units. Income from the Fund's investments (dividends) will be reinvested back into the value of your units.
  - You can buy or sell units in this Fund on any business day. You need to contact us with your instruction before 12 noon. This is the time we calculate unit prices for this Fund. If you contact us after 12 noon, the units will be bought or sold at the next business day's price.
  - The Fund's base currency is denominated in GBP.
  - This Fund may be suitable for investors looking to invest in shares of European companies (excluding the UK) as represented by the Benchmark Index.
  - Although investors can take their money out at any time, this Fund may not be appropriate for those who plan to withdraw their money within five years.
  - This Fund is not designed for investors who cannot afford more than a minimal loss of their investment.
  - If you do not understand this document we recommend you seek additional information to help you decide if this Fund is right for you.

### RISK AND REWARD PROFILE



1	2	3	4	5	6	7
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- The Risk and Reward Indicator table demonstrates where the Fund ranks in terms of its potential risk and reward. The higher the rank the greater the potential reward but the greater the risk of losing money. It is not guaranteed to remain the same and may change over time. It is based on historical data and may not be a reliable indication of the future risk profile of the Fund. The shaded area in the table above shows the Fund's ranking on the Risk and Reward Indicator.
  - The Fund is in category 6 because it invests in company shares which are sensitive to variations in the stock market. The value of company shares can change substantially over short periods of time. Company shares are generally considered to be higher risk investments than bonds or cash.
- Even a fund in the lowest category is not a risk free investment.
  - The value of your investment may fall as well as rise and is not guaranteed. You might get back less than you invest.
- Further information on the risks of investing in this fund is contained in the Prospectus available at [www.legalandgeneral.com/reports](http://www.legalandgeneral.com/reports). The risk and reward indicator may not take account of the following risks of investing in the Fund:
- The Fund may have underlying investments that are valued in currencies that are different from GBP. Exchange rate fluctuations will impact the value of your investment. Currency hedging techniques may be applied to reduce this impact but may not entirely eliminate it.
  - Derivatives are highly sensitive to changes in the value of the asset on which they are based and can increase the size of losses and gains.
  - The Fund could lose money if any institutions providing services such as acting as counterparty to derivatives or other instruments, becomes unwilling or unable to meet its obligations to the Fund.



## CHARGES

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential return from your investment.

One-off charges taken before or after you invest	
Entry charge	0.00%
Exit charge	0.00%
This is the maximum that might be taken out of your money before it is invested.	
The price for buying and selling units is subject to a Dilution Adjustment See opposite.	
Charges taken from the fund over each year	
Ongoing charge	0.12%
Charges taken from the fund under certain specific conditions	
Performance fee	None

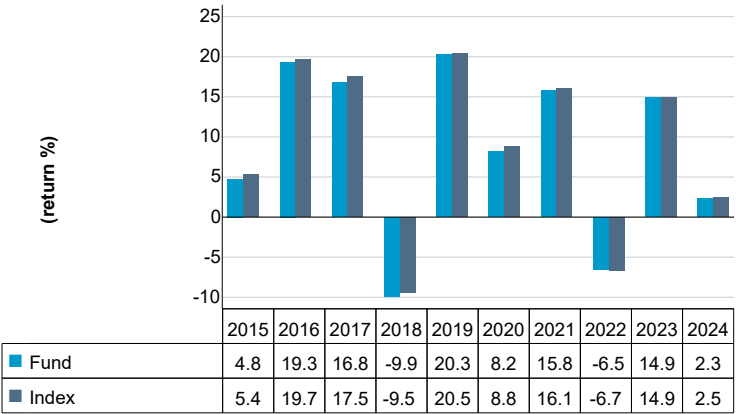
- There are no entry or exit charges.
- The ongoing charges figure is based on the latest available expenses at December 2024. This figure may vary from year to year.
- This Fund's ongoing charges include any charges made by any other funds it may invest in. They exclude portfolio transaction costs.
- The ongoing charges are taken from the Income of the Fund.

**Other costs:**

- **Dilution adjustment:** On any day, the prices for buying or selling units in this Fund are the same. The Fund manager calculates a single price for this Fund based on the mid-point between the buying and selling prices of the Fund's assets. In certain circumstances, the Fund manager can adjust this price to account for whether there is more money going into or coming out of the Fund. This is called a 'dilution adjustment'.
- This can vary but as an example for this Fund we estimate 0.16% for purchases and 0.06% for sales at 31 December 2024. The amount of the dilution adjustment may differ in future.

For more information about charges and costs, please see the charges and expenses section in the Fund's Prospectus, or visit our website at [www.legalandgeneral.com/chargesandfees](http://www.legalandgeneral.com/chargesandfees).

## PAST PERFORMANCE



- Past performance is not a guide to future performance.
- The figures for the Fund take into account the ongoing charges and assume income (after any tax) is reinvested.
- The performance has been calculated in GBP.
- The Fund may not replicate the performance of the Benchmark Index perfectly due to tracking errors such as expenses, tax and transaction costs incurred by the Fund, which are not included in the Index.
- The annual return is for a 12 month period ending 31 December.
- The Fund launched in 1989.
- This unit class launched in 2006.

## PRACTICAL INFORMATION

- The trustee and depositary is Northern Trust Investor Services Limited.
- You can obtain further information about the Fund including copies of its prospectus and the latest annual and semi-annual reports at [www.legalandgeneral.com/reports](http://www.legalandgeneral.com/reports). Paper copies of these documents are also available free of charge in English from Legal & General Investments, PO Box 6080, Wolverhampton WV1 9RB.
- Investors can get other practical information, including the latest prices, dilution adjustment and details of any other unit classes that are available, by calling us on **0370 050 0955** Monday to Friday between 9:00a.m. to 5:00p.m. Call charges will vary.
- This Fund is subject to the tax legislation of the United Kingdom, which may have an impact on each investor's personal tax position.
- Legal & General (Unit Trust Managers) Limited 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 Prospectus for the Fund.
- Details of our Remuneration Policy including our Remuneration Committee and how remuneration and benefits are calculated can be accessed from [www.lgim.com/remuneration](http://www.lgim.com/remuneration). A paper copy is also available free of charge upon request.

# Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

## Legal & General Global Health and Pharmaceuticals Index Trust Unit Class C GBP Accumulation - ISIN: GB00BJ2JPG83

The authorised fund manager of the Fund is Legal & General (Unit Trust Managers) Limited (the "Manager").

### OBJECTIVES AND INVESTMENT POLICY

- The objective of the Fund is to track performance of the FTSE World Index - Health Care, the "Benchmark Index" on a net total return basis before fees and expenses are applied. Fund performance may differ from the Benchmark Index due to the deduction of fees and expenses and the impact of any tracking error factors.
  - The Benchmark Index is comprised of shares in companies engaged in health, pharmaceuticals and biotechnology.
  - The Fund seeks to replicate the Benchmark Index and its investments will closely match those that make up the Benchmark Index.
  - The Fund will have at least 90% exposure (directly or through depositary receipts (a certificate issued by a bank representing shares in a foreign company such as American depositary receipts and global depositary receipts)) to assets that are included in the Benchmark Index.
  - The Fund may also invest in shares which are reasonably expected to become part of the Benchmark Index in the near future or are an alternative to a constituent of the Benchmark Index, money market instruments (such as treasury bills), depositary receipts, cash, deposits and collective investment schemes, including those managed or operated by the Manager or an associate of the Manager.
  - The Fund may use derivatives (contracts which have a value linked to the price of another asset) to:
    - reduce risk or cost; or
    - generate additional capital or income with no, or an acceptably low, level of risk.
- Other information:**
- The Fund is passively managed as it tracks the Benchmark Index.
  - Your units will be accumulation units. Income from the Fund's investments (dividends) will be reinvested back into the value of your units.
  - You can buy or sell units in this Fund on any business day. You need to contact us with your instruction before 3pm. This is the time we calculate unit prices for this Fund. If you contact us after 3pm, the units will be bought or sold at the next business day's price.
  - The Fund's base currency is denominated in GBP.
  - This Fund may be suitable for investors looking to invest in health, pharmaceuticals and biotechnology company shares as represented by the Benchmark Index.
  - Although investors can take their money out at any time, this Fund may not be appropriate for those who plan to withdraw their money within five years.
  - This Fund is not designed for investors who cannot afford more than a minimal loss of their investment.
  - If you do not understand this document we recommend you seek additional information to help you decide if this Fund is right for you.

### RISK AND REWARD PROFILE



- The Risk and Reward Indicator table demonstrates where the Fund ranks in terms of its potential risk and reward. The higher the rank the greater the potential reward but the greater the risk of losing money. It is not guaranteed to remain the same and may change over time. It is based on historical data and may not be a reliable indication of the future risk profile of the Fund. The shaded area in the table above shows the Fund's ranking on the Risk and Reward Indicator.
  - The Fund is in category 6 because it invests in company shares which are sensitive to variations in the stock market. The value of company shares can change substantially over short periods of time. Company shares are generally considered to be higher risk investments than bonds or cash.
  - Even a fund in the lowest category is not a risk free investment.
  - The value of your investment may fall as well as rise and is not guaranteed. You might get back less than you invest.
- Further information on the risks of investing in this fund is contained in the

- Prospectus available at [www.legalandgeneral.com/reports](http://www.legalandgeneral.com/reports).
- The risk and reward indicator may not take account of the following risks of investing in the Fund:
- The return from this Fund is dependent on relatively few individual investments. This means that a fall in the value of an individual investment can have a major impact on the overall performance of the Fund.
  - Most of the Fund holds investments from a particular market sector, that of health, pharmaceuticals and biotechnology. Funds like this can be more volatile than funds that invest across many market sectors. This is because the value of the Fund can go up and down more often and by larger amounts than funds that are spread more widely, especially in the short-term.
  - The Fund may have underlying investments that are valued in currencies that are different from GBP. Exchange rate fluctuations will impact the value of your investment. Currency hedging techniques may be applied to reduce this impact but may not entirely eliminate it.
  - Derivatives are highly sensitive to changes in the value of the asset on which they are based and can increase the size of losses and gains.
  - The Fund could lose money if any institutions providing services such as acting as counterparty to derivatives or other instruments, becomes unwilling or unable to meet its obligations to the Fund.





## CHARGES

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential return from your investment.

One-off charges taken before or after you invest	
Entry charge	0.00%
Exit charge	0.00%
This is the maximum that might be taken out of your money before it is invested.	
The price for buying and selling units is subject to a Dilution Adjustment See opposite.	
Charges taken from the fund over each year	
Ongoing charge	0.20%
Charges taken from the fund under certain specific conditions	
Performance fee	None

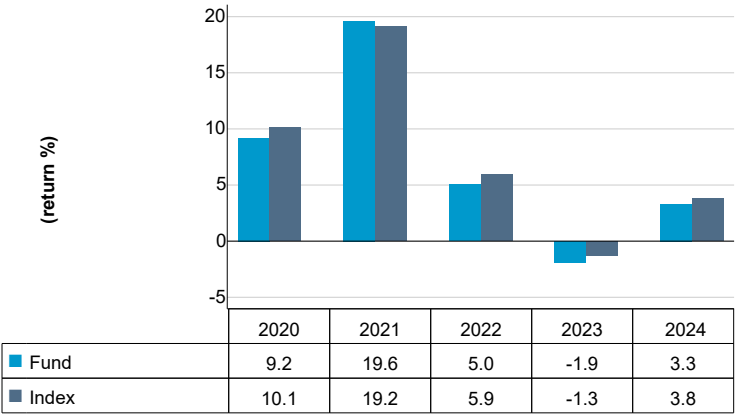
- There are no entry or exit charges.
- The ongoing charges figure is based on the latest available expenses at December 2024. This figure may vary from year to year.
- This Fund's ongoing charges include any charges made by any other funds it may invest in. They exclude portfolio transaction costs.
- The ongoing charges are taken from the Income of the Fund.

**Other costs:**

- **Dilution adjustment:** On any day, the prices for buying or selling units in this Fund are the same. The Fund manager calculates a single price for this Fund based on the mid-point between the buying and selling prices of the Fund's assets. In certain circumstances, the Fund manager can adjust this price to account for whether there is more money going into or coming out of the Fund. This is called a 'dilution adjustment'.
- This can vary but as an example for this Fund we estimate 0.07% for purchases and 0.16% for sales at 31 December 2024. The amount of the dilution adjustment may differ in future.

For more information about charges and costs, please see the charges and expenses section in the Fund's Prospectus, or visit our website at [www.legalandgeneral.com/chargesandfees](http://www.legalandgeneral.com/chargesandfees).

## PAST PERFORMANCE



- Past performance is not a guide to future performance.
- The figures for the Fund take into account the ongoing charges and assume income (after any tax) is reinvested.
- The performance has been calculated in GBP.
- The Fund may not replicate the performance of the Benchmark Index perfectly due to tracking errors such as expenses, tax and transaction costs incurred by the Fund, which are not included in the Index.
- The annual return is for a 12 month period ending 31 December.
- The Fund launched in 2000.
- This unit class launched in 2019.

## PRACTICAL INFORMATION

- The trustee and depositary is Northern Trust Investor Services Limited.
- You can obtain further information about the Fund including copies of its prospectus and the latest annual and semi-annual reports at [www.legalandgeneral.com/reports](http://www.legalandgeneral.com/reports). Paper copies of these documents are also available free of charge in English from Legal & General Investments, PO Box 6080, Wolverhampton WV1 9RB.
- Investors can get other practical information, including the latest prices, dilution adjustment and details of any other unit classes that are available, by calling us on **0370 050 0955** Monday to Friday between 9:00a.m. to 5:00p.m. Call charges will vary.
- This Fund is subject to the tax legislation of the United Kingdom, which may have an impact on each investor's personal tax position.
- Legal & General (Unit Trust Managers) Limited 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 Prospectus for the Fund.
- Details of our Remuneration Policy including our Remuneration Committee and how remuneration and benefits are calculated can be accessed from [www.lgim.com/remuneration](http://www.lgim.com/remuneration). A paper copy is also available free of charge upon request.

# Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

## Legal & General Global Inflation Linked Bond Index Fund Unit Class I GBP Accumulation - ISIN: GB00BBHXNN27

The authorised fund manager of the Fund is Legal & General (Unit Trust Managers) Limited (the "Manager").

### OBJECTIVES AND INVESTMENT POLICY

- The objective of the Fund is to track the performance of the Bloomberg World Government Ex UK Inflation Linked Bonds Hedged GBP Index, the "Benchmark Index" before fees and expenses are applied. Fund performance may differ from the Benchmark Index due to the deduction of fees and expenses and the impact of any tracking error factors.
- The Fund seeks to replicate as closely as possible the constituents of the Benchmark Index. The Fund will have at least 90% exposure to assets that are included in the Benchmark Index.
- The Benchmark Index is comprised of bonds (a type of loan that pays interest) issued by governments across all geographical areas (excluding the UK) which are denominated in the local currency of the country and which are linked to the rate of inflation in the country.
- The Fund may invest in sub-investment grade bonds. The bonds that the Fund invests in will be a mixture of investment grade bonds (rated as lower risk) and sub-investment grade bonds (rated as higher risk). The mix will closely match that of the Benchmark Index. Investment and sub-investment grade bonds are bonds that have been given a credit rating by a rating agency. Credit ratings give an indication of how likely it is that the issuer of a bond will be able to pay back interest and the loan on time.
- The Fund may also invest in bonds which are reasonably expected to become part of the Benchmark Index in the near future or are an alternative to a constituent of the Benchmark Index, money market instruments (such as treasury bills), cash, deposits and collective investment schemes, including those managed or operated by the Manager or an associate of the Manager.
- The Fund will use forward foreign exchange or currency future derivatives in

order to manage the currency exposure in line with the Benchmark Index. The Fund may use other types of derivatives (contracts which have a value linked to the price of another asset) to:

- reduce risk or cost; or
- generate additional capital or income with no, or an acceptably low, level of risk.

#### Other information:

- The Fund is passively managed as it tracks the Benchmark Index.
- Your units will be accumulation units. Income from the Fund's investments (interest) will be reinvested back into the value of your units.
- You can buy or sell units in this Fund on any business day. You need to contact us with your instruction before 3pm. This is the time we calculate unit prices for this Fund. If you contact us after 3pm, the units will be bought or sold at the next business day's price.
- The Fund's base currency is denominated in GBP.
- This Fund may be suitable for investors looking to invest in global inflation linked bonds excluding those issued by the UK government, as represented by the Benchmark Index.
- Although investors can take their money out at any time, this Fund may not be appropriate for those who plan to withdraw their money within five years.
- This Fund is not designed for investors who cannot afford more than a minimal loss of their investment.
- If you do not understand this document we recommend you seek additional information to help you decide if this Fund is right for you.

### RISK AND REWARD PROFILE



- The Risk and Reward Indicator table demonstrates where the Fund ranks in terms of its potential risk and reward. The higher the rank the greater the potential reward but the greater the risk of losing money. It is not guaranteed to remain the same and may change over time. It is based on historical data and may not be a reliable indication of the future risk profile of the Fund. The shaded area in the table above shows the Fund's ranking on the Risk and Reward Indicator.
- The Fund is in category 6 because it invests in company or government bonds which are sensitive to changes in interest rates, inflation and credit. This can be driven by political and economic changes and other significant events and may cause the value to go up and down. Bonds that are closer to their maturity date tend to be more stable in value. Bonds are generally considered to be higher risk investments than cash, but lower risk than company shares.
- Even a fund in the lowest category is not a risk free investment.
- The value of your investment may fall as well as rise and is not guaranteed. You might get back less than you invest.

