

# 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 Short Duration Global Inflation-Linked Bond Fund, a Sterling denominated sub fund of the abrdn OEIC V, Institutional Acc Shares (ISIN: GB00BP25R510). This fund is managed by abrdn Fund Managers Limited..**

## OBJECTIVES AND INVESTMENT POLICY

### Investment Objective

To generate income and some growth over the long term (5 years or more) by investing in inflation-linked bonds with a maturity of up to 10 years.

Performance Target: To achieve a return in excess of the following composite index: 70% Bloomberg World Government Inflation Linked ex UK (1-10 Years) Index (Hedged to GBP) / 30% Bloomberg UK inflation-linked (1-10 Years) Index over rolling five year periods (after charges). There is no certainty or promise that the Performance Target will be achieved.

The composite index defined above (the "Index") is a representative index of the global market for inflation-linked bonds with a maturity of up to 10 years.

### Investment Policy

#### Portfolio Securities

- The fund will invest at least 70% in inflation-linked investment grade government bonds (which are like loans to governments that pay a variable interest rate linked to inflation and are typically regarded as having a low default risk) issued anywhere in the world with a maturity of up to 10 years.

- The fund may also invest in inflation-linked and non-inflation-linked investment grade corporate bonds (which are like loans to companies that pay interest and are typically regarded as having a low default risk) and other bonds issued anywhere in the world. The fund will employ techniques to reduce (hedge) risk related to currency movements on non-sterling bonds.

- The fund may also invest in other funds (including those managed by Aberdeen Investments), cash and assets that can be turned into cash quickly.

#### Management Process

- The management team use their discretion (active management) to identify

investments based on analysis of global economics along with analysis of an investment's prospects and creditworthiness (debt repayment ability) compared to that of the market.

- Due to the fund's risk constraints, the fund's performance profile is not expected to deviate significantly from that of the Index over the long term.

#### Derivatives and Techniques

- The fund will routinely 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. They can generate returns when the value of these underlying assets rise (long positions) or fall (short positions).

- Derivatives include instruments used to manage expected changes in interest rates, inflation, currencies or creditworthiness of corporations or governments.

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 five 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 3 because of the extent to which the following risk factors apply:

- Credit Risk - The fund invests in securities which are subject to the risk that the issuer may default on interest or capital payments.
- 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.
- Derivatives Risk - The use of derivatives may involve additional liquidity, credit and counterparty risks and may lead to substantial loss and increased

volatility in adverse market conditions. The use of derivatives may result in the fund being leveraged (where market exposure and thus the potential for loss by the fund exceeds the amount it has invested) and in these market conditions the effect of leverage will be to magnify losses.

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	0.34%
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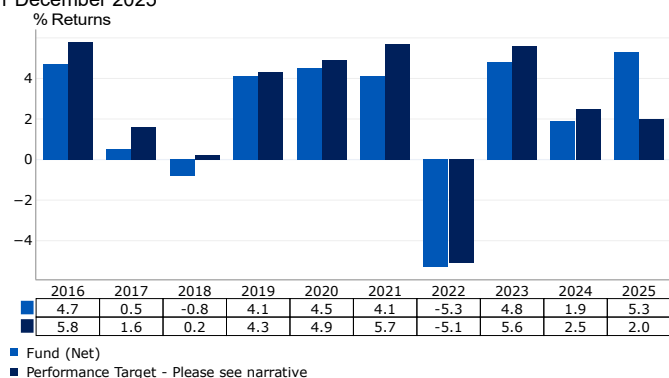
### Charges taken from the fund under certain specific conditions

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 31/10/2025. A switching charge may be applied in accordance with the Prospectus. For more information about charges please see Prospectus. Further information on the charges can be found in the Prospectus.

## PAST PERFORMANCE

abrdn Short Duration Global Inflation-Linked Bond Fund, Institutional Acc Shares, 31 December 2025



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 2014. The share/unit class was launched on 2014. On the 2nd June 2025, the fund's performance target changed from aiming to outperform the index by 0.5% before charges to aiming to achieve a return in excess of the index after charges. Please note, performance shown has been restated to reflect the updated performance target. Performance Target - [70% Bloomberg World Government Inflation Linked ex-UK (1-10 Yr) (Hedged to GBP), 30% Bloomberg UK inflation-linked (1-10 Yr)] from 02/06/2025. [70% Bloomberg World Government Inflation Linked ex-UK (1-10 Yr) (Hedged to GBP), 30% Bloomberg UK inflation-linked (1-10 Yr)] +0.50% from 16/09/2014 to 01/06/2025

## PRACTICAL INFORMATION

Name of Depositary: Citibank UK Limited, Citigroup Centre, Canada Square, Canary Wharf, London E14 5LB.

Further information about abrdn OEIC V (Prospectus, report & accounts) can be found at [www.aberdeeninvestments.com](http://www.aberdeeninvestments.com), where documents may be obtained free of charge.

Other practical information (e.g. where to find latest share prices) can be found in documents held at [www.aberdeeninvestments.com](http://www.aberdeeninvestments.com).

Details of the up to date remuneration policy which includes a description of how remuneration and benefits are calculated, the identities of the persons responsible for awarding remuneration and benefits and the composition of the remuneration committee, are available at [www.aberdeeninvestments.com](http://www.aberdeeninvestments.com) and a paper copy will be available free of charge upon request from abrdn Fund Managers Limited.

Prospective investors should consult their own professional advisers on the potential tax consequences of acquiring, holding or selling shares.

abrdn Fund Managers Limited may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the abrdn OEIC V.

Other share classes are available in the fund and further information about these can be found in the prospectus for abrdn OEIC V.

abrdn OEIC V is an umbrella structure comprising a number of different sub funds, one of which is this fund.

