

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

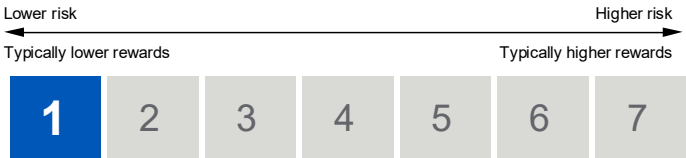
- The fund may use derivatives to reduce risk, reduce cost and/ or generate additional income or growth consistent with the risk profile of the fund.
- Derivatives are linked to the value of other assets. In other words, they derive their price from one or more underlying asset.
- Derivatives include 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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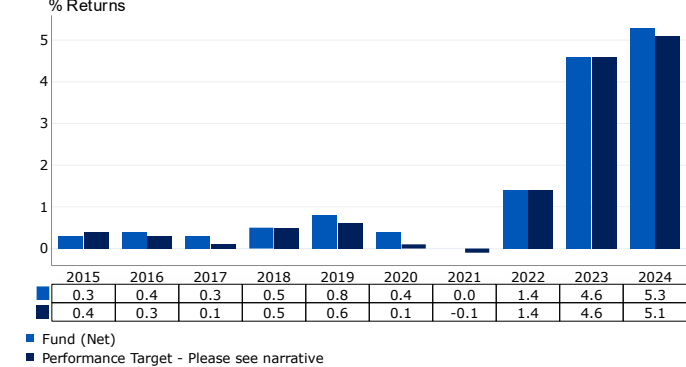
Charges taken from the fund under certain specific conditions

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

abrdrn 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.abrdrn.com. Alternatively, please contact abrdrn Fund Managers Limited, PO BOX 12233, Chelmsford, Essex CM99 2EE. Telephone: 0345 113 6966. Email: customer.services@abrdrn.com. The documents are available in English only. abrdrn OEIC I offers a range of funds with diversified investment objectives. The Prospectus, Annual and Half-Yearly reports cover all the funds within abrdrn 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 abrdrn 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. abrdrn 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.abrdrn.com and a paper copy will be made available free of charge on request to the Authorised Corporate Director.

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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

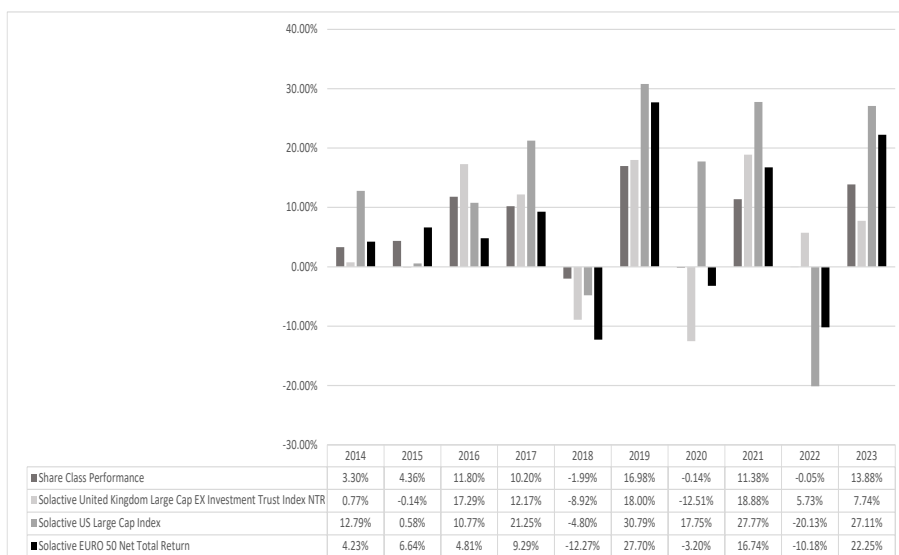
The entry and exit charges shown are maximum figures. In some cases you might pay less.

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.

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. 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.

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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).