Further information on the risks of investing in this fund is contained in the Prospectus available at [www.legalandgeneral.com/reports](http://www.legalandgeneral.com/reports).

The risk and reward indicator may not take account of the following risks of investing in the Fund:

- The Fund invests in inflation-linked bonds, which are particularly sensitive to changes in inflation rates. Their values are likely to fall when inflation rates

fall.

- The Fund may have underlying investments that are valued in currencies that are different from GBP. Exchange rate fluctuations will impact the value of your investment. Currency hedging techniques may be applied to reduce this impact but may not entirely eliminate it.
- Derivatives are highly sensitive to changes in the value of the asset on which they are based and can increase the size of losses and gains.
- There may be differences in performance between the fund's assets and the derivatives used to manage the fluctuation of exchange rates with Sterling. This could result at times in the fund being over protected or under protected against these fluctuations.
- The Fund could lose money if any institutions providing services such as acting as counterparty to derivatives or other instruments, becomes unwilling or unable to meet its obligations to the Fund.
- The Fund invests directly or indirectly in bonds which are issued by companies or governments. If these companies or governments experience financial difficulty, they may be unable to pay back some or all of the interest, original investment or other payments that they owe. If this happens, the value of the Fund may fall.
- This Fund holds bonds that are traded through agents, brokers or investment banks matching buyers and sellers. This makes the bonds less easy to buy and sell than investments traded on an exchange. In exceptional circumstances the Fund may not be able to sell bonds and may defer withdrawals, or suspend dealing. The Directors can only delay paying out if it is in the interests of all investors and with the permission of the Fund depositary.
- Investment returns on bonds are sensitive to trends in interest rate movements. Such changes will affect the value of your investment.



## CHARGES

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential return from your investment.

One-off charges taken before or after you invest	
Entry charge	0.00%
Exit charge	0.00%
This is the maximum that might be taken out of your money before it is invested.	
The price for buying and selling units is subject to a Dilution Adjustment See opposite.	
Charges taken from the fund over each year	
Ongoing charge	0.23%
Charges taken from the fund under certain specific conditions	
Performance fee	None

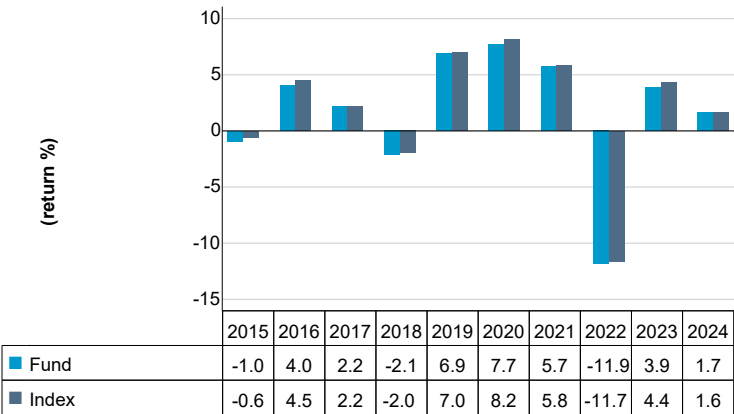
- There are no entry or exit charges.
- The ongoing charges figure is based on the latest available expenses at December 2024. This figure may vary from year to year.
- This Fund's ongoing charges include any charges made by any other funds it may invest in. They exclude portfolio transaction costs.
- The ongoing charges are taken from the Income of the Fund.

**Other costs:**

- **Dilution adjustment:** On any day, the prices for buying or selling units in this Fund are the same. The Fund manager calculates a single price for this Fund based on the mid-point between the buying and selling prices of the Fund's assets. In certain circumstances, the Fund manager can adjust this price to account for whether there is more money going into or coming out of the Fund. This is called a 'dilution adjustment'.
- This can vary but as an example for this Fund we estimate 0.07% for purchases and 0.14% for sales at 31 December 2024. The amount of the dilution adjustment may differ in future.

For more information about charges and costs, please see the charges and expenses section in the Fund's Prospectus, or visit our website at [www.legalandgeneral.com/chargesandfees](http://www.legalandgeneral.com/chargesandfees).

## PAST PERFORMANCE



- Past performance is not a guide to future performance.
- The figures for the Fund take into account the ongoing charges and assume income (after any tax) is reinvested.
- The performance has been calculated in GBP.
- The Fund may not replicate the performance of the Benchmark Index perfectly due to tracking errors such as expenses, tax and transaction costs incurred by the Fund, which are not included in the Index.
- The annual return is for a 12 month period ending 31 December.
- The Fund launched in 2013.
- This unit class launched in 2013.

## PRACTICAL INFORMATION

- The trustee and depositary is Northern Trust Investor Services Limited.
- You can obtain further information about the Fund including copies of its prospectus and the latest annual and semi-annual reports at [www.legalandgeneral.com/reports](http://www.legalandgeneral.com/reports). Paper copies of these documents are also available free of charge in English from Legal & General Investments, PO Box 6080, Wolverhampton WV1 9RB.
- Investors can get other practical information, including the latest prices, dilution adjustment and details of any other unit classes that are available, by calling us on **0370 050 0955** Monday to Friday between 9:00a.m. to 5:00p.m. Call charges will vary.
- This Fund is subject to the tax legislation of the United Kingdom, which may have an impact on each investor's personal tax position.
- Legal & General (Unit Trust Managers) Limited 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 Prospectus for the Fund.
- Details of our Remuneration Policy including our Remuneration Committee and how remuneration and benefits are calculated can be accessed from [www.lgim.com/remuneration](http://www.lgim.com/remuneration). A paper copy is also available free of charge upon request.

# Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

## Legal & General Global Technology Index Trust Unit Class C GBP Accumulation - ISIN: GB00BJLP1W53

The authorised fund manager of the Fund is Legal & General (Unit Trust Managers) Limited (the "Manager").

### OBJECTIVES AND INVESTMENT POLICY

- The objective of the Fund is to track the performance of the FTSE World -Technology Index, the "**Benchmark Index**" on a net total return basis before fees and expenses are applied. Fund performance may differ from the Benchmark Index due to the deduction of fees and expenses and the impact of any tracking error factors.
  - The Benchmark Index is comprised of shares in companies from the developed and advanced emerging markets that are engaged in information technology and are included in the Benchmark Index.
  - The Fund seeks to replicate the Benchmark Index and its investments will closely match those that make up the Benchmark Index.
  - The Fund will have at least 90% exposure (directly or through depositary receipts (a certificate issued by a bank representing shares in a foreign company such as American depositary receipts and global depositary receipts)) to assets that are included in the Benchmark Index.
  - The Fund may also invest in money market instruments (such as treasury bills), depositary receipts, cash, deposits, shares in companies which are reasonably expected to become part of the Benchmark Index in the near future or are an alternative to a constituent of the Benchmark Index and collective investment schemes, including those managed or operated by the Manager or an associate of the Manager.
  - The Fund may use derivatives (contracts which have a value linked to the price of another asset) to:
    - reduce risk or cost; or
    - generate additional capital or income with no, or an acceptably low, level of risk.
- Other information:**
- The Fund is passively managed as it tracks the Benchmark Index.
  - Your units will be accumulation units. Income from the Fund's investments (dividends) will be reinvested back into the value of your units.
  - You can buy or sell units in this Fund on any business day. You need to contact us with your instruction before 3pm. This is the time we calculate unit prices for this Fund. If you contact us after 3pm, the units will be bought or sold at the next business day's price.
  - The Fund's base currency is denominated in GBP.
  - This Fund may be suitable for investors looking to track the shares in companies from developed and advanced emerging markets that are engaged in information Technology as represented by the Benchmark Index.
  - Although investors can take their money out at any time, this Fund may not be appropriate for those who plan to withdraw their money within five years.
  - This Fund is not designed for investors who cannot afford more than a minimal loss of their investment.
  - If you do not understand this document we recommend you seek additional information to help you decide if this Fund is right for you.

### RISK AND REWARD PROFILE



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- The Risk and Reward Indicator table demonstrates where the Fund ranks in terms of its potential risk and reward. The higher the rank the greater the potential reward but the greater the risk of losing money. It is not guaranteed to remain the same and may change over time. It is based on historical data and may not be a reliable indication of the future risk profile of the Fund. The shaded area in the table above shows the Fund's ranking on the Risk and Reward Indicator.
  - The Fund is in category 6 because it invests in company shares which are sensitive to variations in the stock market. The value of company shares can change substantially over short periods of time. Company shares are generally considered to be higher risk investments than bonds or cash.
  - Even a fund in the lowest category is not a risk free investment.
  - The value of your investment may fall as well as rise and is not guaranteed. You might get back less than you invest.
- Further information on the risks of investing in this fund is contained in the

- Prospectus available at [www.legalandgeneral.com/reports](http://www.legalandgeneral.com/reports).
- The risk and reward indicator may not take account of the following risks of investing in the Fund:
- The return from this Fund is dependent on relatively few individual investments. This means that a fall in the value of an individual investment can have a major impact on the overall performance of the Fund.
  - Most of the Fund holds investments from a particular market sector, that of information technology. Funds like this can be more volatile than funds that invest across many market sectors. This is because the value of the Fund can go up and down more often and by larger amounts than funds that are spread more widely, especially in the short-term.
  - The Fund may have underlying investments that are valued in currencies that are different from GBP. Exchange rate fluctuations will impact the value of your investment. Currency hedging techniques may be applied to reduce this impact but may not entirely eliminate it.
  - Derivatives are highly sensitive to changes in the value of the asset on which they are based and can increase the size of losses and gains.
  - The Fund could lose money if any institutions providing services such as acting as counterparty to derivatives or other instruments, becomes unwilling or unable to meet its obligations to the Fund.



## CHARGES

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential return from your investment.

One-off charges taken before or after you invest	
Entry charge	0.00%
Exit charge	0.00%
This is the maximum that might be taken out of your money before it is invested.	
The price for buying and selling units is subject to a Dilution Adjustment See opposite.	
Charges taken from the fund over each year	
Ongoing charge	0.20%
Charges taken from the fund under certain specific conditions	
Performance fee	None

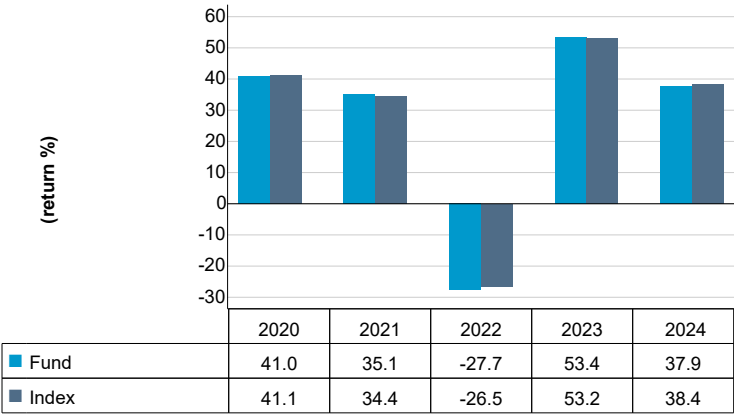
- There are no entry or exit charges.
- The ongoing charges figure is based on the latest available expenses at December 2024. This figure may vary from year to year.
- This Fund's ongoing charges include any charges made by any other funds it may invest in. They exclude portfolio transaction costs.
- The ongoing charges are taken from the Income of the Fund.

**Other costs:**

- **Dilution adjustment:** On any day, the prices for buying or selling units in this Fund are the same. The Fund manager calculates a single price for this Fund based on the mid-point between the buying and selling prices of the Fund's assets. In certain circumstances, the Fund manager can adjust this price to account for whether there is more money going into or coming out of the Fund. This is called a 'dilution adjustment'.
- This can vary but as an example for this Fund we estimate 0.07% for purchases and 0.12% for sales at 31 December 2024. The amount of the dilution adjustment may differ in future.

For more information about charges and costs, please see the charges and expenses section in the Fund's Prospectus, or visit our website at [www.legalandgeneral.com/chargesandfees](http://www.legalandgeneral.com/chargesandfees).

## PAST PERFORMANCE



- Past performance is not a guide to future performance.
- The figures for the Fund take into account the ongoing charges and assume income (after any tax) is reinvested.
- The performance has been calculated in GBP.
- The Fund may not replicate the performance of the Benchmark Index perfectly due to tracking errors such as expenses, tax and transaction costs incurred by the Fund, which are not included in the Index.
- The annual return is for a 12 month period ending 31 December.
- The Fund launched in 2000.
- This unit class launched in 2019.

## PRACTICAL INFORMATION

- The trustee and depositary is Northern Trust Investor Services Limited.
- You can obtain further information about the Fund including copies of its prospectus and the latest annual and semi-annual reports at [www.legalandgeneral.com/reports](http://www.legalandgeneral.com/reports). Paper copies of these documents are also available free of charge in English from Legal & General Investments, PO Box 6080, Wolverhampton WV1 9RB.
- Investors can get other practical information, including the latest prices, dilution adjustment and details of any other unit classes that are available, by calling us on **0370 050 0955** Monday to Friday between 9:00a.m. to 5:00p.m. Call charges will vary.
- This Fund is subject to the tax legislation of the United Kingdom, which may have an impact on each investor's personal tax position.
- Legal & General (Unit Trust Managers) Limited 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 Prospectus for the Fund.
- Details of our Remuneration Policy including our Remuneration Committee and how remuneration and benefits are calculated can be accessed from [www.lgim.com/remuneration](http://www.lgim.com/remuneration). A paper copy is also available free of charge upon request.



# Key Investor Information

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## Legal & General Japan Index Trust Unit Class I GBP Accumulation - ISIN: GB00B0CNGW03

The authorised fund manager of the Fund is Legal & General (Unit Trust Managers) Limited (the "Manager").

### OBJECTIVES AND INVESTMENT POLICY

- The objective of the Fund is to track the performance of the FTSE Japan Index, the "Benchmark Index" on a net total return basis before fees and expenses are applied. Fund performance may differ from the Benchmark Index due to the deduction of fees and expenses and the impact of any tracking error factors.
  - The Benchmark Index is comprised of shares in large and middle capitalisation companies in Japan in accordance with the index provider's methodology.
  - The Fund seeks to replicate the Benchmark Index and its investments will closely match those that make up the Benchmark Index.
  - The Fund will have at least 90% exposure (directly or through depositary receipts (a certificate issued by a bank representing shares in a foreign company such as American depositary receipts and global depositary receipts)) to assets that are included in the Benchmark Index.
  - The Fund may also invest in money market instruments (such as treasury bills), depositary receipts, cash, deposits, shares in companies which are reasonably expected to become part of the Benchmark Index in the near future or are an alternative to a constituent of the Benchmark Index and collective investment schemes, including those managed or operated by the Manager or an associate of the Manager.
  - The Fund may use derivatives (contracts which have a value linked to the price of another asset) to:
    - reduce risk or cost; or
    - generate additional capital or income with no, or an acceptably low, level of risk.
- Other information:**
- The Fund is passively managed as it tracks the Benchmark Index.
  - Your units will be accumulation units. Income from the Fund's investments (dividends) will be reinvested back into the value of your units.
  - You can buy or sell units in this Fund on any business day. You need to contact us with your instruction before 12 noon. This is the time we calculate unit prices for this Fund. If you contact us after 12 noon, the units will be bought or sold at the next business day's price.
  - The Fund's base currency is denominated in GBP.
  - This Fund may be suitable for investors looking to track the large and middle capitalisation companies in Japan as represented by the Benchmark Index.
  - Although investors can take their money out at any time, this Fund may not be appropriate for those who plan to withdraw their money within five years.
  - This Fund is not designed for investors who cannot afford more than a minimal loss of their investment.
  - If you do not understand this document we recommend you seek additional information to help you decide if this Fund is right for you.

### RISK AND REWARD PROFILE



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- The Risk and Reward Indicator table demonstrates where the Fund ranks in terms of its potential risk and reward. The higher the rank the greater the potential reward but the greater the risk of losing money. It is not guaranteed to remain the same and may change over time. It is based on historical data and may not be a reliable indication of the future risk profile of the Fund. The shaded area in the table above shows the Fund's ranking on the Risk and Reward Indicator.
- The Fund is in category 6 because it invests in company shares which are sensitive to variations in the stock market. The value of company shares can change substantially over short periods of time. Company shares are generally considered to be higher risk investments than bonds or cash.

- Even a fund in the lowest category is not a risk free investment.
  - The value of your investment may fall as well as rise and is not guaranteed. You might get back less than you invest.
- Further information on the risks of investing in this fund is contained in the Prospectus available at [www.legalandgeneral.com/reports](http://www.legalandgeneral.com/reports).
- The risk and reward indicator may not take account of the following risks of investing in the Fund:
- The Fund may have underlying investments that are valued in currencies that are different from GBP. Exchange rate fluctuations will impact the value of your investment. Currency hedging techniques may be applied to reduce this impact but may not entirely eliminate it.
  - Derivatives are highly sensitive to changes in the value of the asset on which they are based and can increase the size of losses and gains.
  - The Fund could lose money if any institutions providing services such as acting as counterparty to derivatives or other instruments, becomes unwilling or unable to meet its obligations to the Fund.





## CHARGES

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential return from your investment.