This document is specific to the fund and share class stated at the beginning of this document. However, the Prospectus, annual and half-yearly reports are prepared for the entire umbrella. The assets of a sub fund within the umbrella belong exclusively to that sub fund and shall not be used or made available to discharge (directly or indirectly) the liabilities of, or claims against, any other person or body including abrdn OEIC V and any other sub fund. Any liability incurred on behalf of or attributable to any sub fund shall be discharged solely out of the assets of that sub fund.

Investors may switch their shares in the fund for shares in another sub fund within abrdn OEIC V. For further information please refer to the prospectus (section on 'Switching') which can be found at [www.aberdeeninvestments.com](http://www.aberdeeninvestments.com).

## Key Investor Information

This document provides you with key investor information about this Sub-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 Sub-Fund. You are advised to read it so you can make an informed decision about whether to invest.

### Amundi MSCI Emerging Markets SRI Climate Paris Aligned IG Acc A Sub-Fund of the SICAV AMUNDI INDEX SOLUTIONS

ISIN code: (A) LU2089234475

This UCITS has appointed Amundi Luxembourg SA, an entity part of Amundi group, as its Management Company

#### Objectives and Investment Policy

This Sub-Fund is passively managed.

The Sub-Fund is a financial product that promotes among other characteristics ESG characteristics pursuant to Article 8 of the Disclosure Regulation.

The objective of this Sub-Fund is to track the performance of MSCI Emerging Markets SRI filtered PAB Index, and to minimize the tracking error between the net asset value of the Sub-Fund and the performance of the Index. The Sub-Fund aims to achieve a level of tracking error of the Sub-Fund and its index that will not normally exceed 1%.

The Index is a Net Total Return Index : dividends net of tax paid by the index constituents are included in the Index return.

MSCI EM (Emerging Markets) SRI Filtered PAB Index is an equity index based on the MSCI Emerging Markets index representative of the large and mid-cap stocks across 27 emerging countries (as of November 2021) (the "Parent Index"). The index provides exposure to companies with outstanding Environmental, Social and Governance (ESG) ratings and excludes companies whose products have negative social or environmental impacts. Additionally, the Index aims to represent the performance of a strategy that reweights securities based upon the opportunities and risks associated with the climate transition to meet the EU Paris-aligned benchmark (EU PAB) regulation minimum requirements.

Information on how the Index is consistent with environmental, social and governance characteristics is available in the prospectus.

More information about the composition of the index and its operating rules are available in the prospectus and at: [msci.com](http://msci.com)

The Index value is available via Bloomberg (MXEFSXNU).

The exposure to the Index will be achieved through a Direct Replication, mainly by making direct investments in transferable securities and/or other eligible assets representing the Index constituents in a proportion extremely close to their proportion in the index.

The Investment Manager will be able to use derivatives in order to deal with inflows and outflows and also if it allows a better exposition to an Index constituent. In order to generate additional income to offset its costs, the Sub-Fund may also enter into securities lending operations.

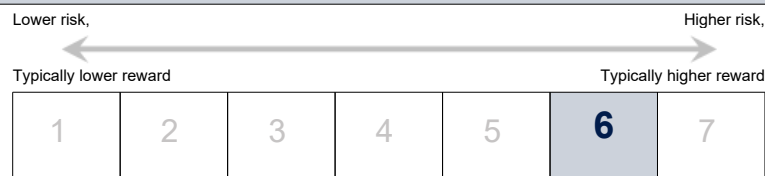
The Sub-Fund integrates sustainability risks as outlined in more detail in section "Sustainable Investment" of the prospectus.

Dividend Policy : the accumulation share automatically retains, and re-invests, all attributable income within the Sub-Fund; thereby accumulating value in the price of the accumulation shares.

The minimum recommended holding term is 5 years.

Shares may be sold or redeemed (and/or converted) on any dealing day (except otherwise stated in the prospectus) at the respective dealing price (net asset value) in accordance with the articles of incorporation. Further details are provided in the prospectus of the UCITS.

#### Risk and Reward Profile



The risk level of this Sub-Fund mainly reflects the market risk arising from investments in emerging markets equities.

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

Risk category shown is not guaranteed and may shift over time.

The lowest category does not mean 'risk free'.

Your initial investment does not benefit from any guarantee or protection.

Important risks materially relevant to the Sub-Fund which are not adequately captured by the indicator:

- Liquidity risk: in case of low trading volume on financial markets, any buy or sell trade on these markets may lead to important market variations/fluctuations that may impact your portfolio valuation.
- Counterparty risk: represents the risk of default of a market participant to fulfil its contractual obligations vis-à-vis your portfolio.
- Operational risk: this is the risk of default or error within the different service providers involved in managing and valuing your portfolio.
- Emerging Markets risk : Some of the countries invested in may carry higher political, legal, economic and liquidity risks than investments in more developed countries.

The occurrence of any of these risks may have an impact on the net asset value of your portfolio.

## Charges

The charges you pay are used to pay the costs of running the Sub-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

<b>Entry charge</b>	2.50%
<b>Exit charge</b>	None
<b>Conversion charge</b>	1.00%

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

### Charges taken from the Sub-Fund over a year

<b>Ongoing charges</b>	0.25%
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### Charges taken from the Sub-Fund under certain specific conditions

<b>Performance fee</b>	None
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The **entry, exit and conversion charges** shown are maximum figures. In some cases you might pay less - you can find this out from your financial adviser.