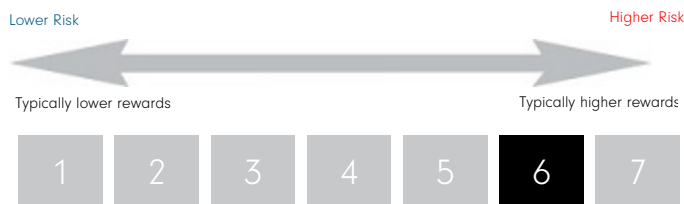
Derivatives and Techniques: Derivatives are investments whose value is linked to another investment, or to the performance of a stock exchange or to some other variable factor, such as interest rates and used to reduce risk or transaction costs and/or to generate extra income or further increase the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

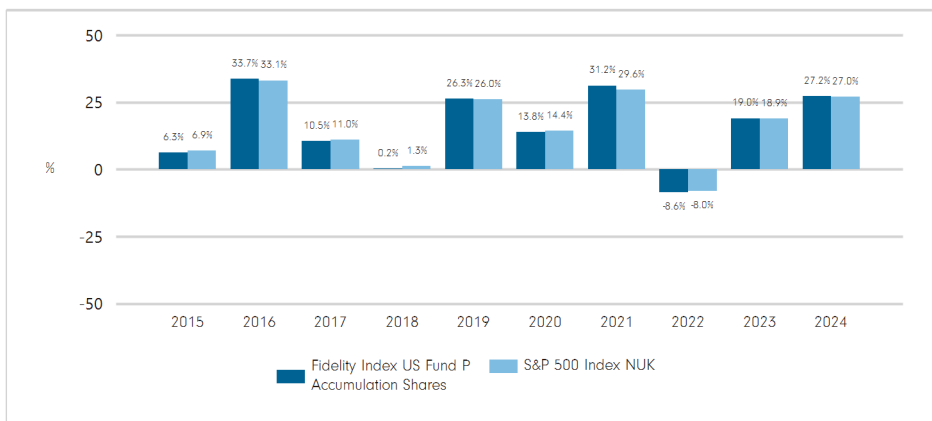
This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

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.

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.

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.

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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.

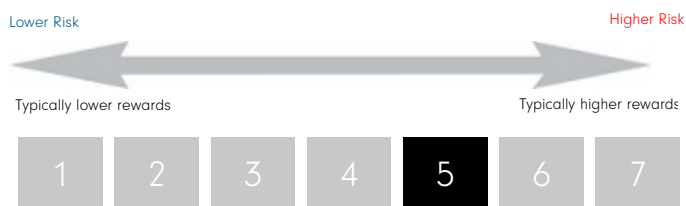
Investment Process : As well as investing directly in company shares, the fund will achieve exposure indirectly using derivatives, for example at the time of cash inflows to remain fully invested or to reduce transaction costs. To manage the cash position, the fund may invest in other investment types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

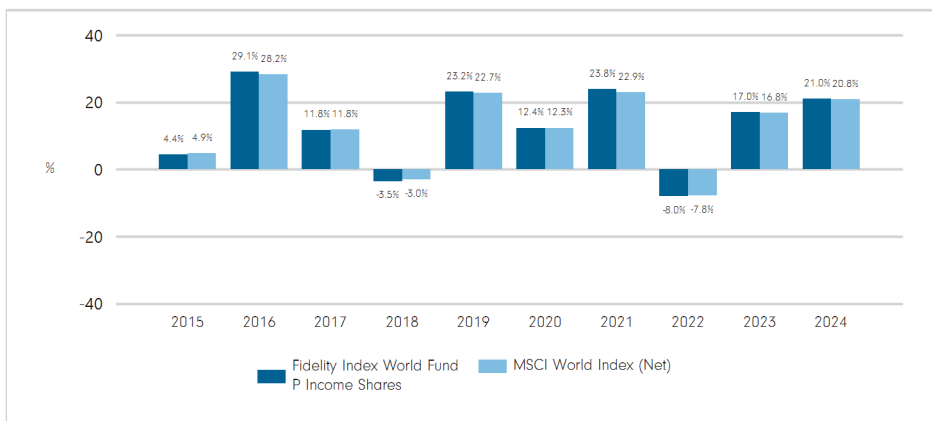
This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

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.

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.

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.

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: Fortem Capital Absolute Return Fund A sub-fund of Fortem Global Investment Funds plc S Class (GBP) (the "shares")

ISIN: IE000EL0KGR9

Manufacturer: Fortem Capital Limited

Website: www.fortemcapital.com

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

Domicile Country: Ireland

Document valid as at : 19th February 2025

What is this product?