One-off charges taken before or after you invest	
Entry charge	0.00%
Exit charge	0.00%
This is the maximum that might be taken out of your money before it is invested.	
The price for buying and selling units is subject to a Dilution Adjustment See opposite.	
Charges taken from the fund over each year	
Ongoing charge	0.15%
Charges taken from the fund under certain specific conditions	
Performance fee	None

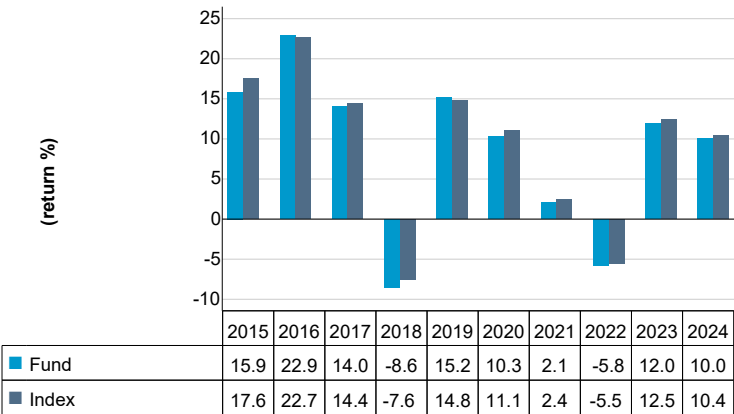
- There are no entry or exit charges.
- The ongoing charges figure is based on the latest available expenses at December 2024. This figure may vary from year to year.
- This Fund's ongoing charges include any charges made by any other funds it may invest in. They exclude portfolio transaction costs.
- The ongoing charges are taken from the Income of the Fund.

**Other costs:**

- **Dilution adjustment:** On any day, the prices for buying or selling units in this Fund are the same. The Fund manager calculates a single price for this Fund based on the mid-point between the buying and selling prices of the Fund's assets. In certain circumstances, the Fund manager can adjust this price to account for whether there is more money going into or coming out of the Fund. This is called a 'dilution adjustment'.
- This can vary but as an example for this Fund we estimate 0.06% for purchases and 0.06% for sales at 31 December 2024. The amount of the dilution adjustment may differ in future.

For more information about charges and costs, please see the charges and expenses section in the Fund's Prospectus, or visit our website at [www.legalandgeneral.com/chargesandfees](http://www.legalandgeneral.com/chargesandfees).

## PAST PERFORMANCE



- Past performance is not a guide to future performance.
- The figures for the Fund take into account the ongoing charges and assume income (after any tax) is reinvested.
- The performance has been calculated in GBP.
- The Fund may not replicate the performance of the Benchmark Index perfectly due to tracking errors such as expenses, tax and transaction costs incurred by the Fund, which are not included in the Index.
- The annual return is for a 12 month period ending 31 December.
- The Fund launched in 1989.
- This unit class launched in 2005.

## PRACTICAL INFORMATION

- The trustee and depositary is Northern Trust Investor Services Limited.
- You can obtain further information about the Fund including copies of its prospectus and the latest annual and semi-annual reports at [www.legalandgeneral.com/reports](http://www.legalandgeneral.com/reports). Paper copies of these documents are also available free of charge in English from Legal & General Investments, PO Box 6080, Wolverhampton WV1 9RB.
- Investors can get other practical information, including the latest prices, dilution adjustment and details of any other unit classes that are available, by calling us on **0370 050 0955** Monday to Friday between 9:00a.m. to 5:00p.m. Call charges will vary.
- This Fund is subject to the tax legislation of the United Kingdom, which may have an impact on each investor's personal tax position.
- Legal & General (Unit Trust Managers) Limited 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 Prospectus for the Fund.
- Details of our Remuneration Policy including our Remuneration Committee and how remuneration and benefits are calculated can be accessed from [www.lgim.com/remuneration](http://www.lgim.com/remuneration). A paper copy is also available free of charge upon request.

# Key Investor Information

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## Legal & General S&P 500 US Equal Weight Index Fund Unit Class I GBP Accumulation - ISIN: GB00BSWT8L75

The authorised fund manager of the Fund is Legal & General (Unit Trust Managers) Limited (the "Manager").

### OBJECTIVES AND INVESTMENT POLICY

- The objective of the Fund is to track the performance of the S&P 500 Equal Weight Index (the "Benchmark Index") on a net total return basis before fees and expenses are applied. Therefore, the Fund's performance may differ from the Benchmark Index due to the deduction of fees and expenses and the impact of any tracking error factors.
- The Benchmark Index is comprised of the constituents of the S&P 500 Index ("Parent Index"). The Parent Index is designed to measure the performance of the largest publicly traded corporations in the U.S. The constituents of the Parent Index are weighted according to their total market value.
- The Benchmark Index equally weights the constituents of the Parent Index at each index rebalance. This means at each index rebalance all constituents in the Benchmark Index will be allocated the same weight. Between index rebalances, constituent weightings may fluctuate due to changes in price performance of the shares of companies.
- The Fund seeks to replicate as closely as possible the constituents of the Benchmark Index by holding all, or substantially all, of the assets comprising the Benchmark Index in similar proportions to their weights in the Benchmark Index.
- The Fund will invest at least 90% in assets (directly or through depositary receipts) that make up the Benchmark Index. The Fund will generally hold assets directly but can use depositary receipts (such as American depositary receipts and global depositary receipts) to gain exposure such as when the direct asset cannot be held or is not available.
- The Fund may also invest in shares (directly or indirectly) in companies which are reasonably expected to become part of the Benchmark Index in the near future or are an alternative to a constituent of the Benchmark Index, collective investment schemes, including those managed or operated by the Manager or an associate of the Manager, money market instruments (such as treasury bills), depositary receipts (such as American depositary receipts

and global depositary receipts), cash and permitted deposits.

- The Fund may use derivatives (financial contracts which have a value linked to the price of another financial asset (such as a share, bond or currency) or a market index) in order to:

- reduce risk or cost; or

- generate additional capital or income with no, or an acceptably low, level of risk (known as "efficient portfolio management").

#### Other information:

- The Fund is passively managed as it tracks the Benchmark Index.
- Your units will be accumulation units. Income from the Fund's investments (dividends) will be reinvested back into the value of your units.
- You can buy or sell units in this Fund on any business day. You need to contact us with your instruction before 3pm. This is the time we calculate unit prices for this Fund. If you contact us after 3pm, the units will be bought or sold at the next business day's price.
- The Fund's base currency is denominated in GBP.
- This Fund may be suitable for any eligible investors who want to invest for at least five years and are looking for a fund that aims to track the S&P 500 Equal Weight Index, with the Benchmark Index providing exposure to shares of US large-capitalisation companies where the shares of these companies are equally weighted upon each index rebalance.
- Although investors can take their money out at any time, this Fund may not be appropriate for those who plan to withdraw their money within five years.
- This Fund is not designed for investors who cannot afford more than a minimal loss of their investment.
- If you do not understand this document we recommend you seek additional information to help you decide if this Fund is right for you.

### RISK AND REWARD PROFILE



1	2	3	4	5	6	7
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- The Risk and Reward Indicator table demonstrates where the Fund ranks in terms of its potential risk and reward. The higher the rank the greater the potential reward but the greater the risk of losing money. It is not guaranteed to remain the same and may change over time. It is based on historical data and may not be a reliable indication of the future risk profile of the Fund. The shaded area in the table above shows the Fund's ranking on the Risk and Reward Indicator.
- The Fund is in category 6 because it invests in company shares which are sensitive to variations in the stock market. The value of company shares can change substantially over short periods of time. Company shares are generally considered to be higher risk investments than bonds or cash.
- Even a fund in the lowest category is not a risk free investment.
- The value of an investment and any income taken from it is not guaranteed

and can go down as well as up; and the investor may get back less than the original amount invested.

Further information on the risks of investing in this fund is contained in the Prospectus available at [www.legalandgeneral.com/reports](http://www.legalandgeneral.com/reports).

The risk and reward indicator may not take account of the following risks of investing in the Fund:

- The Fund may have underlying investments that are valued in currencies that are different from GBP. Exchange rate fluctuations will impact the value of your investment. Currency hedging techniques may be applied to reduce this impact but may not entirely eliminate it.
- Derivatives are highly sensitive to changes in the value of the asset on which they are based and can increase the size of losses and gains.
- The Fund could lose money if any institutions providing services such as acting as counterparty to derivatives or other instruments, becomes unwilling or unable to meet its obligations to the Fund.
- We may take some or all of the ongoing charges from the Fund's capital rather than the Fund's income. This increases the amount of income, but it reduces the growth potential and may lead to a fall in the value of the Fund.



## CHARGES

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential return from your investment.

One-off charges taken before or after you invest	
Entry charge	0.00%
Exit charge	0.00%
This is the maximum that might be taken out of your money before it is invested.	
The price for buying and selling units is subject to a Dilution Adjustment See opposite.	
Charges taken from the fund over each year	
Ongoing charge	0.15%
Charges taken from the fund under certain specific conditions	
Performance fee	None

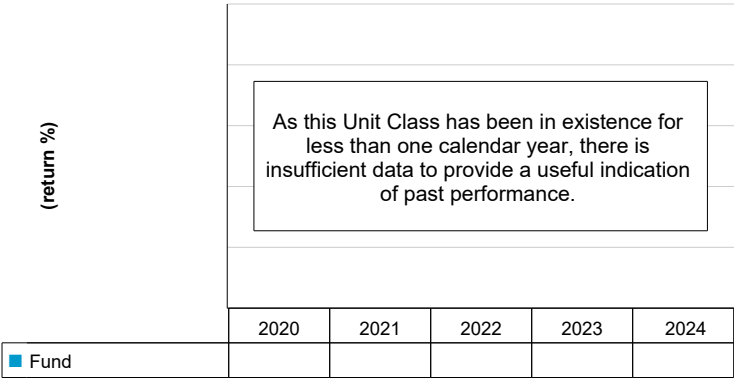
- There are no entry or exit charges.
- The ongoing charges figure is based on the latest available expenses at December 2024. This figure may vary from year to year.
- This Fund's ongoing charges include any charges made by any other funds it may invest in. They exclude portfolio transaction costs.
- The ongoing charges are taken partly from the income and partly from the capital of the Fund.

**Other costs:**

- **Dilution adjustment:** On any day, the prices for buying or selling units in this Fund are the same. The Fund manager calculates a single price for this Fund based on the mid-point between the buying and selling prices of the Fund's assets. In certain circumstances, the Fund manager can adjust this price to account for whether there is more money going into or coming out of the Fund. This is called a 'dilution adjustment'.
- This can vary but as an example for this Fund we estimate 0.02% for purchases and 0.03% for sales at 31 December 2024. The amount of the dilution adjustment may differ in future.

For more information about charges and costs, please see the charges and expenses section in the Fund's Prospectus, or visit our website at [www.legalandgeneral.com/chargesandfees](http://www.legalandgeneral.com/chargesandfees).

## PAST PERFORMANCE



- The Fund launched in 2024.
- This unit class launched in 2024.

## PRACTICAL INFORMATION

- The trustee and depositary is Northern Trust Investor Services Limited.
- You can obtain further information about the Fund including copies of its prospectus and the latest annual and semi-annual reports at [www.legalandgeneral.com/reports](http://www.legalandgeneral.com/reports). Paper copies of these documents are also available free of charge in English from Legal & General Investments, PO Box 6080, Wolverhampton WV1 9RB.
- Investors can get other practical information, including the latest prices, dilution adjustment and details of any other unit classes that are available, by calling us on **0370 050 0955** Monday to Friday between 9:00a.m. to 5:00p.m. Call charges will vary.
- This Fund is subject to the tax legislation of the United Kingdom, which may have an impact on each investor's personal tax position.
- Legal & General (Unit Trust Managers) Limited 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 Prospectus for the Fund.
- Details of our Remuneration Policy including our Remuneration Committee and how remuneration and benefits are calculated can be accessed from [www.lgim.com/remuneration](http://www.lgim.com/remuneration). A paper copy is also available free of charge upon request.

# Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

## Legal & General Short Dated Sterling Corporate Bond Index Fund Unit Class I GBP Income - ISIN: GB00BKGR3G14

The authorised fund manager of the Fund is Legal & General (Unit Trust Managers) Limited (the "Manager").

### OBJECTIVES AND INVESTMENT POLICY

- The objective of the Fund is to track the performance of the Markit iBoxx GBP Corporates 1-5 Index, the "Benchmark Index" before fees and expenses are applied. Fund performance may differ from the Benchmark Index due to the deduction of fees and expenses and the impact of any tracking error factors.
  - The Fund seeks to replicate as closely as possible the constituents of the Benchmark Index. The Fund will have at least 90% exposure to assets that are included in the Benchmark Index.
  - The Benchmark Index is comprised of investment grade corporate bonds (a type of loan that pays interest) that are short dated (i.e. up to 5 years in maturity) and denominated in sterling (British Pound).
  - The bonds that the Fund invests in will be primarily investment grade (rated as lower risk). Investment grade bonds are bonds that have achieved a higher credit rating from a rating agency. Credit ratings give an indication of how likely it is that the issuer of a bond will be able to pay back interest and the loan on time.
  - The Fund may also invest in money market instruments (such as treasury bills), cash, deposits, bonds which are reasonably expected to become part of the Benchmark Index in the near future or are an alternative to a constituent of the Benchmark Index and collective investment schemes, including those managed or operated by the Manager or an associate of the Manager.
  - The Fund may use derivatives (contracts which have a value linked to the price of another asset) to:
    - reduce risk or cost; or
    - generate additional capital or income with no, or an acceptably low, level of risk.
- Other information:**
- The Fund is passively managed as it tracks the Benchmark Index.
  - Your units will be income units. Income from the Fund's investments will be paid out to you every six months (as interest). This will reduce your capital growth accordingly.
  - You can buy or sell units in this Fund on any business day. You need to contact us with your instruction before 12 noon. This is the time we calculate unit prices for this Fund. If you contact us after 12 noon, the units will be bought or sold at the next business day's price.
  - The Fund's base currency is denominated in GBP.
  - This Fund may be suitable for investors looking to track the market in investment grade corporate bonds that are short dated and denominated in British Pounds as represented by the Benchmark Index.
  - Although investors can take their money out at any time, this Fund may not be appropriate for those who plan to withdraw their money within five years.
  - This Fund is not designed for investors who cannot afford more than a minimal loss of their investment.
  - If you do not understand this document we recommend you seek additional information to help you decide if this Fund is right for you.

### RISK AND REWARD PROFILE



1	2	3	4	5	6	7
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- The Risk and Reward Indicator table demonstrates where the Fund ranks in terms of its potential risk and reward. The higher the rank the greater the potential reward but the greater the risk of losing money. It is not guaranteed to remain the same and may change over time. It is based on historical data and may not be a reliable indication of the future risk profile of the Fund. The shaded area in the table above shows the Fund's ranking on the Risk and Reward Indicator.
  - The Fund is in category 6 because it invests in company or government bonds which are sensitive to changes in interest rates, inflation and credit. This can be driven by political and economic changes and other significant events and may cause the value to go up and down. Bonds that are closer to their maturity date tend to be more stable in value. Bonds are generally considered to be higher risk investments than cash, but lower risk than company shares.
  - Even a fund in the lowest category is not a risk free investment.
  - The value of your investment and any income you take from it may fall as well as rise and is not guaranteed. You might get back less than you invest.
- Further information on the risks of investing in this fund is contained in the Prospectus available at [www.legalandgeneral.com/reports](http://www.legalandgeneral.com/reports).

The risk and reward indicator may not take account of the following risks of investing in the Fund:

- Derivatives are highly sensitive to changes in the value of the asset on which they are based and can increase the size of losses and gains.
- The Fund could lose money if any institutions providing services such as acting as counterparty to derivatives or other instruments, becomes unwilling or unable to meet its obligations to the Fund.
- The Fund invests directly or indirectly in bonds which are issued by companies or governments. If these companies or governments experience financial difficulty, they may be unable to pay back some or all of the interest, original investment or other payments that they owe. If this happens, the value of the Fund may fall.
- This Fund holds bonds that are traded through agents, brokers or investment banks matching buyers and sellers. This makes the bonds less easy to buy and sell than investments traded on an exchange. In exceptional circumstances the Fund may not be able to sell bonds and may defer withdrawals, or suspend dealing. The Directors can only delay paying out if it is in the interests of all investors and with the permission of the Fund depositary.
- Investment returns on bonds are sensitive to trends in interest rate movements. Such changes will affect the value of your investment.
- We may take some or all of the ongoing charges from the Fund's capital rather than the Fund's income. This increases the amount of income, but it reduces the growth potential and may lead to a fall in the value of the Fund.



## CHARGES

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential return from your investment.

One-off charges taken before or after you invest	
Entry charge	0.00%
Exit charge	0.00%
This is the maximum that might be taken out of your money before it is invested.	
The price for buying and selling units is subject to a Dilution Adjustment See opposite.	
Charges taken from the fund over each year	
Ongoing charge	0.14%
Charges taken from the fund under certain specific conditions	
Performance fee	None

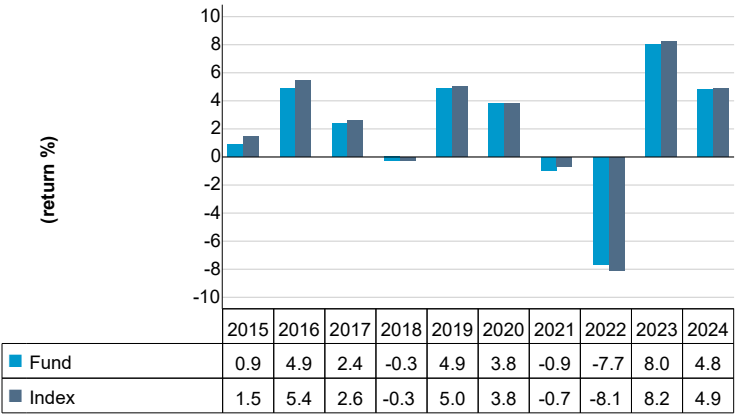
- There are no entry or exit charges.
- The ongoing charges figure is based on the latest available expenses at December 2024. This figure may vary from year to year.
- This Fund's ongoing charges include any charges made by any other funds it may invest in. They exclude portfolio transaction costs.
- The ongoing charges are taken from the Capital of the Fund.