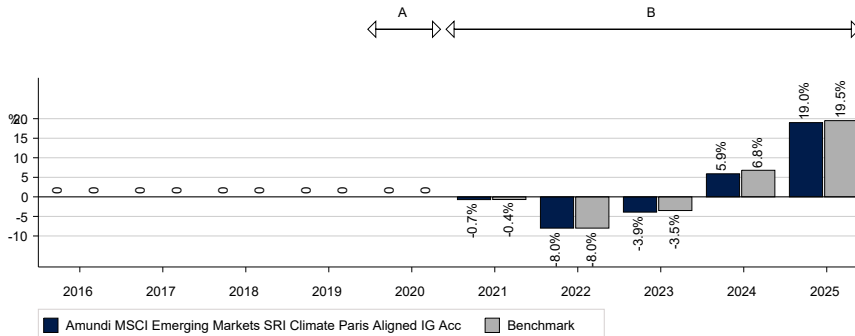
The **ongoing charges** figure is based on expenses for the current year. This figure may vary from year to year. It excludes:

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

The ongoing charges displayed are estimated. For each accounting period, the Sub-Fund's annual report will display the exact amount.

For more information about charges, please see charges paragraph of the prospectus of the UCITS, which is available at: [amundi.com](http://amundi.com).

## Past Performance



A : Until the end of this period, the reference indicator of the Sub-Fund was MSCI EMERGING MARKETS SRI 5% ISSUER CAPPED

B : Since the beginning of this period, the reference indicator of the sub-fund is MSCI EM (Emerging Markets) SRI Filtered PAB

The chart has a limited value as a guide to future performance. The annualised performances displayed in this diagram are calculated net of all charges taken by the Sub-Fund. The Sub-Fund was launched on January 16, 2019. The Share Class was launched on December 20, 2019. The reference currency is the British Pound. The reference Index is : MSCI Emerging Markets SRI filtered PAB Index

## Practical Information

- Name of the depositary: CACEIS Bank, Luxembourg Branch.
- Further information about the UCITS (prospectus, periodical reports) can be obtained in English, free of charge, at the following address: Amundi Luxembourg, 5, Allée Scheffer, L-2520 Luxembourg.
- The details of the up-to-date remuneration policy, including, but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits are available by means of the following website: <https://www.amundi.lu/retail/Local-Content/Footer/Quick-Links/Regulatory-information/Amundi> and a paper copy will be made available free of charge upon request.
- Other practical information (e.g. latest net asset value) can be obtained on the internet site [amundi.com](http://amundi.com).
- The UCITS contains a large number of other Sub-Funds and other classes which are described in the prospectus. Conversion into shares of another Sub-Fund of the UCITS may be made, subject to the conditions of the prospectus.
- Each Sub-Fund corresponds to a distinct part of the assets and liabilities of the UCITS. As a consequence, the assets of each Sub-Fund are exclusively available to satisfy the rights of investors in relation to that Sub-Fund and the right of creditors whose claims have arisen in connection with the creation, the operation or the liquidation of that Sub-Fund.
- This document describes a Sub-Fund of the UCITS. The prospectus and periodical reports are prepared for the entire UCITS named at the beginning of this document.
- The Luxembourg tax legislation applying to the UCITS may have an impact on the investor's personal tax position.
- Amundi Luxembourg SA 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 UCITS.

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This UCITS is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier, Luxembourg ([www.cssf.lu](http://www.cssf.lu)).

Amundi Luxembourg SA is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier, Luxembourg.

This key investor information is accurate as at February 11, 2026.

## Key Investor Information

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### Amundi MSCI Japan SRI Climate Paris Aligned IG Acc A Sub-Fund of the SICAV AMUNDI INDEX SOLUTIONS

ISIN code: (A) LU2270400331

This UCITS has appointed Amundi Luxembourg SA, an entity part of Amundi group, as its Management Company

#### Objectives and Investment Policy

This Sub-Fund is passively managed.

The Sub-Fund is a financial product that promotes among other characteristics ESG characteristics pursuant to Article 8 of the Disclosure Regulation.

The objective of this Sub-Fund is to track the performance of MSCI Japan SRI Filtered PAB Index, and to minimize the tracking error between the net asset value of the Sub-Fund and the performance of the Index. The Sub-Fund aims to achieve a level of tracking error of the Sub-Fund and its index that will not normally exceed 1%.

The Index is a Net Total Return Index : dividends net of tax paid by the Index constituents are included in the Index return.

MSCI Japan SRI Filtered PAB Index is an equity index based on the MSCI Japan index representative of the large and mid-cap stocks of Japanese market (the "Parent Index").

The Index provides exposure to companies with outstanding Environmental, Social and Governance (ESG) ratings and excludes companies whose products have negative social or environmental impacts. Additionally, the Index aims to represent the performance of a strategy that reweights securities based upon the opportunities and risks associated with the climate transition to meet the EU Paris-aligned benchmark (EU PAB) regulation minimum requirements.

Information on how the Index is consistent with environmental, social and governance characteristics is available in the prospectus.

More information about the composition of the index and its operating rules are available in the prospectus and at: [msci.com](http://msci.com)

The Index value is available via Bloomberg (MXJPSXNY).

The exposure to the Index will be achieved through a Direct Replication, mainly by making direct investments in transferable securities and/or other eligible assets representing the Index constituents in a proportion extremely close to their proportion in the index.

The Investment Manager will be able to use derivatives in order to deal with inflows and outflows and also if it allows a better exposition to an Index constituent. In order to generate additional income to offset its costs, the Sub-Fund may also enter into securities lending operations.

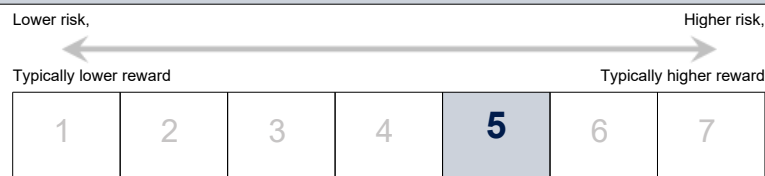
The Sub-Fund integrates sustainability risks as outlined in more detail in section "Sustainable Investment" of the prospectus.