- ~ **Type:** The Fund is a sub-fund of the Company, an open ended investment company with variable capital and an umbrella fund with segregated liability between sub-funds, established under the laws of Ireland and authorised by the Central Bank of Ireland under the UCITS Regulation.
- ~ **Term:** The Fund does not have a fixed term of existence or maturity period but in certain circumstances, as described in the Prospectus, the Fund may be unilaterally terminated following written notice to investors subject to compliance with the Prospectus and applicable regulation. Subject to the liquidation, dissolution and termination rights of the Board of the Company as set forth in the Prospectus, the Fund cannot be automatically terminated.
- ~ **Objective:** The investment objective of the Fund is to seek to deliver long-term capital growth of SONIA plus 2-4%, considering both capital and income returns.
- ~ The Fund may invest in or seek exposure to a range of asset classes, determined by the Investment Manager, to seek to deliver attractive risk adjusted returns. The Investment Manager will construct the portfolio of assets which it considers encompass the most advantageous asset classes, geographic regions, sectors and market capitalisations taking into consideration the macro environment (such as interest rates, performance of GDP, unemployment, monetary and fiscal trends) at the time of selection.
- ~ The Fund may invest in collective investment schemes, debt securities, equity securities, securities with equity characteristics, cash and cash equivalents as well as securities providing indirect exposure to other asset classes such as FX and commodities.
- ~ The Fund may also invest indirectly in these asset classes through Financial Derivative Instruments ("FDI") including but not limited to forward currency contracts, options, credit default swaps, swaps and futures.
- ~ Income and capital gains arising in respect of the Class A Shares will be re-invested and reflected in the relevant Net Asset Value per Share. Directors may declare dividends with respect to Class I 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 actively managed. The Investment Manager uses its expertise to select investments for the Fund and has discretion to invest without constraint to the reference benchmark.
- ~ The Investment Manager employs a top-down, asset allocation approach to investing the assets of the Fund. The starting point is the overall macroeconomic environment. Macro views will be formed through reading, analysing and assessing economic data from around the world from many different publishing sources. The selection of

appropriate asset classes will be made using both the Investment Managers' long-term experience and through employing a rigorous approach to quantitative and qualitative research.

- ~ Through the top down, asset allocation approach, the Fund aims to achieve lower levels of volatility than that experienced in broader equity markets, as measured by the MSCI World Index, over a period of at least 36 months. MSCI World Index captures large and mid-cap representation across 23 developed market countries. Volatility refers to the amount of uncertainty or risk about the size of changes in a security's value. A lower volatility means that a security's value does not fluctuate dramatically but changes in value at a lower rate than that experienced in broader equity markets.
- ~ You may buy or sell shares on any Business Day, being a day (other than a Saturday or Sunday) on which banks in Dublin, London and New York are open for normal business.
- ~ The Fund's assets are held through its Depositary, Northern Trust Fiduciary Services (Ireland) Limited, Dublin Branch.
- ~ Further information about the Fund (including the current Prospectus, Supplement and most recent financial statements) is available at the registered office of the Company and from 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.
- ~ 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 Prospectus.
- ~ The Fund's assets are held through its Depositary, Northern Trust Fiduciary Services (Ireland) Limited, Dublin Branch.
- ~ Further information about the Fund (including the current Prospectus, Supplement and most recent financial statements) is available at the registered office of the Company and from www.fortemcapital.com or free of charge from Link Fund Administrators (Ireland) Limited, 1st Floor, 2 Grand Canal Square, Grand Canal Harbour, Dublin 2, Ireland.
- ~ 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 Prospectus.
- ~ **Intended Retail Investor:** The Fund is suitable for investors seeking long-term growth by investing in an actively managed portfolio. The diversified nature of the investments makes the Fund suitable for investors wishing to achieve a broad spread of exposure to asset classes. The Fund expects to have a low to medium degree of volatility. The Fund is suited to medium to high net-worth retail investors and institutional investors who are seeking long-term capital appreciation.