**Other costs:**

- **Dilution adjustment:** On any day, the prices for buying or selling units in this Fund are the same. The Fund manager calculates a single price for this Fund based on the mid-point between the buying and selling prices of the Fund's assets. In certain circumstances, the Fund manager can adjust this price to account for whether there is more money going into or coming out of the Fund. This is called a 'dilution adjustment'.
- This can vary but as an example for this Fund we estimate 0.14% for purchases and 0.28% for sales at 31 December 2024. The amount of the dilution adjustment may differ in future.

For more information about charges and costs, please see the charges and expenses section in the Fund's Prospectus, or visit our website at [www.legalandgeneral.com/chargesandfees](http://www.legalandgeneral.com/chargesandfees).

## PAST PERFORMANCE



- Past performance is not a guide to future performance.
- The figures for the Fund take into account the ongoing charges and assume income (after any tax) is reinvested.
- The performance has been calculated in GBP.
- The Fund may not replicate the performance of the Benchmark Index perfectly due to tracking errors such as expenses, tax and transaction costs incurred by the Fund, which are not included in the Index.
- The annual return is for a 12 month period ending 31 December.
- The Fund launched in 2014.
- This unit class launched in 2014.

## PRACTICAL INFORMATION

- The trustee and depositary is Northern Trust Investor Services Limited.
- You can obtain further information about the Fund including copies of its prospectus and the latest annual and semi-annual reports at [www.legalandgeneral.com/reports](http://www.legalandgeneral.com/reports). Paper copies of these documents are also available free of charge in English from Legal & General Investments, PO Box 6080, Wolverhampton WV1 9RB.
- Investors can get other practical information, including the latest prices, dilution adjustment and details of any other unit classes that are available, by calling us on **0370 050 0955** Monday to Friday between 9:00a.m. to 5:00p.m. Call charges will vary.
- This Fund is subject to the tax legislation of the United Kingdom, which may have an impact on each investor's personal tax position.
- Legal & General (Unit Trust Managers) Limited 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 Prospectus for the Fund.
- Details of our Remuneration Policy including our Remuneration Committee and how remuneration and benefits are calculated can be accessed from [www.lgim.com/remuneration](http://www.lgim.com/remuneration). A paper copy is also available free of charge upon request.



# Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

## Legal & General Sterling Corporate Bond Index Fund Unit Class I GBP Accumulation - ISIN: GB00B4M01C47

The authorised fund manager of the Fund is Legal & General (Unit Trust Managers) Limited (the "Manager").

### OBJECTIVES AND INVESTMENT POLICY

- The objective of the Fund is to track the performance of the Markit iBoxx Sterling Non-Gilts ex BBB, the "Benchmark Index" before fees and expenses are applied. Fund performance may differ from the Benchmark Index due to the deduction of fees and expenses and the impact of any tracking error factors.
- The Fund seeks to replicate as closely as possible the constituents of the Benchmark Index. The Fund will have at least 90% exposure to assets that are included in the Benchmark Index.
- The Benchmark Index is comprised of corporate bonds (a type of loan that pays interest) that have an average rating of A, AA or AAA and are denominated in sterling (British Pound).
- The bonds that the Fund invests in will be almost entirely investment grade (rated as lower risk). Investment grade bonds are bonds that have achieved a higher credit rating from a rating agency. Credit ratings give an indication of how likely it is that the issuer of a bond will be able to pay back interest and the loan on time.
- The Fund may also invest in money market instruments (such as treasury bills), cash, deposits, bonds which are reasonably expected to become part of the Benchmark Index in the near future or are an alternative to a constituent of the Benchmark Index and collective investment schemes, including those managed or operated by the Manager or an associate of the Manager.
- The Fund may use derivatives (contracts which have a value linked to the

price of another asset) to:

- reduce risk or cost; or
- generate additional capital or income with no, or an acceptably low, level of risk.

#### Other information:

- The Fund is passively managed as it tracks the Benchmark Index.
- Your units will be accumulation units. Income from the Fund's investments (interest) will be reinvested back into the value of your units.
- You can buy or sell units in this Fund on any business day. You need to contact us with your instruction before 12 noon. This is the time we calculate unit prices for this Fund. If you contact us after 12 noon, the units will be bought or sold at the next business day's price.
- The Fund's base currency is denominated in GBP.
- This Fund may be suitable for investors looking to track the corporate bonds that have an average rating of A, AA or AAA and are denominated in British Pounds as represented by the Benchmark Index.
- Although investors can take their money out at any time, this Fund may not be appropriate for those who plan to withdraw their money within five years.
- This Fund is not designed for investors who cannot afford more than a minimal loss of their investment.
- If you do not understand this document we recommend you seek additional information to help you decide if this Fund is right for you.

### RISK AND REWARD PROFILE



1	2	3	4	5	6	7
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- The Risk and Reward Indicator table demonstrates where the Fund ranks in terms of its potential risk and reward. The higher the rank the greater the potential reward but the greater the risk of losing money. It is not guaranteed to remain the same and may change over time. It is based on historical data and may not be a reliable indication of the future risk profile of the Fund. The shaded area in the table above shows the Fund's ranking on the Risk and Reward Indicator.
- The Fund is in category 6 because it invests in company or government bonds which are sensitive to changes in interest rates, inflation and credit. This can be driven by political and economic changes and other significant events and may cause the value to go up and down. Bonds that are closer to their maturity date tend to be more stable in value. Bonds are generally considered to be higher risk investments than cash, but lower risk than company shares.
- Even a fund in the lowest category is not a risk free investment.
- The value of your investment may fall as well as rise and is not guaranteed. You might get back less than you invest.

Further information on the risks of investing in this fund is contained in the Prospectus available at [www.legalandgeneral.com/reports](http://www.legalandgeneral.com/reports).

The risk and reward indicator may not take account of the following risks of investing in the Fund:

- Derivatives are highly sensitive to changes in the value of the asset on which they are based and can increase the size of losses and gains.
- The Fund could lose money if any institutions providing services such as acting as counterparty to derivatives or other instruments, becomes unwilling or unable to meet its obligations to the Fund.
- The Fund invests directly or indirectly in bonds which are issued by companies or governments. If these companies or governments experience financial difficulty, they may be unable to pay back some or all of the interest, original investment or other payments that they owe. If this happens, the value of the Fund may fall.
- This Fund holds bonds that are traded through agents, brokers or investment banks matching buyers and sellers. This makes the bonds less easy to buy and sell than investments traded on an exchange. In exceptional circumstances the Fund may not be able to sell bonds and may defer withdrawals, or suspend dealing. The Directors can only delay paying out if it is in the interests of all investors and with the permission of the Fund depositary.
- Investment returns on bonds are sensitive to trends in interest rate movements. Such changes will affect the value of your investment.
- We may take some or all of the ongoing charges from the Fund's capital rather than the Fund's income. This increases the amount of income, but it reduces the growth potential and may lead to a fall in the value of the Fund.





## CHARGES

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential return from your investment.

One-off charges taken before or after you invest	
Entry charge	0.00%
Exit charge	0.00%
This is the maximum that might be taken out of your money before it is invested.	
The price for buying and selling units is subject to a Dilution Adjustment See opposite.	
Charges taken from the fund over each year	
Ongoing charge	0.14%
Charges taken from the fund under certain specific conditions	
Performance fee	None

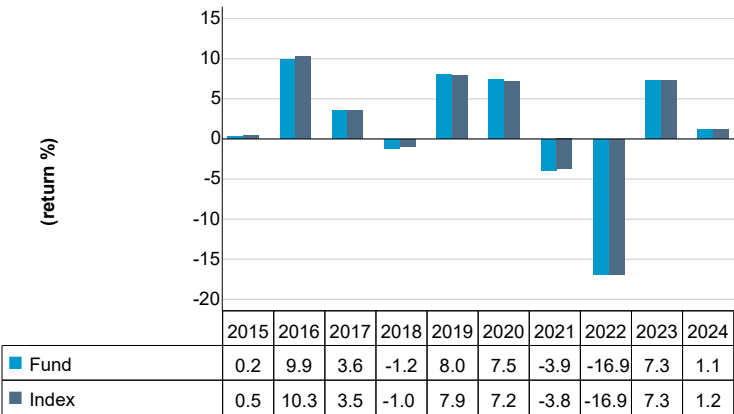
- There are no entry or exit charges.
- The ongoing charges figure is based on the latest available expenses at December 2024. This figure may vary from year to year.
- This Fund's ongoing charges include any charges made by any other funds it may invest in. They exclude portfolio transaction costs.
- The ongoing charges are taken from the Capital of the Fund.

**Other costs:**

- **Dilution adjustment:** On any day, the prices for buying or selling units in this Fund are the same. The Fund manager calculates a single price for this Fund based on the mid-point between the buying and selling prices of the Fund's assets. In certain circumstances, the Fund manager can adjust this price to account for whether there is more money going into or coming out of the Fund. This is called a 'dilution adjustment'.
- This can vary but as an example for this Fund we estimate 0.20% for purchases and 0.40% for sales at 31 December 2024. The amount of the dilution adjustment may differ in future.

For more information about charges and costs, please see the charges and expenses section in the Fund's Prospectus, or visit our website at [www.legalandgeneral.com/chargesandfees](http://www.legalandgeneral.com/chargesandfees).

## PAST PERFORMANCE



- Past performance is not a guide to future performance.
- The figures for the Fund take into account the ongoing charges and assume income (after any tax) is reinvested.
- The performance has been calculated in GBP.
- The Fund may not replicate the performance of the Benchmark Index perfectly due to tracking errors such as expenses, tax and transaction costs incurred by the Fund, which are not included in the Index.
- The annual return is for a 12 month period ending 31 December.
- The Fund launched in 2012.
- This unit class launched in 2012.

## PRACTICAL INFORMATION

- The trustee and depositary is Northern Trust Investor Services Limited.
- You can obtain further information about the Fund including copies of its prospectus and the latest annual and semi-annual reports at [www.legalandgeneral.com/reports](http://www.legalandgeneral.com/reports). Paper copies of these documents are also available free of charge in English from Legal & General Investments, PO Box 6080, Wolverhampton WV1 9RB.
- Investors can get other practical information, including the latest prices, dilution adjustment and details of any other unit classes that are available, by calling us on **0370 050 0955** Monday to Friday between 9:00a.m. to 5:00p.m. Call charges will vary.
- This Fund is subject to the tax legislation of the United Kingdom, which may have an impact on each investor's personal tax position.
- Legal & General (Unit Trust Managers) Limited 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 Prospectus for the Fund.
- Details of our Remuneration Policy including our Remuneration Committee and how remuneration and benefits are calculated can be accessed from [www.lgim.com/remuneration](http://www.lgim.com/remuneration). A paper copy is also available free of charge upon request.

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

## Royal London Short Duration Gilts Fund (Income - Class M Shares)

A sub-fund of Royal London Bond Funds ICVC ISIN: GB00BD050C73  
Managed by Royal London Unit Trust Managers Limited

### Objectives and investment policy

**Objective** The Fund's investment objective is to achieve a total return (combination of capital and income) over the medium term (3–5 years) by investing at least 80% in short-duration (1-5 years) UK government bonds, which are also known as gilts.

The Fund's performance target is to outperform, after the deduction of charges, the FTSE Actuaries UK Conventional Gilts up to 5 Years Total Return GBP Index (the "Index") over rolling 5-year periods. For further information on the Fund's index, please refer to the Prospectus.

The Fund is actively managed.

**Policy** At least 80% of the Fund will be invested in UK government bonds, of which at least 70% will be short duration (less than five years).

The remainder of the Fund's assets may be invested in a range of other securities, including UK Government bonds with a longer duration, non-UK government bonds, supranational bonds and agency bonds. Index-linked bonds and corporate bonds, both UK and non-UK, may also be held.

Up to 10% of the Fund's assets may be invested in other funds, known as collective investment schemes. A limited amount may also be invested in money-market instruments, floating-rate notes and other transferable securities.

The Fund may also hold a small amount of its portfolio in derivatives (investments that derive their value from another closely related underlying investment) for the purposes of efficient portfolio management.

Cash is unlikely to exceed 5% of assets.

**Recommendation** The Fund may not be appropriate for investors who plan to withdraw their money within 5 years.

### Concepts to understand

**Bonds** are defined as fixed-income investments issued as debt by companies and public bodies to raise finance. Investors in bonds receive a previously agreed, non-variable interest payment until the investment matures. Corporate bonds are those issued by companies to raise finance.

**Total Return** A total return is a combination of capital growth and income. Capital growth is defined as the rise in an investment's value over time and income as the payment an investment generates, such as dividends or bond coupons.

**Rolling 5 Year Period** A rolling 5-year period is any period of five years, no matter which day you start on.

**Efficient Portfolio Management** A list of approved investment techniques, including the use of derivatives, used to protect against excessive risk, reduce cost or generate extra income or growth.

*You can buy and sell your shares on each working day, except public holidays, at 12:00 noon if you tell us before 12:00 noon that you want to do so. Instructions received after 12:00 noon will be processed at 12:00 noon on the following working day. Other share classes may be available as described in the Prospectus. If this is an income share class, any income will be paid out to you. If this is an accumulation share class, any income will be reinvested in the Fund.*

### Risk and reward profile



Lower risk

Higher risk

Typically lower rewards

Typically higher rewards

The fund is shown in risk category 3 because its share price has shown a medium to low level of volatility historically. The indicator has been calculated using historical data and may not be a reliable indication of the future risk profile of the Fund. As an investment, bonds are typically more volatile than money market instruments but less volatile than shares. Bonds issued by corporations are typically more volatile than bonds issued by governments.

The risk and reward indicator is not a measure of the expected rise or fall in capital but shows how sharply the Fund's share price has gone up and down historically.

A fund whose share price has experienced sharp or large increases or decreases will sit in a higher risk category, whereas a fund whose share price has experienced small or gradual increases or decreases will sit in a lower risk category.

The indicator is calculated using a standard methodology derived from EU rules.

The risk/reward indicator is an estimate and not a guarantee. Going forward, the Fund's actual volatility could be higher or lower, and its rated risk/reward profile could change. The lowest risk category does not mean the investment is risk free.

The risk indicator does not adequately capture the following risks, which are materially relevant to the Fund:

**Investment Risk** The value of investments and any income from them may go down as well as up and is not guaranteed. Investors may not get back the amount invested.

**Concentration risk** The price of Funds that invest in a reduced number of holdings, sectors, or geographical areas may be more heavily affected by events that influence the stockmarket and therefore more volatile.

**Credit Risk** Should the issuer of a fixed income security become unable to make income or capital payments, or their rating is downgraded, the value of that investment will fall. Fixed income securities that have a lower credit rating can pay a higher level of income and have an increased risk of default.

**EPM Techniques** The Fund may engage in EPM techniques including holdings of derivative instruments. Whilst intended to reduce risk, the use of these instruments may expose the Fund to increased price volatility.

**Interest Rate Risk** Fixed interest securities are particularly affected by trends in interest rates and inflation. If interest rates go up, the value of capital may fall, and vice versa. Inflation will also decrease the real value of capital.

**Liquidity Risk** In difficult market conditions the value of certain fund investments may be difficult to value and harder to sell, or sell at a fair price, resulting in unpredictable falls in the value of your holding.

**Counterparty Risk** The insolvency of any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments, may expose the Fund to financial loss.

**Government and Public Securities Risk** The Fund can invest more than 35% of net assets in different Transferable Securities and Money Market Instruments issued or guaranteed by any EEA State, its local authorities, a third country or public international bodies of which one or more EEA States are members.

**Charges from Capital Risk** Charges are taken from the capital of the Fund. Whilst this increases the yield, it also has the effect of reducing the potential for capital growth.

Charges

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing the Fund. These charges reduce the potential growth of the investment.

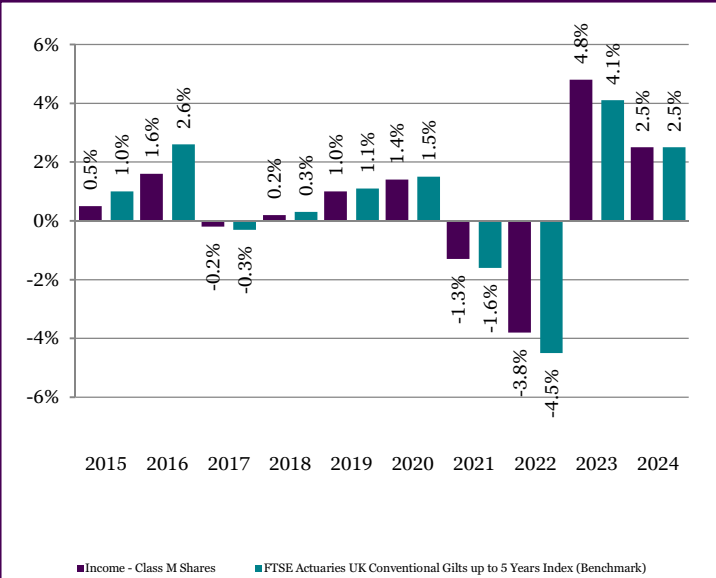
One-off charges taken before or after you invest:	
Entry charge	None
Exit charge	None
Charges taken from the fund over a year:	
Ongoing charge	0.29%
Charges taken from the fund under specific conditions:	
Performance fee	None

The entry and exit charge is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out. Ongoing charge is based on the Fund Management Fee (FMF), which is the periodic fee paid to the ACD to cover the expenses of the Fund. This figure does not include portfolio transaction costs. Ongoing charges are the same for all investors in the share class.