Dividend Policy : the accumulation share automatically retains, and re-invests, all attributable income within the Sub-Fund; thereby accumulating value in the price of the accumulation shares.

The minimum recommended holding term is 5 years.

Shares may be sold or redeemed (and/or converted) on any dealing day (except otherwise stated in the prospectus) at the respective dealing price (net asset value) in accordance with the articles of incorporation. Further details are provided in the prospectus of the UCITS.

#### Risk and Reward Profile



The risk level of this Sub-Fund mainly reflects the market risk arising from investments in international equity markets.

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

Risk category shown is not guaranteed and may shift over time.

The lowest category does not mean 'risk free'.

Your initial investment does not benefit from any guarantee or protection.

Important risks materially relevant to the Sub-Fund which are not adequately captured by the indicator:

- Liquidity risk: in case of low trading volume on financial markets, any buy or sell trade on these markets may lead to important market variations/fluctuations that may impact your portfolio valuation.
- Counterparty risk: represents the risk of default of a market participant to fulfil its contractual obligations vis-à-vis your portfolio.
- Operational risk: this is the risk of default or error within the different service providers involved in managing and valuing your portfolio.
- Hedging risk : The currency hedging may be imperfect and generate a difference between the performance of the Index and the share you are invested in.

The occurrence of any of these risks may have an impact on the net asset value of your portfolio.

## Charges

The charges you pay are used to pay the costs of running the Sub-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

<b>Entry charge</b>	2.50%
<b>Exit charge</b>	None
<b>Conversion charge</b>	1.00%

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

### Charges taken from the Sub-Fund over a year

<b>Ongoing charges</b>	0.202%
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### Charges taken from the Sub-Fund under certain specific conditions

<b>Performance fee</b>	None
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The **entry, exit and conversion charges** shown are maximum figures. In some cases you might pay less - you can find this out from your financial adviser.

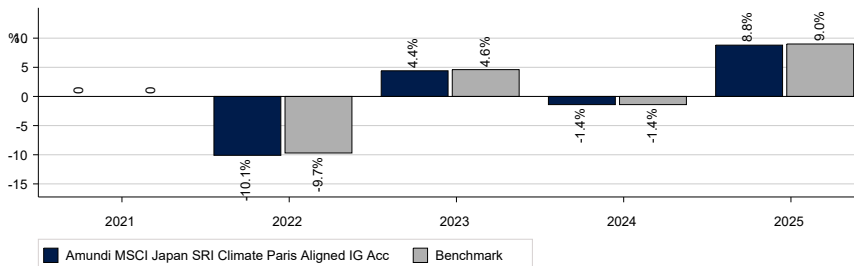
The **ongoing charges** figure is based on expenses for the current year. This figure may vary from year to year. It excludes:

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

The ongoing charges displayed are estimated. For each accounting period, the Sub-Fund's annual report will display the exact amount.

For more information about charges, please see charges paragraph of the prospectus of the UCITS, which is available at: [amundi.com](http://amundi.com).

## Past Performance



The chart has a limited value as a guide to future performance. The annualised performances displayed in this diagram are calculated net of all charges taken by the Sub-Fund. The Sub-Fund was launched on October 13, 2020. The Share Class was launched on January 12, 2021. The reference currency is the British Pound. The reference Index is : MSCI Japan SRI Filtered PAB Index

## Practical Information

- Name of the depositary: CACEIS Bank, Luxembourg Branch.
- Further information about the UCITS (prospectus, periodical reports) can be obtained in English, free of charge, at the following address: Amundi Luxembourg, 5, Allée Scheffer, L-2520 Luxembourg.
- The details of the up-to-date remuneration policy, including, but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits are available by means of the following website: <https://www.amundi.lu/retail/Local-Content/Footer/Quick-Links/Regulatory-information/Amundi> and a paper copy will be made available free of charge upon request.
- Other practical information (e.g. latest net asset value) can be obtained on the internet site [amundi.com](http://amundi.com).
- The UCITS contains a large number of other Sub-Funds and other classes which are described in the prospectus. Conversion into shares of another Sub-Fund of the UCITS may be made, subject to the conditions of the prospectus.
- Each Sub-Fund corresponds to a distinct part of the assets and liabilities of the UCITS. As a consequence, the assets of each Sub-Fund are exclusively available to satisfy the rights of investors in relation to that Sub-Fund and the right of creditors whose claims have arisen in connection with the creation, the operation or the liquidation of that Sub-Fund.
- This document describes a Sub-Fund of the UCITS. The prospectus and periodical reports are prepared for the entire UCITS named at the beginning of this document.
- The Luxembourg tax legislation applying to the UCITS may have an impact on the investor's personal tax position.
- Amundi Luxembourg SA 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 UCITS.

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### Amundi MSCI UK IMI SRI Climate Paris Aligned IG Dist A Sub-Fund of the SICAV AMUNDI INDEX SOLUTIONS

ISIN code: (D) LU2531807571

This UCITS has appointed Amundi Luxembourg SA, an entity part of Amundi group, as its Management Company

#### Objectives and Investment Policy

This Sub-Fund is passively managed.

The Sub-Fund is a financial product that promotes among other characteristics ESG characteristics pursuant to Article 8 of the Disclosure Regulation.

The objective of this Sub-Fund is to track the performance of MSCI UK IMI filtered PAB Index, and to minimize the tracking error between the net asset value of the Sub-Fund and the performance of the Index. The Sub-Fund aims to achieve a level of tracking error of the Sub-Fund and its index that will not normally exceed 1%.

The Index is a Net Total Return Index : dividends net of tax paid by the index constituents are included in the Index return.