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



- ~ The risk indicator assumes you keep the product for 5 years.
- ~ 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 2 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 capacity of the Fund 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.
- ~ -Other risks not adequately covered by the risk indicator include:
- ~ **-Counterparty Risk:** If an approved counterparty defaults.
- ~ **-Issuer Risk:** The insolvency of any institution held by the Fund.
- ~ This product does not include any protection from future market performance so you could lose some or all of your investment. If the Fund is 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 10 years. Markets could develop very differently in the future.

Recommended holding period		5 years	
Example Investment		10,000 GBP	
		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	7,980 GBP	7,720 GBP
	Average return each year	-20.2%	-5.1%
Unfavourable	What you might get back after costs	9,440 GBP	9,800 GBP
	Average return each year	-5.6%	-0.4%
Moderate	What you might get back after costs	9,950 GBP	10,760 GBP
	Average return each year	-0.5%	1.5%
Favourable	What you might get back after costs	10,810 GBP	11,630 GBP
	Average return each year	8.1%	3.1%

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 unfavourable scenario occurred for an investment between April 2015 and March 2020 . The moderate scenario occurred for an investment between April 2017 and March 2022. The favourable scenario occurred for an investment between March 2020 and February 2025.

WHAT IF FORTEM CAPITAL LIMITED IS UNABLE TO PAY OUT?

The Fund's assets are legally separated from the Investment Manager's. The Fund's assets are held by the Depositary, Northern Trust Fiduciary Services (Ireland) Limited, Dublin Branch. You may face a financial loss in the event of a default, insolvency or compulsory wind-up of the Depositary. However, this risk is mitigated to a certain extent by the fact that the Depositary is required to segregate its own assets from the assets of the Fund. Losses are not covered by any investor compensation or guarantee scheme.

What are the costs?

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.
- ~ £10,000 is invested

	If you exit after 1 year	If you exit after 5 years
Total costs	275 GBP	607 GBP
Annual cost impact (*)	2.8%	1.1% each year

Composition of costs

One-off costs upon entry or exit	If you exit after 1 year	
Entry costs	2.00% % of the amount you pay in when entering this investment. This is the most you will be charged. The person selling you the product will inform you of the actual charge.	Up to 200 GBP

Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	0 GBP
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.65% of the value of your investment per year. This is an estimate based on actual costs over the last year.	71 GBP
Transaction costs	0.04% 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.	4 GBP
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	N/A

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

Recommended holding period: 5 years

The Fund has no required minimum holding period but has a recommended holding period ("RHP") of 5 years. This RHP has been defined in accordance to the product characteristics. It is determined on the basis of the Fund's risk and reward profile. Your ideal holding period may be different from this RHP. We recommend that you discuss this with your advisor. If the holding period is shorter than the RHP, this may have a negative impact on the Fund's risk and reward profile. You may request to redeem your shares on any Business Day, being a day (other than a Saturday or Sunday) on which banks in Dublin, London and New York are open for normal business. In volatile or unusual market conditions, or in the event of technical faults/disruptions, the purchase and/or sale of the Fund can be temporarily hindered and/or suspended and may not be possible at all.

How can I complain?

Complaints may be referred to the Complaints Department, IQ EQ Fund Management (Ireland) Limited, 5th Floor, 76 Sir John Rogerson's Quay, Dublin Docklands, Dublin 2, Ireland, D02 C9D0 or by email to ManCo@iqeq.com. A copy of the Manager's complaint guide is available on request. Once we have considered your complaint, you may have the right to refer the matter to the Central Bank. Should you wish to refer a complaint or contact the Central Bank, you may do so at: Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1, D01 F7X3, Ireland or by telephone to +353 1 224 6000.

Other relevant information

- ~ 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 (IE000JQHWTP2), 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.
- ~ 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/skyline/>. A paper copy of such remuneration policy is available to investors upon request free of charge.
- ~ 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.
- ~ The details of the past performance of the Fund and the previous performance scenario calculations can be found on the website <https://www.fortemcapital.com/>. Please note that past performance is not indicative of future performance. It cannot provide a guarantee of returns that you will receive in the future.