Past performance

The graph shows fund performance over the past 10 years where available. The figure for a given year shows how much the Fund increased or decreased in value during that year. These results reflect ongoing charges taken from the Fund, but do not reflect any entry charges you might have to pay. The Fund was launched on 7 November 2013 and the share class on 8 November 2013.

The Royal London Short Duration Gilts Fund  
(Income - Class M Shares) in GBP



Source: RLAM and DataStream as at 31 December 2024

Past performance is not a guide to future performance and may not be repeated. The chart shows performance in British Pounds after the ongoing charges and the portfolio transaction costs have been paid. Entry and exit charges are excluded from calculations of past performance. All performance shown assumes reinvestment of dividends.

Practical information

**Depository:** HSBC Bank plc

**Additional Information:** This Key Investor Information Document (KIID) may not contain all the information you need. For additional information on this fund (including the Supplementary Information Document), on other share classes of this fund and on other funds, or to obtain a free copy of the Fund's Prospectus or the annual and semi-annual shareholder reports, call the information line or write to the registered office, details of which are below. Alternatively, visit [www.rlam.com](http://www.rlam.com). The Prospectus and shareholder reports are in English.

This document describes one share class of the Fund. The Prospectus and annual and semi-annual shareholder reports are prepared for the entire fund across all share classes.

For fund performance and most recent share price, visit [www.rlam.com](http://www.rlam.com).

Should you wish to switch share classes or funds, please see the "Switching" section of the Prospectus for details.

**Tax:** Investors should note that the tax legislation that applies to the Fund may have an impact on the personal tax position of their investment in the Fund. Contact your adviser to discuss tax treatment, suitability of this investment, and other questions.

**Notices:** Royal London Unit Trust Managers Limited 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 Prospectus.

The Prospectus and long reports (shareholder reports) are prepared for the entire company. The assets and liabilities of each sub-fund are segregated by law. Therefore, the assets of the Fund belong exclusively to it and are not available to meet the liabilities of any other fund of Royal London Bond Funds ICVC.

The Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority, Royal London Unit Trust Managers Limited is authorised and regulated by the Financial Conduct Authority.

Details of the Company's remuneration policy are available at [www.rlam.com](http://www.rlam.com) including: (a) a description of how remuneration and benefits are calculated; and (b) the identities of persons responsible for awarding remuneration and benefits. A paper copy of these details may be obtained, free of charge, on request from the Company, at the address below.

**Address:** Royal London Asset Management  
80 Fenchurch Street, London, EC3M 4BY  
**Telephone:** 03456 04 04 04

**Website:** [www.rlam.com](http://www.rlam.com)  
A member of the Investment Association

**Publication Date:** This Key Investor Information is accurate as at 17 February 2025

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

## Royal London Short Term Fixed Income Enhanced Fund (Income - Class Y Shares)

A sub-fund of Royal London Bond Funds ICVC ISIN: GB00BVYV8J00  
Managed by Royal London Unit Trust Managers Limited

### Objectives and investment policy

**Objective** The Fund's investment objective is to achieve a total return over rolling 12-month periods by generally investing (at least 60% of its assets) in Short Term Fixed Income Securities.

**Policy** The Fund is actively managed, meaning that the manager will use their expertise to select investments to meet the objective.

While the Fund does not target the outperformance of a benchmark, the Bank of England Sterling Overnight Interbank Average (SONIA) plus 1.0%, before the deduction of fees, over rolling 12-month periods, is considered an appropriate benchmark for comparing the Fund's performance.

The Fund will invest at least 60% in Short Term Fixed Income securities. Short Term Fixed Income securities are instruments which will have a duration of 0-18 months. In a normal market environments these instruments can be easily and quickly liquidated. Examples of these include money market instruments, government bonds and corporate bonds.

A minimum of 60% of the Fund will be invested in a combination of money market instruments, including cash, time deposits, certificates of deposit, commercial paper and floating rate notes. Short term corporate bonds, covered bonds and asset backed securities will also be included in this segment of the Fund. In exceptional circumstances the Fund may invest up to 100% in money market instruments.

The Fund may also invest in a range of other securities, which includes government bonds, corporate bonds and supranational & agency bonds and/or transferable securities. The Fund may also make use of reverse repurchase agreements. The Fund will not invest in other funds, known as CIS. The Fund may also hold derivatives (investments that derive their value from another closely related underlying investment) for the purposes of efficient portfolio management.

Money market instruments used by the Fund will have a minimum rating of A-1, P-1 or F1. Bonds must have a minimum rating of BBB-, Baa3 or BBB-. Assets may exceed 397 days to maturity. There are no weighted average maturity or weighted average life constraints on the Fund. The Fund's holdings are also subject to predefined ethical criteria. The Fund's manager will not consider the bonds or other securities of companies or other organisations that generate more than 10% of their turnover from either one or a combination of the following: Armaments, Tobacco or Fossil Fuels.

The Fund's comparator benchmark is the Bank of England Sterling Overnight Interbank Average (SONIA) plus 1.0%. For the most appropriate comparison, this should be considered on a 'before the deduction of fees' basis. SONIA is the average overnight interest rate UK banks pay for unsecured transactions in sterling. It is considered to be an appropriate benchmark as it is a widely recognised approach to benchmarking short-term money market and fixed income funds.

**Recommendation** Investors who seek total return or a short-term investment option.

### Concepts to understand

**Bonds** Securities that represent an obligation to repay a debt, with interest. Investment grade bonds are high quality bonds that are viewed as being highly likely to make all scheduled payments of interest and principal. Low quality bonds carry higher risk but also typically pay higher rates of interest.

**Derivative** A financial instrument whose price is dependent upon or derived from one or more underlying asset.

**Efficient Portfolio Management** An investment technique that allows the use of derivatives for at least one of the following purposes: to increase the value of the Fund; to protect the value of the Fund or to reduce the risks of certain investments.

**Money market instruments** Investments that pay interest, have a short duration and are designed to maintain a stable value.

**Floating rate notes** Bonds that pay a variable rate of interest. The interest rate is tied to a benchmark and adjusted periodically.

**Covered bonds** Bonds or notes that are backed by cash flows from mortgages or other debt.

*You can buy and sell your shares on each working day, except public holidays, at 12:00 noon if you tell us before 12:00 noon that you want to do so. Instructions received after 12:00 noon will be processed at 12:00 noon on the following working day.*

Other share classes may be available as described in the Prospectus. If this is an income share class, any income will be paid out to you. If this is an accumulation share class, any income will be reinvested in the Fund.

### Risk and reward profile



Lower risk

Higher risk

Typically lower rewards

Typically higher rewards

The fund is shown in risk category 2 because its unit price has shown a low level of volatility historically. The indicator has been calculated using historical data and may not be a reliable indication of the future risk profile of the Fund. As an investment, bonds are typically more volatile than money market instruments but less volatile than shares. Bonds issued by corporations are typically more volatile than bonds issued by governments.

The risk and reward indicator is not a measure of the expected rise or fall in capital but shows how sharply the Fund's share price has gone up and down historically.

A fund whose share price has experienced sharp or large increases or decreases will sit in a higher risk category, whereas a fund whose share price has experienced small or gradual increases or decreases will sit in a lower risk category.

The indicator is calculated using a standard methodology derived from EU rules.

The risk/reward indicator is an estimate and not a guarantee. Going forward, the Fund's actual volatility could be higher or lower, and its rated risk/reward profile could change. The lowest risk category does not mean the investment is risk free.

The risk indicator does not adequately capture the following risks, which are materially relevant to the Fund:

**Investment Risk** The value of investments and any income from them may go down as well as up and is not guaranteed. Investors may not get back the amount invested.

**Credit Risk** Should the issuer of a fixed income security become unable to make income or capital payments, or their rating is downgraded, the value of that investment will fall. Fixed income securities that have a lower credit rating can pay a higher level of income and have an increased risk of default.

**EPM Techniques** The Fund may engage in EPM techniques including holdings of derivative instruments. Whilst intended to reduce risk, the use of these instruments may expose the Fund to increased price volatility.

**Interest Rate Risk** Fixed interest securities are particularly affected by trends in interest rates and inflation. If interest rates go up, the value of capital may fall, and vice versa. Inflation will also decrease the real value of capital.

**Counterparty Risk** The insolvency of any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments, may expose the Fund to financial loss.

**Government and Public Securities Risk** The Fund can invest more than 35% of net assets in different Transferable Securities and Money Market Instruments issued or guaranteed by any EEA State, its local authorities, a third country or public international bodies of which one or more EEA States are members.

**Inflation Risk** Where the income yield is lower than the rate of inflation, the real value of your investment will reduce over time.



Charges

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing the Fund. These charges reduce the potential growth of the investment.

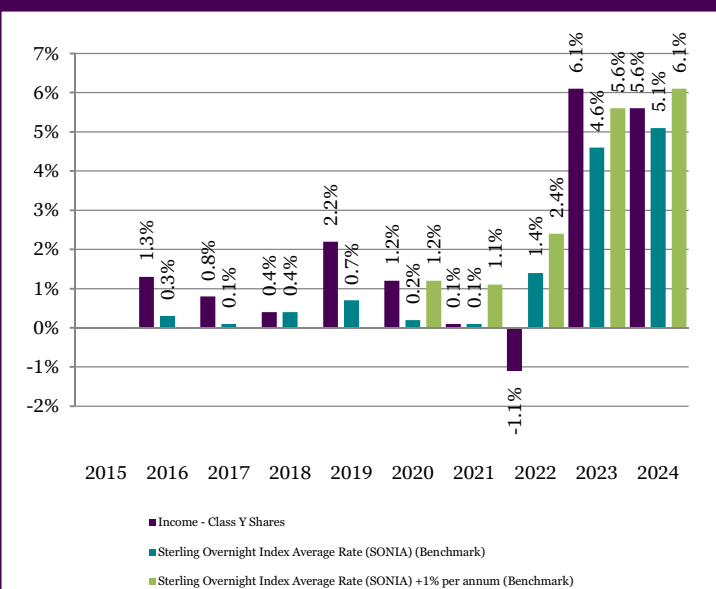
One-off charges taken before or after you invest:	
Entry charge	None
Exit charge	None
Charges taken from the fund over a year:	
Ongoing charge	0.18%
Charges taken from the fund under specific conditions:	
Performance fee	None

The entry and exit charge is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out. Ongoing charge is based on the Fund Management Fee (FMF), which is the periodic fee paid to the ACD to cover the expenses of the Fund. This figure does not include portfolio transaction costs. Ongoing charges are the same for all investors in the share class.

Past performance

The graph shows fund performance over the past 10 years where available. The figure for a given year shows how much the Fund increased or decreased in value during that year. These results reflect ongoing charges taken from the Fund, but do not reflect any entry charges you might have to pay. The Fund was launched on 18 May 2015 and the share class on 18 May 2015.

The Royal London Short Term Fixed Income Enhanced Fund (Income - Class Y Shares) in GBP



Source: RLAM and DataStream as at 31 December 2024

Past performance is not a guide to future performance and may not be repeated. The chart shows performance in British pounds after the ongoing charges and the portfolio transaction costs have been paid. Entry and exit charges are excluded from calculations of past performance. All performance shown assumes reinvestment of dividends. From the 20th July 2020 the fund introduced a target to outperform the Bank of England Sterling Overnight Interbank Average (SONIA) by 1.00% over rolling 12-month periods. Prior to this date performance is compared against SONIA over rolling 12 month periods.

Practical information

**Depository:** HSBC Bank plc

**Additional Information:** This Key Investor Information Document (KIID) may not contain all the information you need. For additional information on this fund (including the Supplementary Information Document), on other share classes of this fund and on other funds, or to obtain a free copy of the Fund's Prospectus or the annual and semi-annual shareholder reports, call the information line or write to the registered office, details of which are below. Alternatively, visit [www.rlam.com](http://www.rlam.com). The Prospectus and shareholder reports are in English.

This document describes one share class of the Fund. The Prospectus and annual and semi-annual shareholder reports are prepared for the entire fund across all share classes.

For fund performance and most recent share price, visit [www.rlam.com](http://www.rlam.com).

Should you wish to switch share classes or funds, please see the "Switching" section of the Prospectus for details.

**Tax:** Investors should note that the tax legislation that applies to the Fund may have an impact on the personal tax position of their investment in the Fund. Contact your adviser to discuss tax treatment, suitability of this investment, and other questions.

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The Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority, Royal London Unit Trust Managers Limited is authorised and regulated by the Financial Conduct Authority.

Details of the Company's remuneration policy are available at [www.rlam.com](http://www.rlam.com) including: (a) a description of how remuneration and benefits are calculated; and (b) the identities of persons responsible for awarding remuneration and benefits. A paper copy of these details may be obtained, free of charge, on request from the Company, at the address below.

**Address:** Royal London Asset Management  
80 Fenchurch Street, London, EC3M 4BY

**Telephone:** 03456 04 04 04

**Website:** [www.rlam.com](http://www.rlam.com)  
A member of the Investment Association

**Publication Date:** This Key Investor Information is accurate as at 17 February 2025

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# Stewart Investors Asia Pacific Leaders Fund

## Class B (Acc) GBP



a sub-fund of First Sentier Investors ICVC (the Company)

ISIN GB0033874768

## Objectives and investment policy

**Objective:** The Fund aims to achieve capital growth over the long term (at least five years).

**Policy:** The Fund mainly invests in shares of large and mid-sized companies based in or where the majority of their activities take place in the Asia Pacific region excluding Japan and that are listed on exchanges worldwide. These companies generally have a total stock market value of at least US\$1 billion.

The Fund invests in shares of high quality companies which are positioned to contribute to, and benefit from, sustainable development.

Investment decisions around high quality companies are based on three key points:

- Quality of management including integrity, attitude to environmental and social impacts, corporate management, long term performance and risk.
- Quality of the company including its social usefulness, their environmental impacts and efficiency and responsible business practices.
- Quality of the company's finances and their financial performance.

Sustainability is a key part of the approach.

The Fund may invest up to 10% in other funds.

The Fund will only use derivatives to reduce risk or to manage the Fund more efficiently in limited cases.

**Strategy:** The Manager's investment strategy is founded on the principle of stewardship, allocating capital to high quality companies with sound growth prospects and strong management teams. The Manager's investment style is inherently long-term and conservative, seeking to buy and hold high quality companies that can deliver acceptable returns over the long-term (at least five years).

**Benchmark:** The Fund's performance is compared against the value of the MSCI AC Asia Pacific ex Japan Index.

The Fund's manager may use its discretion when deciding which investments should be held by the Fund.

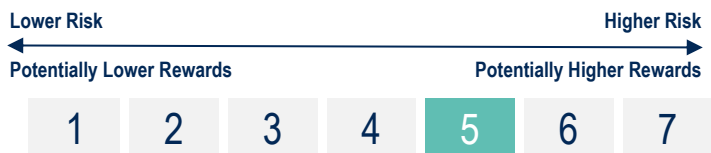
The Fund is actively managed; investment of the Fund's assets is not constrained by the benchmark composition and the Fund's manager has complete discretion within the Fund's investment policy to invest in assets without regard to the benchmark.

**Recommendation:** This Fund may not be appropriate for investors who plan to withdraw their money within five years.

The Fund will not pay any income out; instead any income will be reflected in the value of your shares.

You can buy and sell shares in the Fund on any business day. As long as we receive your instruction before 12 noon (UK time), shares will be bought and sold at that day's price.

## Risk and reward profile



- The synthetic risk reward indicator (the SRRRI) rating is not a measure of the risk of you losing the entire value of your investment but describes how much the value of the share class has gone up and down in the past. Where a share class has not yet launched, the SRRRI is calculated using representative data.
- The SRRRI rating is based on historical data which may not be a reliable indication of the future risks and rewards of the share class.
- We cannot guarantee that the rating of the share class will remain the same; it may change over time.
- Even the lowest rating 1 does not mean a risk free investment.
- On a scale of 1 (less risky) to 7 (more risky), this share class has a rating of 5 due to its past performance (or representative data) and the nature of its investments.
- Categories 1-2 indicate a low level of historical fluctuations, 3-5 a medium level, and 6-7 a high level.

- Risk is taken in order to make a higher potential return; the more risk a fund takes, the higher the potential return but the greater the risk of loss.
  - The value of the Fund and its return is not guaranteed and may fall as well as rise. You may get back significantly less than you originally invested.
- Material risks not adequately captured by the SRRI:
- **Emerging market risk:** Emerging markets tend to be more sensitive to economic and political conditions than developed markets. Other factors include greater liquidity risk, restrictions on investment or transfer of assets, failed/delayed settlement and difficulties valuing securities.
  - **Currency risk:** the Fund invests in assets which are denominated in other currencies; changes in exchange rates will affect the value of the Fund and could create losses. Currency control decisions made by governments could affect the value of the Fund's investments and could cause the Fund to defer or suspend redemptions of its shares.
  - **Single country / specific region risk:** investing in a single country or specific region may be riskier than investing in a number of different countries or regions. Investing in a larger number of countries or regions helps spread risk.
- For further information on risks, please refer to the Risk Factors section in the Company's prospectus.