MSCI UK IMI SRI Filtered PAB Index is an equity index based on the MSCI United Kingdom IMI Index representative of the large, mid and small-cap securities of the UK market ("Parent Index"). The Index provides exposure to companies that have the highest Environmental, Social and Governance (ESG) rating in each sector of the Parent Index and excludes companies whose products have negative social or environmental impacts. Additionally, the Index aims to represent the performance of a strategy that reweights securities based upon the opportunities and risks associated with the climate transition to meet the EU Paris-aligned benchmark (EU PAB) regulation minimum requirements.

Information on how the Index is consistent with environmental, social and governance characteristics is available in the prospectus.

More information about the composition of the index and its operating rules are available in the prospectus and at: [msci.com](http://msci.com)

The Index value is available via Bloomberg (MXGBISNG).

The exposure to the Index will be achieved through a Direct Replication, mainly by making direct investments in transferable securities and/or other eligible assets representing the Index constituents in a proportion extremely close to their proportion in the index.

The Investment Manager will be able to use derivatives in order to deal with inflows and outflows and also if it allows a better exposition to an Index constituent. In order to generate additional income to offset its costs, the Sub-Fund may also enter into securities lending operations.

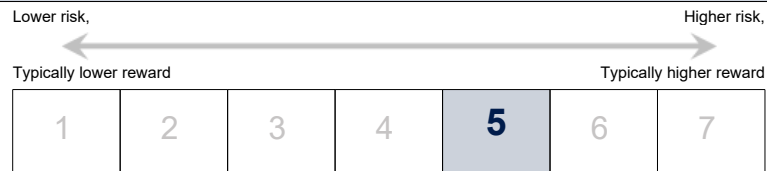
The Sub-Fund integrates sustainability risks as outlined in more detail in section "Sustainable Investment" of the prospectus.

Dividend Policy : the distribution share pays dividends annually.

The minimum recommended holding term is 5 years.

Shares may be sold or redeemed (and/or converted) on any dealing day (except otherwise stated in the prospectus) at the respective dealing price (net asset value) in accordance with the articles of incorporation. Further details are provided in the prospectus of the UCITS.

#### Risk and Reward Profile



The risk level of this Sub-Fund mainly reflects the market risk arising from investments in European equities.

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

Risk category shown is not guaranteed and may shift over time.

The lowest category does not mean 'risk free'.

Your initial investment does not benefit from any guarantee or protection.

Important risks materially relevant to the Sub-Fund which are not adequately captured by the indicator:

- Liquidity risk: in case of low trading volume on financial markets, any buy or sell trade on these markets may lead to important market variations/fluctuations that may impact your portfolio valuation.
- Counterparty risk: represents the risk of default of a market participant to fulfil its contractual obligations vis-à-vis your portfolio.
- Operational risk: this is the risk of default or error within the different service providers involved in managing and valuing your portfolio.

The occurrence of any of these risks may have an impact on the net asset value of your portfolio.

## Charges

The charges you pay are used to pay the costs of running the Sub-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

<b>Entry charge</b>	3.50%
<b>Exit charge</b>	1.00%
<b>Conversion charge</b>	1.00%

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

### Charges taken from the Sub-Fund over a year

<b>Ongoing charges</b>	0.12%
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### Charges taken from the Sub-Fund under certain specific conditions

<b>Performance fee</b>	None
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The **entry, exit and conversion charges** shown are maximum figures. In some cases you might pay less - you can find this out from your financial adviser.

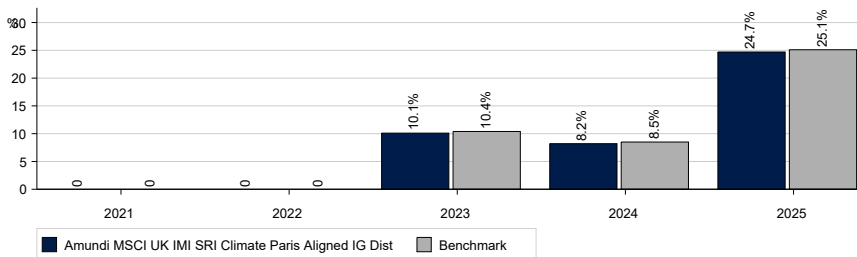
The **ongoing charges** figure is based on expenses for the current year. This figure may vary from year to year. It excludes:

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

The ongoing charges displayed are estimated. For each accounting period, the Sub-Fund's annual report will display the exact amount.

For more information about charges, please see charges paragraph of the prospectus of the UCITS, which is available at: [amundi.com](http://amundi.com).

## Past Performance



The chart has a limited value as a guide to future performance. The annualised performances displayed in this diagram are calculated net income reinvested and net of all charges taken by the Sub-Fund.

The Sub-Fund was launched on June 29, 2016. The Share Class was launched on October 18, 2022.

The reference currency is the British Pound.

The reference Index is : MSCI UK IMI filtered PAB Index

## Practical Information

- Name of the depositary: CACEIS Bank, Luxembourg Branch.
- Further information about the UCITS (prospectus, periodical reports) can be obtained in English, free of charge, at the following address: Amundi Luxembourg, 5, Allée Scheffer, L-2520 Luxembourg.
- The details of the up-to-date remuneration policy, including, but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits are available by means of the following website: <https://www.amundi.lu/retail/Local-Content/Footer/Quick-Links/Regulatory-information/Amundi> and a paper copy will be made available free of charge upon request.
- Other practical information (e.g. latest net asset value) can be obtained on the internet site [amundi.com](http://amundi.com).
- The UCITS contains a large number of other Sub-Funds and other classes which are described in the prospectus. Conversion into shares of another Sub-Fund of the UCITS may be made, subject to the conditions of the prospectus.
- Each Sub-Fund corresponds to a distinct part of the assets and liabilities of the UCITS. As a consequence, the assets of each Sub-Fund are exclusively available to satisfy the rights of investors in relation to that Sub-Fund and the right of creditors whose claims have arisen in connection with the creation, the operation or the liquidation of that Sub-Fund.
- This document describes a Sub-Fund of the UCITS. The prospectus and periodical reports are prepared for the entire UCITS named at the beginning of this document.
- The Luxembourg tax legislation applying to the UCITS may have an impact on the investor's personal tax position.
- Amundi Luxembourg SA 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 UCITS.