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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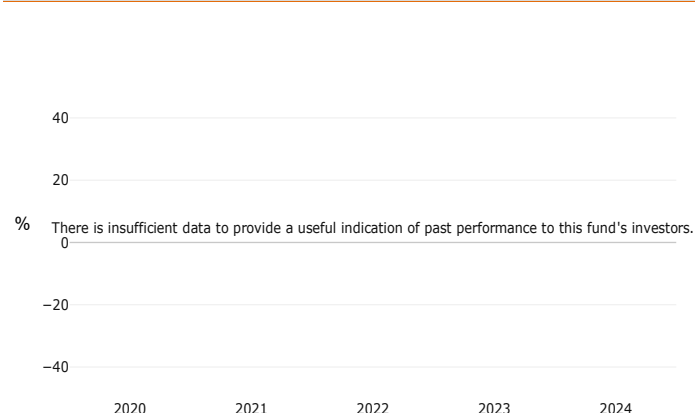
Charges taken from the fund under certain specific conditions

Performance Fee	No Charge
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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
- ~ You may also be charged a dilution levy on entry to or exit from the Fund.

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 the 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 (IE000JQHWTP2), 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 (IE000JYYWY16); 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 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.
- ~ 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.

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



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.

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

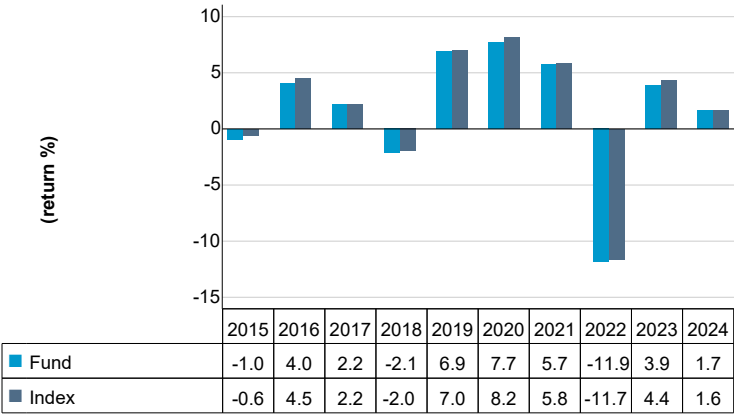
- There are no entry or exit charges.
- The ongoing charges figure is based on the latest available expenses at December 2024. This figure may vary from year to year.
- This Fund's ongoing charges include any charges made by any other funds it may invest in. They exclude portfolio transaction costs.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

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. 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. 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.

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

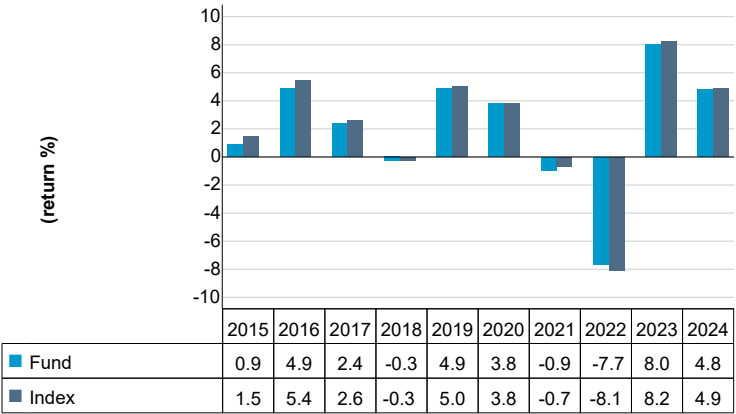
- There are no entry or exit charges.
- The ongoing charges figure is based on the latest available expenses at December 2024. This figure may vary from year to year.
- This Fund's ongoing charges include any charges made by any other funds it may invest in. They exclude portfolio transaction costs.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

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. 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. 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 Income - ISIN: GB00B72V3J91

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 income units. Income from the Fund's investments will be paid out to you every three 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 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



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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.