## Charges for this Fund

The charges are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

### One-off charges taken before or after you invest

Entry charge	0.00%
Exit charge	N/A

This is the maximum that might be taken out of your money before it is invested.

### Charges taken from the fund over a year

Ongoing charge	0.84%
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### Charges taken from the fund under certain specific conditions

Performance fee	N/A
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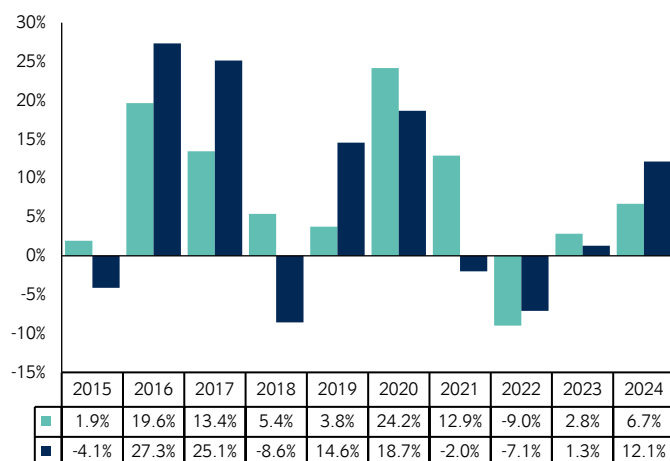
The entry and exit charges shown are the maximum you will need to pay. In some cases you might pay less - you can find out the actual entry and exit charges from your financial adviser.

The ongoing charge is based on expenses for the year ending July 2024. It may vary from year to year. It excludes portfolio transaction costs which are paid from assets of the Fund and performance fees, if any.

There are fees for switching between sub-funds. The fee for switching into the Fund is 0.5%.

Further information can be found in the Buying, Selling and Switching Shares section of the Company's prospectus.

## Past performance



■ Stewart Investors Asia Pacific Leaders Fund Class B (Acc) GBP

■ MSCI AC Asia Pacific ex Japan Net Index (GBP)

Past performance is not a reliable guide to future performance. The past performance shown here includes fees, any reinvested income and tax.

The Fund launched on 01 December 2003.

The Share Class launched on 01 December 2003. The past performance of the Share Class is calculated in GBP.

The past performance of the benchmark is calculated in GBP

## Practical information

**Depository:** Northern Trust Investor Services Limited

**Further information:** The Fund forms part of the First Sentier Investors ICVC (the Company). The prospectus, annual and semi-annual reports of the Company as a whole are available free of charge on [firstsentierinvestors.com](https://firstsentierinvestors.com) or by contacting First Sentier Investors, PO Box 404, Darlington, DL1 9UZ. All documents are available in English.

**Other practical information:** The Fund's share price and other information about the Fund is available at [firstsentierinvestors.com](https://firstsentierinvestors.com). The prospectus, annual and semi-annual reports contain information about all of the sub-funds and share classes of the Company.

**Tax legislation:** The Fund is subject to UK tax laws. This may have an impact on your personal tax position. For further details, please speak to your tax adviser.

**Liability statement:** First Sentier Investors (UK) Funds Limited (as management company) 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 prospectus for the Company.

**Fund information:** Each sub-fund of the Company is responsible for meeting its own debts. The sub-funds are segregated by law. This means that investments of the Fund cannot be used to pay the debts of the other sub-funds.

You can exchange shares in the Fund for shares in another sub-fund, which is called switching. There may be a charge for switching, as indicated above in 'Charges for this Fund'.

**Remuneration:** Information on the current remuneration policy of First Sentier Investors (UK) Funds Limited, including a description of how remuneration and benefits are calculated and the identity of persons responsible for awarding the remuneration and benefits, is available at [firstsentierinvestors.com](https://firstsentierinvestors.com). A paper copy of this information is available free of charge upon request from First Sentier Investors, PO Box 404, Darlington, DL1 9UZ.

**Sustainability Disclosure Regime:** This product does not have a UK sustainable investment label as it does not have a non-financial sustainability objective.

## Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

### Vanguard FTSE U.K. All Share Index Unit Trust (the "Fund")

GBP Inc

ISIN: GB00BPN5P782

Manager: Vanguard Investments UK, Limited ("VIUK")

## Objectives and investment policy

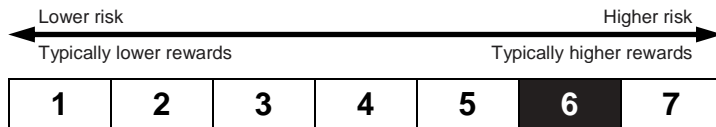
- The Fund seeks to track the performance of the FTSE All-Share Index (the "Index").
- The Index is a free-float market-capitalisation weighted index representing the performance of all eligible companies listed on the London Stock Exchange's main market, which pass screening for size and liquidity. Free-float means that only shares readily available in the market are included when calculating a company's weight in a given index and excludes locked-in shares (such as those held by governments). Market-capitalisation is the value of a company's outstanding shares in the market and shows the size of a company.
- The Fund is a passive fund which means it takes the form of tracking a specific index in order to replicate its performance.
- The Fund attempts to:
  1. Track the performance of the Index by investing in all component shares of the Index in the same proportion as the Index. Where not practicable to fully replicate, the Fund will use a sampling process.
  2. Remain fully invested and hold small amounts of cash except in extraordinary market, political or similar conditions where the Fund may temporarily depart from this investment policy to avoid losses.
- The Fund may use derivatives in order to reduce risk or cost and/or generate extra income or growth (known as "efficient portfolio management"). A derivative is a financial contract whose value is based

on the value of a financial asset (such as a share, bond, or currency) or a market index.

- The currency of the unit class is GBP.
- The Fund invests in securities which are denominated in currencies other than the share class currency. Movements in currency exchange rates can affect the return of investments.
- The Fund is appropriate for long-term investment. You should have an investment horizon of at least 5 years.
- Income from the Fund will be paid out.
- Portfolio transaction costs will have an impact on performance.
- Units in the Fund can be bought or sold on a daily basis (save on certain bank holidays or public holidays and subject to certain restrictions described in Appendix 1 of the Prospectus). A list of the days on which units in the Fund cannot be bought or sold is available on: <https://fund-docs.vanguard.com/Vanguard-FTSE-U.K.All-Share-Index-UT.pdf>

**For further information about the objectives and investment policy of the Fund and Vanguard's relationship with the Index provider, please see Appendix 1 and the "Disclaimer" section of the Vanguard FTSE U.K. All Share Index Unit Trust prospectus (the "Prospectus") on our website at <https://global.vanguard.com/>**

## Risk and reward profile



- This indicator is based on historical data and may not be a reliable indication of the future risk profile of the Fund.
- The risk category shown is not guaranteed and may change over time.
- The lowest category does not mean "risk free".
- The Fund is rated 6 due to the nature of its investments which include the risks listed below. These factors may impact the value of the Fund's investments or expose the Fund to losses.
  - The value of equities and equity-related securities can be affected by daily stock market movements. Other influential factors include political, economic news, company earnings and significant corporate events.
  - Investment risk is concentrated in specific sectors, countries, currencies or companies. This means the Fund is more sensitive to any localised economic, market, political or regulatory events.

**The risk and reward indicator does not take account of the following risks of investing in the Fund:**

- Counterparty risk. The insolvency of any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments, may expose the Fund to financial loss.
- Liquidity risk. Lower liquidity means there are insufficient buyers or sellers to allow the Fund to sell or buy investments readily. This could cause the Fund to incur higher costs when buying or selling investments or could mean that the Fund is not able to buy or sell investments when it would like to do so.
- Index tracking risk. The Fund is not expected to track the performance of the Index at all times with perfect accuracy. The Fund is, however, expected to provide investment results that, before expenses, generally correspond to the price and yield performance of the Index.
- Index sampling risk. As the Fund uses an index sampling technique whereby a representative sample of securities are selected to represent the Index, there is the risk that the securities selected for the Fund may not, in the aggregate, approximate the full Index.
- Use of derivatives. The use of derivatives could increase or reduce exposure to underlying assets and result in greater fluctuations of the Fund's net asset value.

**For further information on risks please see the "Risk Factors and Performance" section of the Prospectus on our website at <https://global.vanguard.com>**

Charges

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

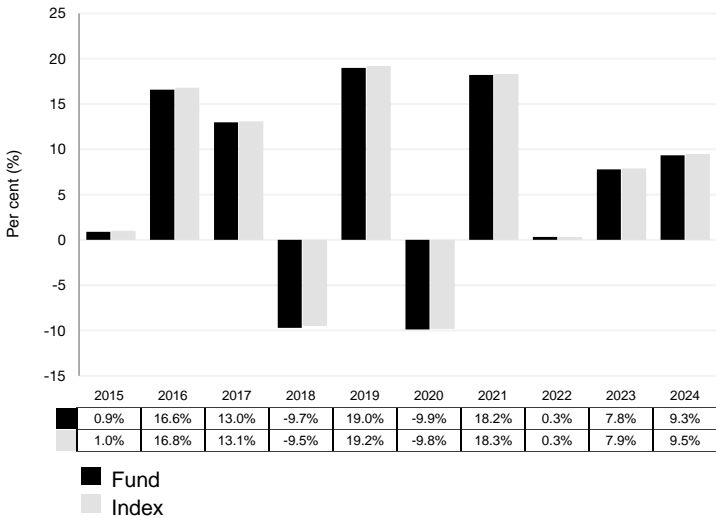
One-off charges taken before or after you invest	
Entry charge	None
Exit charge	None
This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.	
Charges taken from the Fund over a year	
Ongoing charges	0.06%
Charges taken from the Fund under certain specific conditions	
Performance fee	None

The entry and exit charges shown are maximum figures and in some cases you might pay less. Investors can find out the actual entry and exit charges from their distributor and or adviser.

The ongoing charges figure is based on expenses for the year ended 31 December 2024. This figure may vary from year to year. It excludes portfolio transaction costs.

For further information about charges please see the sections entitled "Buying Units", "Redeeming Units", "Charges and Expenses", "Dilution Adjustment" and Appendix 1 of the Prospectus on our website at <https://global.vanguard.com>

Past performance



- **Past performance:**
- **Is not a reliable indication of future performance.**
- Includes ongoing charges and the reinvestment of income. It excludes entry and exit fees.
- Has been calculated in GBP.
- Units in the Fund were first issued in 2009.
- This unit class was launched in 2009.

Practical information

- **Trustee:** State Street Trustees Limited.
- **Documents, prices of units and further information:** You can obtain copies of the Prospectus and the latest annual and semi-annual report and accounts for the Fund along with the latest published prices of units and other practical information, from our website at <https://global.vanguard.com>. The documents are available in English and are free of charge.
- **Prices:** The last published prices of units in the Fund are also available from the FT's website [www.ft.com](http://www.ft.com) or <https://global.vanguard.com>
- **Tax:** The Fund is subject to the tax laws of the United Kingdom. Depending on your country of residence, this may have an impact on your personal tax position. You are recommended to consult your professional tax adviser.
- **Liability:** VIUK 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 Prospectus for the Fund.
- **Units:** The Fund has both accumulation and income units. You may switch some or all of your shares of one type, to shares of another type within the Fund or other funds managed by VIUK. Details of switching are provided in the Prospectus.
- Information about other classes of unit offered by the Fund can be found in the prospectus or from our website at <https://global.vanguard.com>.
- Further information on the Index Provider please see the Fund's prospectus.
- **Remuneration policy:** Details of the Vanguard European Remuneration Policy are available at <https://www.ie.vanguard/content/dam/intl/europe/documents/ch/en/ucits-v-remuneration-policy.pdf> including: (a) a description of how remuneration and benefits are calculated; and (b) the identities of persons responsible for awarding remuneration and benefits. A paper copy of these details may be obtained, free of charge, on request from the Head of Human Resources, Europe, Vanguard Asset Services, Limited, 4th Floor The Walbrook Building, 25 Walbrook, London EC4N 8AF.

Purpose

This document provides you with key information about this investment Fund. 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 Fund and to help you compare it with other funds.

Product

**Product:** Vanguard U.K. Government Bond Index Fund (the "Fund") - GBP Acc  
IE00B1S75374

**Vanguard Group (Ireland) Limited ("VGIL")**

Call +44 207 489 4305 for more information - <https://global.vanguard.com> - This Key Information Document is dated 19/03/2025.

The Central Bank of Ireland (the "Central Bank") is responsible for supervising VGIL in relation to this Key Information Document.

The Fund is authorised in Ireland and has been registered for sale in other EEA Member States.

VGIL is authorised in EEA Member States and regulated by the Central Bank.

**You are about to purchase a Fund that is not simple and may be difficult to understand.**

What is this product?

**Type:** The Fund is a sub-fund of Vanguard Investment Series plc ("VIS"), a UCITS authorised by the Central Bank of Ireland.

**Term:** The Fund has no fixed maturity date, however it may be terminated in certain circumstances as described in the prospectus of VIS (the "Prospectus") including if the net asset value of the Fund falls below US\$100 million or its equivalent in another currency.

**Objectives:** The Fund employs a passive management – or indexing – investment approach, through physical acquisition of securities, and seeks to track the performance of the Bloomberg U.K. Government Float Adjusted Bond Index (the "Index").

The Index includes UK government bonds denominated in UK pounds sterling with maturities greater than one year.

The Index is a market-weighted index designed to reflect the total universe of pound sterling denominated United Kingdom treasury and government-related securities with maturities greater than one year.

The Fund will invest primarily in investment grade bonds with a rating of between AAA and BBB- as defined by the Index provider.

The Fund attempts to:

1. Track the performance of the Index by investing in a portfolio of securities that, insofar as possible and practicable, consists of a representative sample of the component securities of the Index.
2. Remain fully invested except in extraordinary market, political or similar conditions where the Fund may temporarily depart from this investment policy to avoid losses.

The Fund invests in securities which are denominated in currencies other than the base currency. Movements in currency exchange rates can affect the return of investments.

The Fund attempts to remain fully invested except in extraordinary market, political or similar conditions where the Fund may temporarily depart from this investment policy to avoid losses.

While the Fund is expected to track the Index as closely as possible, it typically will not match the performance of the targeted Index exactly, due to various factors such as expenses to be paid by the Fund and regulatory

constraints. Details of these factors and the anticipated tracking error of the Fund are set out in the Prospectus.

The Fund may use derivatives in order to reduce risk or cost and/or generate extra income or growth. A derivative is a financial contract whose value is based on the value of a financial asset (such as a share, bond, or currency) or a market index.

Subject to certain exceptions set out in the Prospectus, Shares in the Fund can be bought or sold or exchanged on a daily basis (save on certain bank / public holidays and subject to certain restrictions described in Appendix 1 of the Prospectus or in a separate Supplement) by submitting an application in writing. A list of the days on which shares in the Fund cannot be bought or sold is available on

<https://fund-docs.vanguard.com/holiday-calendar-vanguard-investment-series-plc-irish-funds.pdf>

Income from the Fund will be reinvested and reflected in the price of shares in the Fund.

VIS is an umbrella fund with segregated liability between sub-funds. This means that the holdings of the Fund are maintained separately under Irish law from holdings of other sub-funds of VIS and your investment in the Fund will not be affected by any claims against any other sub-fund of VIS.

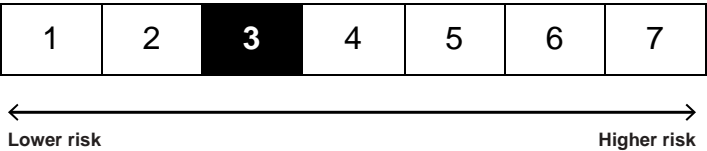
**Intended retail investor:** The Fund is available to a wide range of investors seeking access to a portfolio managed in accordance with a specific investment objective and policy.

The VIS depositary is Brown Brothers Harriman Trustee Services (Ireland) Limited.

You can obtain copies of the Prospectus and the latest annual and semi-annual report and accounts for Vanguard Investment Series plc ("VIS"), along with the latest published prices of shares and other practical information on the Fund from Vanguard Investment Series plc c/o Brown Brothers Harriman Fund Administration Services (Ireland) Limited, 30 Herbert Street, Dublin 2, D02 W329, Ireland or from our website at <https://global.vanguard.com>. These documents are available in English only. The documents are available in English and are free of charge.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the Fund for 3 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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

We have classified this Fund as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the Fund's capacity to pay you.

**Be aware of currency risk. You may receive payments in a different currency to the base currency of the Fund, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.**

Beside the market risks included in the risk indicator, other risks may affect the Fund, including counterparty, index tracking sampling and investment risks.

For further information on risks please see the "Risk Factors" section of the Prospectus on our website at <https://global.vanguard.com>

This Fund does not include any protection from future market performance so you could lose some or all of your investment.

The value of bonds and fixed income-related securities is affected by influential factors such as interest rates, inflation, credit spreads and volatility which, in turn, are driven by other factors including political events, economic news, company earnings and significant corporate events.

## Performance Scenarios

What you will get from this Fund 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 over the last 10 years. Markets could develop very differently in the future.

Recommended holding period:		3 years	
Example Investment:		GBP 10,000	
		If you exit after 1 year	If you exit after 3 years
Scenarios			
Minimum	There is no minimum guaranteed return if you exit before 3 years. You could lose some or all of your investment.		
Stress	What you might get back after costs	GBP 4,200	GBP 4,850
	Average return each year	-58.00%	-21.43%
Unfavourable	What you might get back after costs	GBP 7,310	GBP 6,520
	Average return each year	-26.90%	-13.29%
Moderate	What you might get back after costs	GBP 10,100	GBP 10,860
	Average return each year	1.00%	2.79%
Favourable	What you might get back after costs	GBP 11,790	GBP 12,110
	Average return each year	17.90%	6.59%

The figures shown include all the costs of the Fund 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.