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This UCITS is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier, Luxembourg ([www.cssf.lu](http://www.cssf.lu)).

Amundi Luxembourg SA is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier, Luxembourg.

This key investor information is accurate as at February 11, 2026.

## Key Investor Information

This document provides you with key investor information about this Sub-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 Sub-Fund. You are advised to read it so you can make an informed decision about whether to invest.

### Amundi MSCI World SRI Climate Paris Aligned IG Acc A Sub-Fund of the SICAV AMUNDI INDEX SOLUTIONS

ISIN code: (A) LU2089234392

This UCITS has appointed Amundi Luxembourg SA, an entity part of Amundi group, as its Management Company

#### Objectives and Investment Policy

This Sub-Fund is passively managed.

The Sub-Fund is a financial product that promotes among other characteristics ESG characteristics pursuant to Article 8 of the Disclosure Regulation.

The objective of this Sub-Fund is to track the performance of MSCI World SRI filtered PAB Index, and to minimize the tracking error between the net asset value of the Sub-Fund and the performance of the Index. The Sub-Fund aims to achieve a level of tracking error of the Sub-Fund and its index that will not normally exceed 1%.

The Index is a Net Total Return Index : dividends net of tax paid by the index constituents are included in the Index return.

MSCI World SRI Filtered PAB Index is an equity index based on the MSCI World index representative of the large and mid-cap stocks across 23 developed market countries (as of November 2021) (the "Parent Index"). The Index provides exposure to companies with outstanding Environmental, Social and Governance (ESG) ratings and excludes companies whose products have negative social or environmental impacts. Additionally, the Index aims to represent the performance of a strategy that reweights securities based upon the opportunities and risks associated with the climate transition to meet the EU Paris-aligned benchmark (EU PAB) regulation minimum requirements.

Information on how the Index is consistent with environmental, social and governance characteristics is available in the prospectus.

More information about the composition of the index and its operating rules are available in the prospectus and at: [msci.com](http://msci.com)

The Index value is available via Bloomberg (MXWOSXNU).

The exposure to the Index will be achieved through a Direct Replication, mainly by making direct investments in transferable securities and/or other eligible assets representing the Index constituents in a proportion extremely close to their proportion in the index.

The Investment Manager will be able to use derivatives in order to deal with inflows and outflows and also if it allows a better exposition to an Index constituent. In order to generate additional income to offset its costs, the Sub-Fund may also enter into securities lending operations.

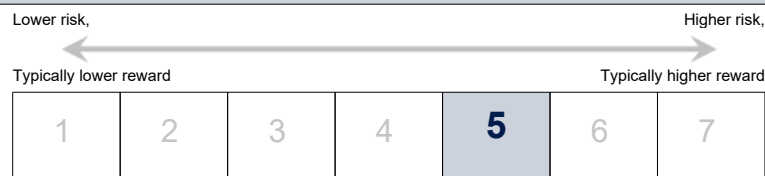
The Sub-Fund integrates sustainability risks as outlined in more detail in section "Sustainable Investment" of the prospectus.

Dividend Policy : the accumulation share automatically retains, and re-invests, all attributable income within the Sub-Fund; thereby accumulating value in the price of the accumulation shares.

The minimum recommended holding term is 5 years.

Shares may be sold or redeemed (and/or converted) on any dealing day (except otherwise stated in the prospectus) at the respective dealing price (net asset value) in accordance with the articles of incorporation. Further details are provided in the prospectus of the UCITS.

#### Risk and Reward Profile



The risk level of this Sub-Fund mainly reflects the market risk arising from investments in international equity markets.

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

Risk category shown is not guaranteed and may shift over time.

The lowest category does not mean 'risk free'.

Your initial investment does not benefit from any guarantee or protection.

Important risks materially relevant to the Sub-Fund which are not adequately captured by the indicator:

- Liquidity risk: in case of low trading volume on financial markets, any buy or sell trade on these markets may lead to important market variations/fluctuations that may impact your portfolio valuation.
- Counterparty risk: represents the risk of default of a market participant to fulfil its contractual obligations vis-à-vis your portfolio.
- Operational risk: this is the risk of default or error within the different service providers involved in managing and valuing your portfolio.

The occurrence of any of these risks may have an impact on the net asset value of your portfolio.

## Charges

The charges you pay are used to pay the costs of running the Sub-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

<b>Entry charge</b>	2.50%
<b>Exit charge</b>	None
<b>Conversion charge</b>	1.00%

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

### Charges taken from the Sub-Fund over a year

<b>Ongoing charges</b>	0.20%
------------------------	-------

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

<b>Performance fee</b>	None
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The **entry, exit and conversion charges** shown are maximum figures. In some cases you might pay less - you can find this out from your financial adviser.