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

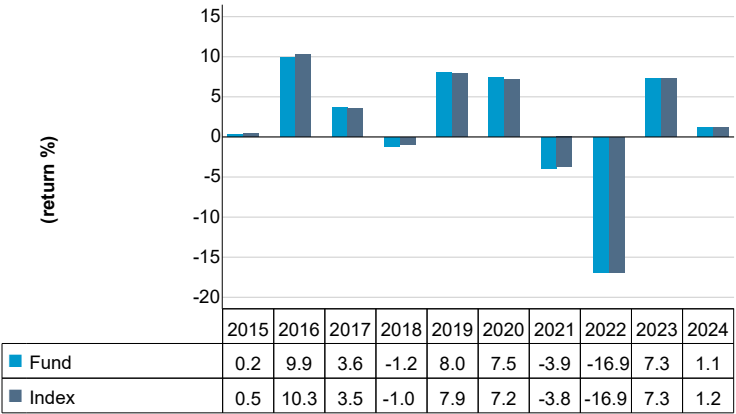
- There are no entry or exit charges.
- The ongoing charges figure is based on the latest available expenses at December 2024. This figure may vary from year to year.
- This Fund's ongoing charges include any charges made by any other funds it may invest in. They exclude portfolio transaction costs.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

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. 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. 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 UK 100 Index Trust Unit Class I GBP Accumulation - ISIN: GB00B0CNH502

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 100 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 the 100 most highly capitalised mature companies listed on the London Stock Exchange.
- 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 is designed for investors looking to track the 100 most capitalised mature companies listed on the London Stock Exchange 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.
- 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	0.10%
Charges taken from the fund under certain specific conditions	
Performance fee	None

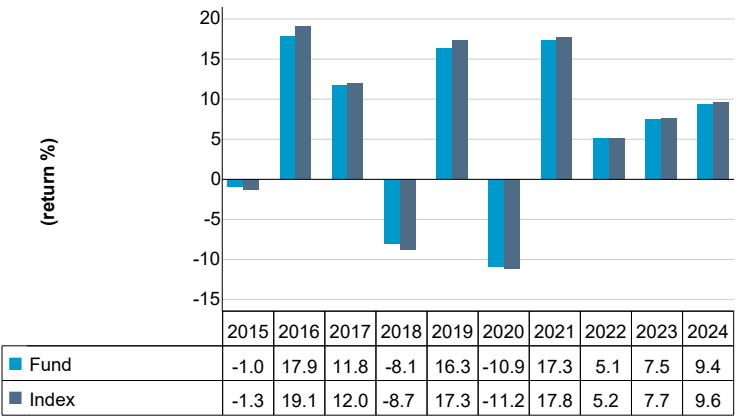
- There are no entry or exit charges.
- The ongoing charges figure is based on the latest available expenses at December 2024. This figure may vary from year to year.
- This Fund's ongoing charges include any charges made by any open ended funds it may invest in. In addition to the ongoing charges, the Fund incurs costs relating to investments in closed ended funds (such as investment trusts). These costs vary and are approximately 0.02%. Portfolio transaction costs are also excluded from the ongoing charges.
- 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 0.60% for purchases and 0.10% 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.

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 1993.
- 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. 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. 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.

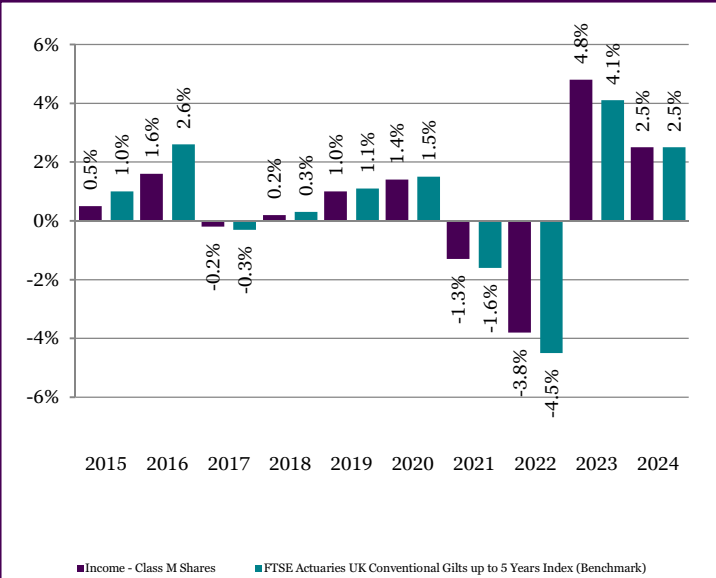
One-off charges taken before or after you invest:	
Entry charge	None
Exit charge	None
Charges taken from the fund over a year:	
Ongoing charge	0.29%
Charges taken from the fund under specific conditions:	
Performance fee	None

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. 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.