This Fund cannot be easily cashed in.

Unfavourable scenario: This type of scenario occurred for an investment between 2020 and 2023.

Moderate scenario: This type of scenario occurred for an investment between 2016 and 2019.

Favourable scenario: This type of scenario occurred for an investment between 2017 and 2020.

## What happens if VGIL is unable to pay out?

The assets of the Fund are held in safekeeping by its depositary. In the event of the insolvency of VGIL, the Fund's assets in the safekeeping of the depositary will not be affected. However, in the event of the depositary's insolvency, or someone acting on its behalf, the Fund may suffer a financial loss. This risk is mitigated to a certain extent by the fact the depositary is required by law and regulation to segregate its own assets from the assets of the Fund. The depositary will also be liable to the Fund and the investors for any loss arising from, among other things, its negligence, fraud or intentional failure to properly fulfil its obligations (subject to certain limitations).

There is no compensation or guarantee scheme protecting you from a default of the Fund's depositary.

## What are the costs?

The person advising on or selling you the Fund 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 invest in the Fund and how well the Fund 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 Fund performs as shown in the moderate scenario

- GBP 10,000 per year is invested.

	If you exit after 1 year	If you exit after 3 years
Total costs	GBP 12	GBP 40
Annual cost impact (*)	0.1%	0.1% each year

(\*) 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 2.9 % before costs and 2.8 % after costs.

We may share part of the costs with the person selling you the Fund to cover the services they provide to you. They will inform you of the amount.

## Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	The Fund does not charge an entry fee.	GBP 0
Exit costs	The Fund does not charge an exit fee, but the person selling you the Fund may do so.	GBP 0
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.12% of the value of your investment p.a. This is an estimate based on actual costs over the last year and takes account of any known future changes.	GBP 12
Transaction costs	0.00% 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 Fund. The actual amount will vary depending on how much we buy and sell.	GBP 0
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this Fund.	GBP 0

## How long should I hold it and can I take money out early?

### Recommended holding period: 3 years

The Fund is appropriate for long-term investment. You should have an investment horizon of at least 3 years.

No redemption fees are imposed in respect of redemptions, however, the Fund may use swing pricing in order to mitigate the effects of dilution on a particular Dealing Day.

## How can I complain?

A Shareholder who is not satisfied with their experience as an investor in the Fund is entitled to bring a complaint to the Fund in accordance with the applicable complaints handling policy. Should you wish to lodge a complaint about a Vanguard product or our service, please contact: Brown Brothers Harriman Fund Administration Services (Ireland) Limited, 30 Herbert Street, Dublin 2, D02 W329. Ireland. Telephone: 00353 1241 7144 Fax: 00353 12417146 or [vanguard.ta@BBH.com](mailto:vanguard.ta@BBH.com) with details of your grievance. Please also be aware that there may be collective redress mechanisms or separate ombudsman arrangements available in your country. <https://global.vanguard.com/>

## Other relevant information

You can find information related to the past performance of the Fund for up to 10 years of data at:

- [https://docs.data2report.lu/documents/Vanguard/KID\\_PP/KID\\_annex\\_PP\\_IE00B1S75374\\_en.pdf](https://docs.data2report.lu/documents/Vanguard/KID_PP/KID_annex_PP_IE00B1S75374_en.pdf).

- [https://docs.data2report.lu/documents/Vanguard/KID\\_PS/KID\\_annex\\_PS\\_IE00B1S75374\\_en.pdf](https://docs.data2report.lu/documents/Vanguard/KID_PS/KID_annex_PS_IE00B1S75374_en.pdf)

Details of VGIL's Remuneration Policy are available at <https://www.ie.vanguard/content/dam/intl/europe/documents/ch/en/ucits-v-remuneration-policy.pdf>, including: (a) a description of how remuneration and benefits are calculated; and (b) the identities of persons responsible for awarding remuneration and benefits. A paper copy of these details may be obtained, free of charge, on request from VGIL at 70 Sir John Rogerson's Quay, Dublin 2, Ireland. Liability: VGIL 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 Prospectus. Tax: VIS is subject to the tax laws of Ireland. Depending on your country of residence, this may have an impact on your personal tax position. You are recommended to consult your professional tax adviser.



This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

# TwentyFour Absolute Return Credit Fund

ISIN	LU1530788402
Share Class	AQG
Currency	GBP

a sub-fund of Vontobel Fund

This fund is managed by Vontobel Asset Management S.A., which is part of Vontobel Group.

This fund is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

## Objectives and investment policy

This actively managed sub-fund aims to achieve positive returns over a period of three years, by maintaining a modest level of volatility, regardless of how the financial markets perform. It is categorized as Article 8 SFDR. More details can be found in the prospectus.

- The sub-fund invests at least two-thirds of its assets in fixed-income securities from companies with an investment grade rating. Out of its net assets, up to 20% may be invested in asset-backed securities and up to 20% in contingent convertible bonds (CoCo-Bonds). In adverse market conditions the sub-fund may hold up to 100% in securities issued or guaranteed by public, semi-public or supranational institutions along with money market instruments or cash.
- The sub-fund invests globally, with a focus on Europe. **Threshold:** The sub-fund invests at least 15% of its net assets in sustainable investments. **Main methodological limits:** Deficient ESG third-party data and internal analyses may result in inaccurate assessments of securities or issuers. Also, relevant ESG criteria may not be applied correctly and there may be indirect investment exposure to issuers

- who do not meet the relevant criteria.
- Up to 33% of the Sub-Fund's assets may be invested outside of the aforementioned investment universe, in particular in fixed-income securities issued or guaranteed by government, government-related and supra-national issuers or in high yield bonds. It may also hold up to 20% of its net assets in bank deposits at sight.
- The sub-fund may use derivatives to achieve the investment objective and for hedging purposes.
- The sub-fund is not managed with reference to a benchmark. The portfolio manager has full investment discretion within the predefined investment limits.
- Income may be paid out every three months.
- Buying and selling securities entails transaction costs payable in addition to the charges listed.
- Redemption of shares: daily when banks in Luxembourg and in London are open for normal business (see prospectus for details and exceptions).
- AQG shares are reserved exclusively for institutional investors who invest at least 50 million GBP.

## Risk and reward profile



The indicator above does not signal the risk of a potential loss, but indicates the fluctuations in the sub-fund's share price in the past.

- The share class is assigned to this category because its share price can fluctuate slightly due to the investment policy applied.
- The historical data used to calculate the profile cannot be used as a reliable guide to the future risk profile of the sub-fund.
- The risk category shown is not guaranteed and may change.
- Even the lowest risk category is not entirely free of risk.

When assigning a sub-fund's share class to a risk category, it may be the case that not all risks are taken into account. Such risks include

- risks in connection with exceptional market events, operational errors, legal and political events. You can find a detailed list of the risks in the "Notice regarding special risks" section in the general part of the sales prospectus. The following risks have no direct influence on this category, but may still be important:
- Securities with a lower credit quality means a higher risk that an issuer may fail to meet its obligations. The investment value may fall if an issuer's credit rating is downgraded.
  - Using derivatives generally creates leverage and entails valuation risks and operational risks. Leverage magnifies gains but also losses. Over-the-counter derivatives involve corresponding counterparty risks.
  - Asset-backed securities and their underlying receivables are often intransparent. The sub-fund may also be subject to a higher credit and/or prepayment risk.
  - CoCo-Bonds are associated with significant risks, including the risk of coupon payments being cancelled, capital structure inversion risk, and the risk of a CoCo-Bond's maturity being extended.

Charges

The charges you pay are used to pay the costs of running the fund, including the costs for managing, marketing and distributing it. These charges reduce the return on your investment.

One-off charges taken before or after you invest	
Entry charge	5.00%
Exit charge	0.30%
Conversion fee	1.00%

This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.

Charges taken from the fund over a year	
Ongoing charges	0.35%

Charges taken from the fund under certain specific conditions	
Performance fee	

not charged

Past performance

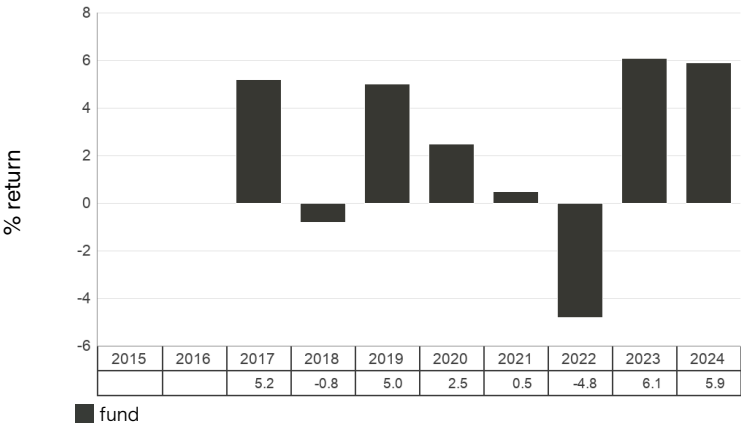
The chart shows past performance based on full calendar years. One-off charges are not included when calculating performance.

- Past performance is not an indicator of current or future returns.
- The stated performance of the share class includes ongoing charges, but excludes one-off charges.
- Shares were first issued for this share class in 2016. Sub-fund launch year: 2015.
- Past performance of the fund is shown in the currency of the share class (GBP).

The one-off charges shown are maximum figures. In some cases, you might pay less – you can find this out from your financial advisor. The figure for ongoing charges is based on the past twelve months as at 28/02/2025. This figure may vary from year to year. It does not include:

- The fund's transaction costs except for those paid by the fund when buying or selling shares of other collective investment schemes.

You can find more information on costs in the "Fees and expenses" section of the general part of the sales prospectus, available at [www.vontobel.com/AM](http://www.vontobel.com/AM).



Practical information

- The fund's depositary is State Street Bank International GmbH, Luxembourg Branch.
- The sales prospectus, including pre-contractual SFDR disclosures, up-to-date semi-annual and annual reports, share prices and other practical information are available free of charge at [www.vontobel.com/AM](http://www.vontobel.com/AM) in English and German.
- To obtain the documents, you can also contact Vontobel Asset Management S.A., 18, rue Erasme, L-1468 Luxembourg.
- The fund is subject to Luxembourg tax law. This may have an impact on your investment in the fund, depending on where you live. If you have any questions in this regard, please contact your tax advisor.
- Information re. the current remuneration policy, including a description of how remuneration and benefits are calculated and the

- identities of persons responsible for awarding the remuneration and benefits, is available at [www.vontobel.com/AM/remuneration-policy.pdf](http://www.vontobel.com/AM/remuneration-policy.pdf) and will be provided for free in hardcopy upon request.
- This sub-fund is part of an umbrella fund. The various sub-funds are not liable for one another, i.e. only the gains and losses of this sub-fund are relevant for you as an investor. You can request the conversion of some or all of your shares in the sub-fund in accordance with the "Conversion of shares" section, unless stipulated otherwise in the special part of the sales prospectus.
  - Vontobel Asset Management S.A. 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 prospectus for the fund.

**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.

**Product****TwentyFour Absolute Return Credit Fund**

(the "Sub-Fund")

ISIN	LU1530788402	Product Manufacturer: Vontobel Asset Management S.A.
Share Class (the "Shares")	AQG	18, rue Erasme L-1468 Luxembourg
Currency	GBP	Telephone number: +352 26 34 74 1
a sub-fund of Vontobel Fund (the "Fund")		<a href="http://www.vontobel.com/AM">www.vontobel.com/AM</a>

The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Vontobel Asset Management S.A. in relation to this Key Information Document. This Product and its management company Vontobel Asset Management S.A. are authorized in Luxembourg and supervised / regulated by the CSSF. Vontobel Asset Management S.A. is part of Vontobel Group.

This Key Information Document is accurate as at 16 June 2025.

**What is this product?****Type**

The Fund was incorporated as a société anonyme, an open-ended fund formed under the amended law of 17 December 2010 on undertakings for collective investment. It is an umbrella fund with multiple compartments, the Sub-Fund being one of these compartments. The Shares are a class of shares in the Sub-Fund.

**Objective**

This actively managed Sub-Fund aims to achieve positive returns over a period of three years, by maintaining a modest level of volatility, regardless of how the financial markets perform. It is categorized as Article 8 SFDR. More details can be found in the prospectus.

The Sub-Fund invests at least two-thirds of its assets in fixed-income securities from companies with an investment grade rating. Out of its net assets, up to 20% may be invested in asset-backed securities and up to 20% in contingent convertible bonds (CoCo-Bonds). In adverse market conditions the Sub-Fund may hold up to 100% in securities issued or guaranteed by public, semi-public or supranational institutions along with money market instruments or cash.

The Sub-Fund invests globally, with a focus on Europe. **Threshold:** The Sub-Fund invests at least 15% of its net assets in sustainable investments. **Main methodological limits:** Deficient ESG third-party data and internal analyses may result in inaccurate assessments of securities or issuers. Also, relevant ESG criteria may not be applied correctly and there may be indirect investment exposure to issuers who do not meet the relevant criteria.

Up to 33% of the Sub-Fund's assets may be invested outside of the aforementioned investment universe, in particular in fixed-income securities issued or guaranteed by government, government-related and supra-national issuers or in high yield bonds. It may also hold up to 20% of its net assets in bank deposits at sight.

The Sub-Fund may use derivatives to achieve the investment objective and for hedging purposes.

**Redemption of shares:** daily when banks in Luxembourg and in London are open for normal business (see prospectus for details and exceptions).

Income may be paid out every three months.

The Sub-Fund is not managed with reference to a benchmark. The portfolio manager has full investment discretion within the predefined investment limits.

AQG shares are reserved exclusively for institutional investors who invest at least 50 million GBP.

Taking into consideration the minimum recommended holding period, the return will depend on the performance of the underlying investments.

The Fund's depositary is State Street Bank International GmbH, Luxembourg Branch.

This Sub-Fund is part of an umbrella fund. The various sub-funds are not liable for one another, i.e. only the gains and losses of this Sub-Fund are relevant for you as an investor. You can request the conversion of some or all of your Shares in the Sub-Fund in accordance with the "Conversion of Shares" section, unless stipulated otherwise in the special part of the sales prospectus.

The sales prospectus, including pre-contractual SFDR disclosures, up-to-date semi-annual and annual reports, share prices and other practical information are available free of charge at [www.vontobel.com/AM](http://www.vontobel.com/AM) in English and German.

**Intended Retail Investor**

The Sub-Fund is intended for retail investors with knowledge and/or experience of these types of products, that have short to medium-term investment horizon and that have the ability to bear losses up to the amount they have invested in the Sub-Fund.

**Term**

The Shares do not have a maturity date. The Product Manufacturer can terminate the Shares unilaterally. The Shares, the Sub-Fund and the Fund can be terminated early and liquidated in the cases set out in the prospectus and the articles of incorporation of the Fund.

## What are the risks and what could I get in return?

The summary risk indicator (the “SRI”) 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.

This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact our capacity to pay you.

**Be aware of currency risk. In some circumstances, you may receive payments in a different currency, so the final return you will get may depend on the exchange rate between the two currencies. This risk is not considered in the SRI.**

Other risks not captured in the SRI: liquidity, operational, legal or sustainability risks. Further details in the prospectus.

This product does not include any protection from future market performance so you could lose some or all of your investment.

The Product offers no capital guarantee against credit risk.

◀ Lower risk

Higher risk ▶



The risk indicator assumes you keep the product for 3 years.

We have classified this product as 2 out of 7, which is a low risk class.

## Performance Scenarios

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.

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 unfavorable, moderate, and favorable scenarios shown are illustrations using the worst, average, and best performance of the product, a suitable benchmark and/or a proxy over the last 10 years.

**Recommended holding period:**

**3 years**

**Example Investment:**

**GBP 10,000**

**If you exit after 1 year   If you exit after 3 years**

### Scenarios

<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress</b>	<b>What you might get back after costs</b>	GBP 9,080	GBP 8,520
	<b>Average return each year</b>	-9.21%	-5.22%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	GBP 9,140	GBP 8,520
	<b>Average return each year</b>	-8.58%	-5.22%
<b>Moderate</b>	<b>What you might get back after costs</b>	GBP 9,410	GBP 9,290
	<b>Average return each year</b>	-5.89%	-2.42%
<b>Favourable</b>	<b>What you might get back after costs</b>	GBP 9,670	GBP 10,080
	<b>Average return each year</b>	-3.31%	0.25%

The stress scenario shows what you might get back in extreme market circumstances.

This type of scenario occurred for an investment between: (Favourable: June 2015 - June 2018, Moderate: February 2019 - February 2022, Unfavourable: October 2019 - September 2022).

## What happens if Vontobel Asset Management S.A. is unable to pay out?

The investor may not face a financial loss due to the default of the Product Manufacturer.

The assets of the Fund are held in safekeeping by its depositary, State Street Bank International GmbH, Luxembourg Branch (the “Depositary”). In the event of the insolvency of the Product Manufacturer, the Fund's assets in the safekeeping of the Depositary will not be affected. However, in the event of the Depositary's insolvency, or someone acting on its behalf, the Fund may suffer a financial loss. This risk is mitigated to a certain extent by the fact that the Depositary is required by law and regulation to segregate its own assets from the assets of the Fund. The Depositary will also be liable to the Fund for any loss arising from, among other things, its negligence, fraud or intentional failure properly to fulfill its obligations (subject to certain limitations as set out in the agreement with the Depositary).