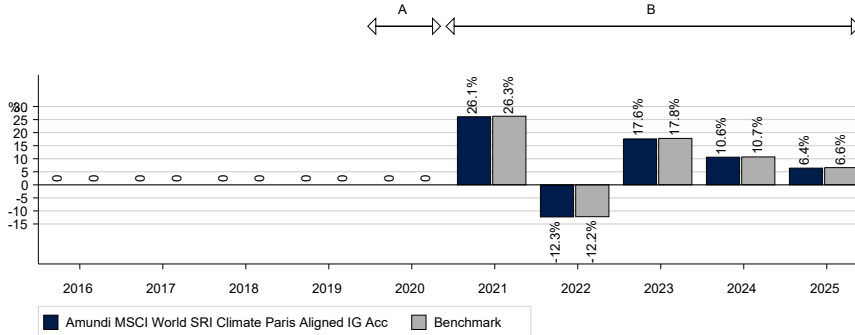
The **ongoing charges** figure is based on expenses for the current year. This figure may vary from year to year. It excludes:

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

The ongoing charges displayed are estimated. For each accounting period, the Sub-Fund's annual report will display the exact amount.

For more information about charges, please see charges paragraph of the prospectus of the UCITS, which is available at: [amundi.com](http://amundi.com).

## Past Performance



A : Until the end of this period, the reference indicator of the Sub-Fund was MSCI World SRI 5% Issuer Capped

B : Since the beginning of this period, the reference indicator of the sub-fund is MSCI World SRI Filtered PAB

The chart has a limited value as a guide to future performance. The annualised performances displayed in this diagram are calculated net of all charges taken by the Sub-Fund.

The Sub-Fund was launched on September 10, 2018. The Share Class was launched on December 20, 2019.

The reference currency is the British Pound.

The reference Index is : MSCI World SRI filtered PAB Index

## Practical Information

- Name of the depositary: CACEIS Bank, Luxembourg Branch.
- Further information about the UCITS (prospectus, periodical reports) can be obtained in English, free of charge, at the following address: Amundi Luxembourg, 5, Allée Scheffer, L-2520 Luxembourg.
- The details of the up-to-date remuneration policy, including, but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits are available by means of the following website: <https://www.amundi.lu/retail/Local-Content/Footer/Quick-Links/Regulatory-information/Amundi> and a paper copy will be made available free of charge upon request.
- Other practical information (e.g. latest net asset value) can be obtained on the internet site [amundi.com](http://amundi.com).
- The UCITS contains a large number of other Sub-Funds and other classes which are described in the prospectus. Conversion into shares of another Sub-Fund of the UCITS may be made, subject to the conditions of the prospectus.
- Each Sub-Fund corresponds to a distinct part of the assets and liabilities of the UCITS. As a consequence, the assets of each Sub-Fund are exclusively available to satisfy the rights of investors in relation to that Sub-Fund and the right of creditors whose claims have arisen in connection with the creation, the operation or the liquidation of that Sub-Fund.
- This document describes a Sub-Fund of the UCITS. The prospectus and periodical reports are prepared for the entire UCITS named at the beginning of this document.
- The Luxembourg tax legislation applying to the UCITS may have an impact on the investor's personal tax position.
- Amundi Luxembourg SA 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 UCITS.

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This UCITS is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier, Luxembourg ([www.cssf.lu](http://www.cssf.lu)).

Amundi Luxembourg SA is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier, Luxembourg.

This key investor information is accurate as at February 11, 2026.

# EdenTree Sustainable European Equity Fund



## Share Class B

GB0008448333

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.

This fund is a sub-fund of EdenTree Investment Funds – Series 1, an open ended investment company managed by EdenTree Investment Management Limited as the Authorised Corporate Director.

### Objectives and Investment Policy

#### Financial Objective

To achieve long-term capital growth over five years or more with an income through a diversified portfolio of European (ex-UK) companies.

#### Sustainability Objective

To invest in companies that make a positive contribution to people (employees, supply chain workers, local communities and customers) and the planet (the environment), through their products, services, and/or operations. In order to demonstrate a positive contribution to people and the planet, companies must meet the EdenTree Standard of Sustainability.

The EdenTree Sustainable European Equity Fund aims to invest at least 80% in European (ex- UK) companies.

The portfolio will consist of at least 80% listed securities but the Manager may also invest in units in collective investment schemes, money-market instruments, derivatives and forward transactions, deposits, nil and partly-paid securities, bonds, convertible bonds, cash and near cash as deemed economically appropriate to meet the Fund's objective.

At least 80% of the fund's assets will be invested in line with the sustainability approach. Up to 20% of the Fund may be invested in other assets that do not meet the Sustainability Approach but will not conflict with the Fund's sustainability objective.

The Fund may invest in derivatives for the purpose of efficient portfolio management. If derivatives are used for the purpose of meeting the investment objective of the Fund, it is not intended that the use of derivatives would cause the Net Asset Value of the Fund to have higher volatility or otherwise cause the existing risk profile of the Fund to change.

More information on the investment policy and our Sustainability Approach can be found in the full Prospectus which is available at [www.edentreeim.com/literature](http://www.edentreeim.com/literature)

You may buy and sell shares on any day on which the London Stock Exchange is open for business.

The Fund may not be appropriate if you plan to withdraw your money within 5 years.

### Risk and Reward Profile

Lower risk = Typically lower rewards

Higher risk = Typically higher rewards



- The risk category above is not a measure of capital loss or gains, but of how very significant the rises and falls in the Share Class price have been historically.
- For example a Share Class whose price has experienced very significant rises and falls will be in a higher risk category, whereas a Share Class whose price has experienced less-significant rises and falls will be in a lower risk category.
- As the Share Class risk category has been calculated using historical data, it may not be a reliable indication of the Share Class future risk profile.
- Please note that the Share Class risk category may change in the future and is not guaranteed. The lowest risk category does not mean a risk-free investment.
- The Share Class is in risk category 6 as its price has experienced very significant rises and falls historically.

#### What risks are associated with this Fund?

- The value of your investment and the income you get from it may fall as well as rise and you could get back less than you put in. What you get back when you cash in your investment will depend on investment performance.
- Selecting stocks due to our ethical criteria means that the choice of stocks is limited to a subset of the stockmarket and this could lead to greater volatility.
- When investing in assets which are in currencies other than Sterling, exchange rate fluctuations can have a positive or negative impact on the value of your investment.