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 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
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 (Accumulation - Class Y Shares)

A sub-fund of Royal London Bond Funds ICVC ISIN: GB00BVYV8H85

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.

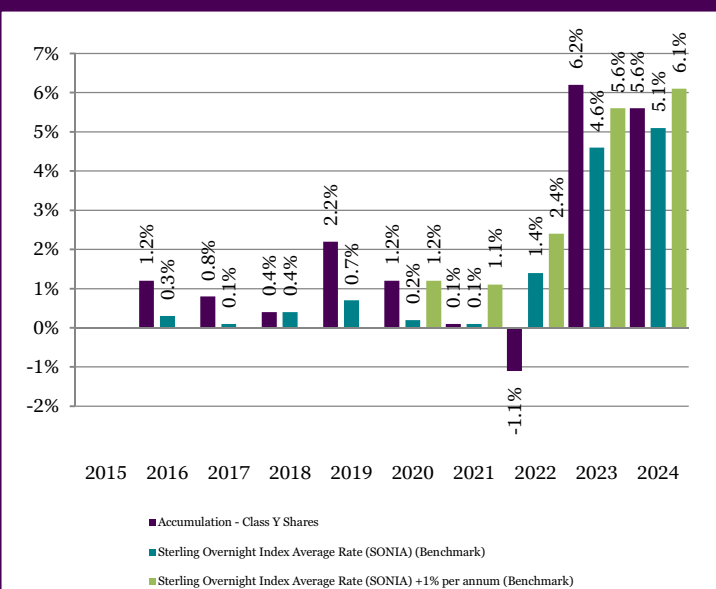
One-off charges taken before or after you invest:	
Entry charge	None
Exit charge	None
Charges taken from the fund over a year:	
Ongoing charge	0.18%
Charges taken from the fund under specific conditions:	
Performance fee	None

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 (Accumulation - 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. The past performance is calculated in British Pounds, with net dividends reinvested. 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. 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.

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 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
A member of the Investment Association

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

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

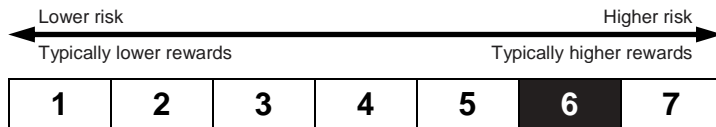
- The Fund seeks to track the performance of the FTSE All-Share Index (the "Index").
- The Index is a free-float market-capitalisation weighted index representing the performance of all eligible companies listed on the London Stock Exchange's main market, which pass screening for size and liquidity. 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.

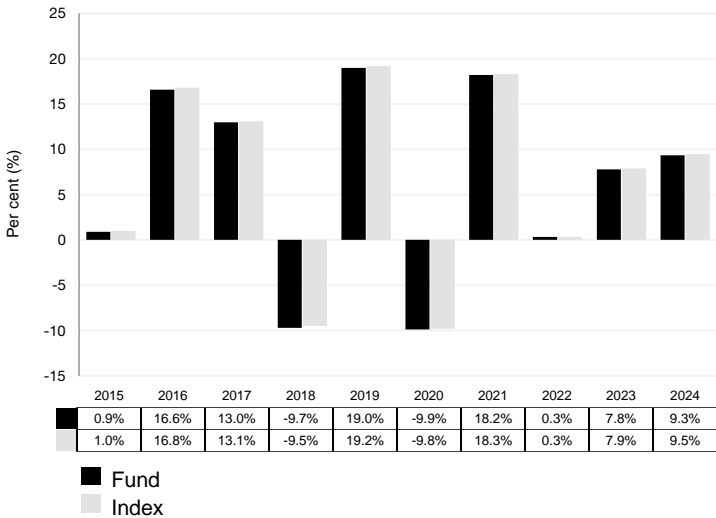
One-off charges taken before or after you invest	
Entry charge	None
Exit charge	None
This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.	
Charges taken from the Fund over a year	
Ongoing charges	0.06%
Charges taken from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

Key Information Document



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 Global Bond Index Fund (the "Fund") - GBP Hedged Dist IE00B2RHVP93

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 Global Aggregate Float Adjusted and Scaled Index (the "Index").