Losses are not covered by an investor compensation or guaranteed scheme.

## 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.

### Cost 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.

	<b>If you exit after 1 year</b>	<b>If you exit after 3 years</b>
<b>Total costs</b>	GBP 574	GBP 666
<b>Annual cost impact (*)</b>	5.7%	2.3% each year

(\*)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 -0.15% before costs and -2.42% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

These figures include the maximum distribution fee that the person selling you the product may charge.

## Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	5.00% of the amount you pay in when entering this investment. This is the maximum that might be taken out of your money before it is invested.	Up to GBP 500
Exit costs	0.30% of your investment before it is paid out to you. This is the maximum that might be taken out of your money before it is paid out.	GBP 28
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.35% of the value of your investment per year. This is an estimate based on actual costs over the last year.	GBP 33
Transaction costs	0.14% 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.	GBP 13
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	GBP 0

Conversion costs: instead of exit + entry costs, you may be charged 1.00% in case you switch your investment to another Product in the Fund.

## How long should I hold it and can I take money out early?

Recommended holding period: 3 years

Based on the investment policy and the risk profile of the Sub-Fund, a holding period of 3 years is recommended. Investors can sell the investment at any time, irrespective of the recommended holding period, without additional cost. Shares can be sold daily (on business days). Exit costs are presented above.

## How can I complain?

If you have a complaint about the product or the person advising on or selling the product you will need to provide the details to the person who advised you or sold you the product. Complaints about the management company or the Key Information Document should be sent to Vontobel Asset Management S.A., 18, rue Erasme, L-1468 Luxembourg or [luxembourg@vontobel.com](mailto:luxembourg@vontobel.com). You can also visit [www.vontobel.com/vamsa](http://www.vontobel.com/vamsa) for more information.

## Other relevant information

The information contained in this Key Information Document is supplemented by the articles of incorporation and the prospectus, which will be provided to retail investors before subscription. Further information about the Fund, including a copy of the prospectus, latest annual report and any subsequent half-yearly report can be found in English and/or German at [www.vontobel.com/AM](http://www.vontobel.com/AM) free of charge. The Key Information Document is available on the Product Manufacturer's website at [www.vontobel.com/AM](http://www.vontobel.com/AM). A paper copy of the Key Information Document is available upon request, free of charge, from the Product Manufacturer.

Information about past performance can be found at [https://docs.publifund.com/pastperf/LU1530788402/en\\_LU](https://docs.publifund.com/pastperf/LU1530788402/en_LU). Past performance data is presented for 8 years.

The previous performance scenario calculations are available at [https://docs.publifund.com/monthlyperf/LU1530788402/en\\_LU](https://docs.publifund.com/monthlyperf/LU1530788402/en_LU).

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

# TwentyFour Strategic Income Fund

ISIN	LU1322871556
Share Class	N
Currency	GBP

a sub-fund of Vontobel Fund

This fund is managed by Vontobel Asset Management S.A., which is part of Vontobel Group.

This fund is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

## Objectives and investment policy

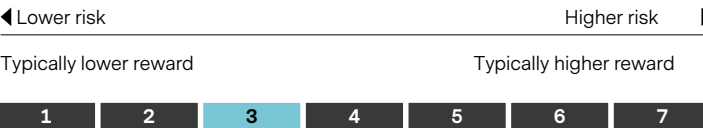
This actively managed sub-fund seeks to achieve an attractive level of income along with the opportunity of capital growth. It is categorized as Article 8 SFDR. More details can be found in the prospectus.

- With strategic income approach, the sub-fund will generate exposure, in particular, to the fixed-income asset class on a relative value basis by selecting eligible securities from the worldwide (including emerging markets) range of fixed-interest and floating rate securities, including government, supranational, and corporate and contingent convertible (CoCo Bonds) bonds as well as asset-backed securities. The sub-fund may invest in securities of any rating, including high yield. The sub-fund may invest up to 49% of its net assets in CoCo bonds. The net asset overall exposure to distressed securities may not exceed 5%.
- Up to 49% of the sub-fund may be invested in contingent convertible bonds (CoCos) and up to 20% in asset-backed securities. In adverse market conditions the sub-fund may build up exposure of up to 100% to money market instruments or cash.
- **Threshold:** The sub-fund invests at least 15% of its net assets in sustainable investments. **Main methodological limits:** Deficient ESG

third-party data and internal analyses may result in inaccurate assessments of securities or issuers. Also, relevant ESG criteria may not be applied correctly and there may be indirect investment exposure to issuers who do not meet the relevant criteria.

- It may also hold up to 20% of its net assets in bank deposits at sight.
- The sub-fund may use derivatives to achieve the investment objective and for hedging purposes.
- The sub-fund is not managed with reference to a benchmark. The portfolio manager has full investment discretion within the predefined investment limits.
- Any income generated will be reinvested and included in the value of your shares.
- Buying and selling securities entails transaction costs payable in addition to the charges listed.
- Redemption of shares: daily when banks in Luxembourg and in London are open for normal business (see prospectus for details and exceptions).
- N shares are reserved for specific investors and do not grant any rebate or retrocessions. See prospectus for details.

## Risk and reward profile



The indicator above does not signal the risk of a potential loss, but indicates the fluctuations in the sub-fund's share price in the past.

- The share class is assigned to this category because its share price can fluctuate moderately due to the investment policy applied.
- The historical data used to calculate the profile cannot be used as a reliable guide to the future risk profile of the sub-fund.
- The risk category shown is not guaranteed and may change.
- Even the lowest risk category is not entirely free of risk.

When assigning a sub-fund's share class to a risk category, it may be the case that not all risks are taken into account. Such risks include

risks in connection with exceptional market events, operational errors, legal and political events. You can find a detailed list of the risks in the "Notice regarding special risks" section in the general part of the sales prospectus. The following risks have no direct influence on this category, but may still be important:

- Securities with a lower credit quality means a higher risk that an issuer may fail to meet its obligations. The investment value may fall if an issuer's credit rating is downgraded.
- Using derivatives creates significant leverage and entails valuation risks and operational risks. Leverage magnifies gains but also losses. Over-the-counter derivatives involve corresponding counterparty risks.
- Asset-backed securities and their underlying receivables are often intransparent. The sub-fund may also be subject to a higher credit and/or prepayment risk.
- CoCo-Bonds are associated with significant risks, including the risk of coupon payments being cancelled, capital structure inversion risk, and the risk of a CoCo-Bond's maturity being extended.



Charges

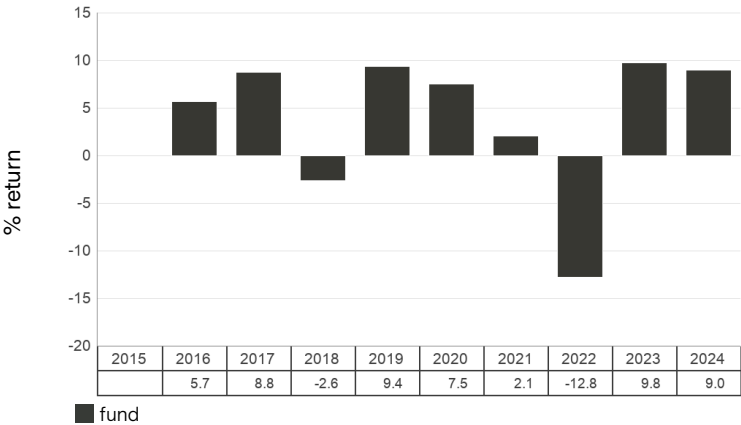
The charges you pay are used to pay the costs of running the fund, including the costs for managing, marketing and distributing it. These charges reduce the return on your investment.

One-off charges taken before or after you invest	
Entry charge	5.00%
Exit charge	0.30%
Conversion fee	1.00%
This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.	
Charges taken from the fund over a year	
Ongoing charges	0.74%
Charges taken from the fund under certain specific conditions	
Performance fee	
not charged	

Past performance

The chart shows past performance based on full calendar years. One-off charges are not included when calculating performance.

- Past performance is not an indicator of current or future returns.
- The stated performance of the share class includes ongoing charges, but excludes one-off charges.
- Shares were first issued for this share class in 2015.
- Past performance of the fund is shown in the currency of the share class (GBP).



Practical information

- The fund's depositary is State Street Bank International GmbH, Luxembourg Branch.
- The sales prospectus, including pre-contractual SFDR disclosures, up-to-date semi-annual and annual reports, share prices and other practical information are available free of charge at [www.vontobel.com/AM](http://www.vontobel.com/AM) in English and German.
- To obtain the documents, you can also contact Vontobel Asset Management S.A., 18, rue Erasme, L-1468 Luxembourg.
- The fund is subject to Luxembourg tax law. This may have an impact on your investment in the fund, depending on where you live. If you have any questions in this regard, please contact your tax advisor.
- Information re. the current remuneration policy, including a description of how remuneration and benefits are calculated and the

- identities of persons responsible for awarding the remuneration and benefits, is available at [www.vontobel.com/AM/remuneration-policy.pdf](http://www.vontobel.com/AM/remuneration-policy.pdf) and will be provided for free in hardcopy upon request.
- This sub-fund is part of an umbrella fund. The various sub-funds are not liable for one another, i.e. only the gains and losses of this sub-fund are relevant for you as an investor. You can request the conversion of some or all of your shares in the sub-fund in accordance with the "Conversion of shares" section, unless stipulated otherwise in the special part of the sales prospectus.
  - Vontobel Asset Management S.A. 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 prospectus for the fund.

## 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.

## Product

# TwentyFour Strategic Income Fund

(the "Sub-Fund")

ISIN	LU1322871556	Product Manufacturer: Vontobel Asset Management S.A.
Share Class (the "Shares")	N	18, rue Erasme L-1468 Luxembourg
Currency	GBP	Telephone number: +352 26 34 74 1
a sub-fund of Vontobel Fund (the "Fund")		<a href="http://www.vontobel.com/AM">www.vontobel.com/AM</a>

The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Vontobel Asset Management S.A. in relation to this Key Information Document. This Product and its management company Vontobel Asset Management S.A. are authorized in Luxembourg and supervised / regulated by the CSSF. Vontobel Asset Management S.A. is part of Vontobel Group.

This Key Information Document is accurate as at 16 June 2025.

## What is this product?

### Type

The Fund was incorporated as a société anonyme, an open-ended fund formed under the amended law of 17 December 2010 on undertakings for collective investment. It is an umbrella fund with multiple compartments, the Sub-Fund being one of these compartments. The Shares are a class of shares in the Sub-Fund.

### Objective

This actively managed Sub-Fund seeks to achieve an attractive level of income along with the opportunity of capital growth. It is categorized as Article 8 SFDR. More details can be found in the prospectus.

With strategic income approach, the Sub-Fund generates exposure, in particular, to the fixed-income asset class on a relative value basis by selecting eligible securities from the worldwide (including emerging markets) range of fixed-interest and floating rate securities, including government, supranational, and corporate and contingent convertible (CoCo Bonds) bonds as well as asset-backed securities. The Sub-Fund may invest in securities of any rating, including high yield. The Sub-Fund may invest up to 49% of its net assets in CoCo bonds. The net asset overall exposure to distressed securities may not exceed 5%.

**Threshold:** The Sub-Fund invests at least 15% of its net assets in sustainable investments. **Main methodological limits:** Deficient ESG third-party data and internal analyses may result in inaccurate assessments of securities or issuers. Also, relevant ESG criteria may not be applied correctly and there may be indirect investment exposure to issuers who do not meet the relevant criteria.

It may also hold up to 20% of its net assets in bank deposits at sight.

The Sub-Fund may use derivatives to achieve the investment objective and for hedging purposes.

**Redemption of shares:** daily when banks in Luxembourg and in London are open for normal business (see prospectus for details and exceptions).

Any income generated will be reinvested and included in the value of your Shares.

The Sub-Fund is not managed with reference to a benchmark. The portfolio manager has full investment discretion within the predefined investment limits.

N shares are reserved for specific investors and do not grant any rebate or retrocessions. See prospectus for details.

Taking into consideration the minimum recommended holding period, the return will depend on the performance of the underlying investments.

The Fund's depositary is State Street Bank International GmbH, Luxembourg Branch.

This Sub-Fund is part of an umbrella fund. The various sub-funds are not liable for one another, i.e. only the gains and losses of this Sub-Fund are relevant for you as an investor. You can request the conversion of some or all of your Shares in the Sub-Fund in accordance with the "Conversion of Shares" section, unless stipulated otherwise in the special part of the sales prospectus.

The sales prospectus, including pre-contractual SFDR disclosures, up-to-date semi-annual and annual reports, share prices and other practical information are available free of charge at [www.vontobel.com/AM](http://www.vontobel.com/AM) in English and German.

### Intended Retail Investor

The Sub-Fund is intended for retail investors with knowledge and/or experience of these types of products, that have medium to long-term investment horizon and that have the ability to bear losses up to the amount they have invested in the Sub-Fund.

### Term

The Shares do not have a maturity date. The Product Manufacturer can terminate the Shares unilaterally. The Shares, the Sub-Fund and the Fund can be terminated early and liquidated in the cases set out in the prospectus and the articles of incorporation of the Fund.

## What are the risks and what could I get in return?

The summary risk indicator (the “SRI”) 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.



The risk indicator assumes you keep the product for 5 years.  
We have classified this product as 2 out of 7, which is a low risk class.

This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact our capacity to pay you.

**Be aware of currency risk. In some circumstances, you may receive payments in a different currency, so the final return you will get may depend on the exchange rate between the two currencies. This risk is not considered in the SRI.**

Other risks not captured in the SRI: leverage from derivatives, liquidity, operational, legal or sustainability risks. Further details in the prospectus.

This product does not include any protection from future market performance so you could lose some or all of your investment.

The Product offers no capital guarantee against credit risk.

## Performance Scenarios

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.

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 unfavorable, moderate, and favorable scenarios shown are illustrations using the worst, average, and best performance of the product, a suitable benchmark and/or a proxy over the last 10 years.

Recommended holding period:		5 years	
Example Investment:		GBP 10,000	
		If you exit after 1 year	If you exit after 5 years
Scenarios			
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	GBP 8,270	GBP 7,480
	Average return each year	-17.26%	-5.64%
Unfavourable	What you might get back after costs	GBP 9,400	GBP 9,120
	Average return each year	-6.00%	-1.82%
Moderate	What you might get back after costs	GBP 9,740	GBP 10,890
	Average return each year	-2.60%	1.73%
Favourable	What you might get back after costs	GBP 10,120	GBP 13,180
	Average return each year	1.18%	5.67%

The stress scenario shows what you might get back in extreme market circumstances.

This type of scenario occurred for an investment between: (Favourable: February 2016 - February 2021, Moderate: December 2018 - December 2023, Unfavourable: October 2017 - October 2022).

## What happens if Vontobel Asset Management S.A. is unable to pay out?

The investor may not face a financial loss due to the default of the Product Manufacturer.

The assets of the Fund are held in safekeeping by its depositary, State Street Bank International GmbH, Luxembourg Branch (the “Depositary”). In the event of the insolvency of the Product Manufacturer, the Fund's assets in the safekeeping of the Depositary will not be affected. However, in the event of the Depositary's insolvency, or someone acting on its behalf, the Fund may suffer a financial loss. This risk is mitigated to a certain extent by the fact that the Depositary is required by law and regulation to segregate its own assets from the assets of the Fund. The Depositary will also be liable to the Fund for any loss arising from, among other things, its negligence, fraud or intentional failure properly to fulfill its obligations (subject to certain limitations as set out in the agreement with the Depositary).

Losses are not covered by an investor compensation or guaranteed scheme.

## 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.

### Cost 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.

	If you exit after 1 year	If you exit after 5 years
Total costs	GBP 615	GBP 985
Annual cost impact (*)	6.3%	2.0% each year

(\*) 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 3.74% before costs and 1.73% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

These figures include the maximum distribution fee that the person selling you the product may charge.

## Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	5.00% of the amount you pay in when entering this investment. This is the maximum that might be taken out of your money before it is invested.	Up to GBP 500
Exit costs	0.30% of your investment before it is paid out to you. This is the maximum that might be taken out of your money before it is paid out.	GBP 29
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.74% of the value of your investment per year. This is an estimate based on actual costs over the last year.	GBP 70
Transaction costs	0.16% 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.	GBP 15
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	GBP 0

Conversion costs: instead of exit + entry costs, you may be charged 1.00% in case you switch your investment to another Product in the Fund.

## How long should I hold it and can I take money out early?

Recommended holding period: 5 years

Based on the investment policy and the risk profile of the Sub-Fund, a holding period of 5 years is recommended. Investors can sell the investment at any time, irrespective of the recommended holding period, without additional cost. Shares can be sold daily (on business days). Exit costs are presented above.

## How can I complain?

If you have a complaint about the product or the person advising on or selling the product you will need to provide the details to the person who advised you or sold you the product. Complaints about the management company or the Key Information Document should be sent to Vontobel Asset Management S.A., 18, rue Erasme, L-1468 Luxembourg or [luxembourg@vontobel.com](mailto:luxembourg@vontobel.com). You can also visit [www.vontobel.com/vamsa](http://www.vontobel.com/vamsa) for more information.

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The previous performance scenario calculations are available at [https://docs.publifund.com/monthlyperf/LU1322871556/en\\_LU](https://docs.publifund.com/monthlyperf/LU1322871556/en_LU).