The Index includes investment-grade bonds from around the world with maturities greater than one year.

The Index is a market-weighted index of global government, government-related agencies, corporate and securitised fixed income investments with maturities greater than one year.

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. Currency hedging techniques are used to minimise the risks associated with movements in currency exchange rates, where the Fund invests in securities denominated in currencies other than the listing currency, but these risks cannot be eliminated entirely. As this document relates to a share class where such techniques are used, the performance (see "Performance") of this share class is shown against the currency hedged version of the Index.

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 paid out.

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.

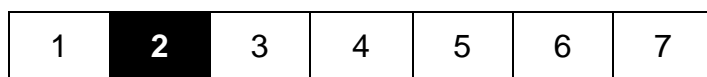
Intended retail investor: The Fund is available to a wide range of investors seeking access to a portfolio managed in accordance with a specific investment objective and policy.

The VIS depository 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



← Lower risk Higher risk →



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 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 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 7,920	GBP 8,220
	Average return each year	-20.80%	-6.32%
Unfavourable	What you might get back after costs	GBP 8,510	GBP 8,410
	Average return each year	-14.90%	-5.61%
Moderate	What you might get back after costs	GBP 10,140	GBP 10,440
	Average return each year	1.40%	1.45%
Favourable	What you might get back after costs	GBP 11,020	GBP 11,280
	Average return each year	10.20%	4.10%

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 2015 and 2018.

Favourable scenario: This type of scenario occurred for an investment between 2018 and 2021.

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 26	GBP 81
Annual cost impact (*)	0.3%	0.3% 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 1.7 % before costs and 1.4 % 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	0.15% 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 15
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 Fund. The actual amount will vary depending on how much we buy and sell.	GBP 11
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 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_IE00B2RHVP93_en.pdf.

- https://docs.data2report.lu/documents/Vanguard/KID_PS/KID_annex_PS_IE00B2RHVP93_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.

Key Information Document



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.

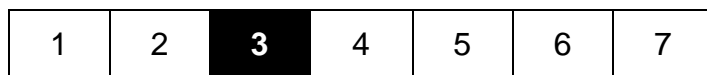
Intended retail investor: The Fund is available to a wide range of investors seeking access to a portfolio managed in accordance with a specific investment objective and policy.

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



← Lower risk Higher risk →



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 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_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.

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.S. Government Bond Index Fund (the "Fund") - Investor U.S. Dollar Accumulation Shares
IE0007471695

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.S. Government Float Adjusted Bond Index (the "Index").

The Index includes US dollar-denominated US government and government related bonds with maturities greater than one year.

The Fund attempts to:

1. Track the performance of the Index by investing through physical acquisition 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.

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.

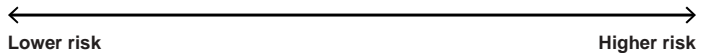
Intended retail investor: The Fund is available to a wide range of investors seeking access to a portfolio managed in accordance with a specific investment objective and policy.

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:		USD 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	USD 7,110	USD 7,890
	Average return each year	-28.90%	-7.60%
Unfavourable	What you might get back after costs	USD 8,600	USD 8,330
	Average return each year	-14.00%	-5.91%
Moderate	What you might get back after costs	USD 10,030	USD 10,130
	Average return each year	0.30%	0.43%
Favourable	What you might get back after costs	USD 11,360	USD 11,780
	Average return each year	13.60%	5.61%

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 2015 and 2018.

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

- USD 10,000 per year is invested.

	If you exit after 1 year	If you exit after 3 years
Total costs	USD 18	USD 55
Annual cost impact (*)	0.2%	0.2% 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 0.6 % before costs and 0.4 % 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.	USD 0
Exit costs	The Fund does not charge an exit fee, but the person selling you the Fund may do so.	USD 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.	USD 12
Transaction costs	0.06% 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.	USD 6
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this Fund.	USD 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 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_IE0007471695_en.pdf.

- https://docs.data2report.lu/documents/Vanguard/KID_PS/KID_annex_PS_IE0007471695_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.