More details on all of the risks mentioned above can be found in the full Prospectus.

# Key Investor Information

## Charges for this Fund

The charges you pay are used to cover 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%
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	0.93%

Charges taken from the Fund under specific conditions	
Performance fee	None

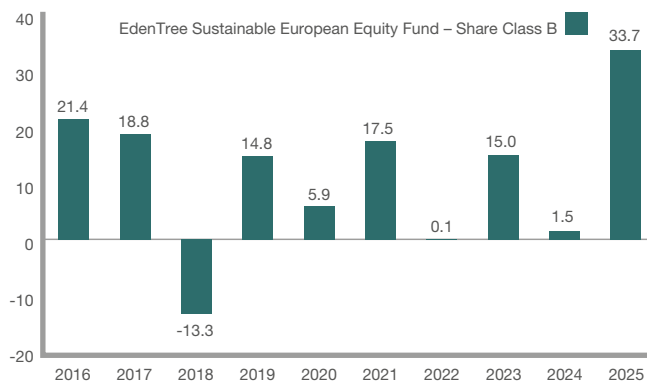
The entry charge shown is a maximum figure. In some cases you might pay less – you can find this out from your financial adviser or distributor.

The ongoing charges figure is based on expenses for the year ending 31 December 2025. This figure may vary from year to year and excludes portfolio transaction costs.

If you switch Funds within the EdenTree Investment Management range you will be charged a maximum 1% entry charge on your new Fund. The switching charge is currently set to zero.

For more information about charges, please see Appendix 1 of the Fund's Prospectus, which is available at [www.edentreeim.com/literature](http://www.edentreeim.com/literature)

## Past performance



Bar chart showing the year by year percentage growth of the EdenTree Sustainable European Equity Fund – Share Class B.

- The Fund was launched on 13 September 1999.
- This Share Class was launched on 13 September 1999.
- Performance figures are calculated in Sterling on a mid-price basis and include net reinvested income. The calculation incorporates the annual management charge and all other Fund expenses but excludes the entry charge.
- The base currency of the Fund is Sterling.
- Past performance is not a guide to future returns.

## Practical Information

- Depository: The Bank of New York Mellon (International) Limited.
- The UK tax regime may have an impact on your personal tax position.
- You can check the latest prices for the Fund in the Financial Times or on our website.
- You are entitled to switch from this Fund to another Fund on request, subject to a switching charge.
- The authorised Fund Manager may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Fund.
- The Fund has its own specific portfolio of assets and liabilities. The assets of the Fund belong exclusively to that Fund and shall not be used to discharge the liabilities of, or claims against, any other person or body, including the Company or any other Fund, and shall not be available for such purpose.
- The following share classes are available for the Fund: Income.

Information on the Authorised Fund Manager's current remuneration policy, including a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits, and the composition of the remuneration committee are available at [www.edentreeim.com](http://www.edentreeim.com). Alternatively a paper copy is available free of charge on request.

For further details, or to receive a free copy in English of the full Prospectus and the latest Report and Accounts, please contact us at:

EdenTree Investment Management, Sunderland SR43 4AU  
Telephone 0800 358 3010 • [www.edentreeim.com](http://www.edentreeim.com)

This Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority. EdenTree Investment Management Limited is authorised in the United Kingdom and regulated by the Financial Conduct Authority.

This key investor information is accurate as at 1 February 2026.

EdenTree Investment Management Limited (EdenTree) Reg. No. 2519319. Registered in England at Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. EdenTree is authorised and regulated by the Financial Conduct Authority and is a member of the Investment Association. Firm Reference Number 527473

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LE74999



## Key Investor Information

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

### Fidelity Index UK Gilt Fund

a sub-fund of Fidelity Investment Funds

Fidelity Index UK Gilt Fund P Accumulation Shares  
(ISIN:GB00BMQ57G79)

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 FTSE Actuaries UK Gilts All Stocks Index with mid-day valuation, thereby seeking to increase the value of your investment over 5 years or more.

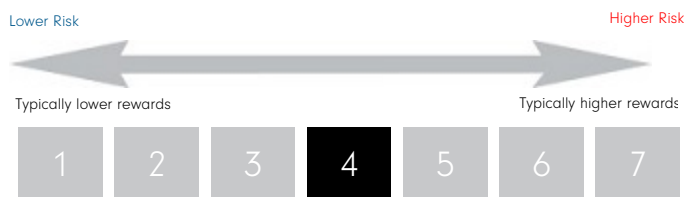
**Investment Policy:** The fund uses an index tracking (passive) investment approach whereby it aims to replicate the composition of the index. However, for practical reasons and/or to reduce the dealing costs of the fund, it may not invest in every UK Gilt in the index or at its weighting within the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

**Investment Process :** As well as investing directly in UK Gilts, the fund may 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 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 FTSE Actuaries UK Gilts All Stocks Index.

#### 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 4 because, in accordance with the investment policy, the value of the investments may fluctuate moderately. Consequently, both the expected return and the potential risk of loss may be average. There is a risk that the issuers of bonds may not be able to repay the money they have borrowed or make interest payments. While we seek to mitigate this, the fund may be exposed to the risk of financial loss if it invests into an instrument issued by an entity that subsequently defaults on its borrowings. Losses may also be realised if an entity that the fund is exposed to ceases to make interest payments over a period of time or indefinitely. Bond prices have an inverse relationship with interest rates such that when interest rates rise, bonds may fall in value. Rising interest rates may cause the value of your investment to fall. Fidelity International's partial swing pricing policy can cause differences in the fund's performance versus the index.

## 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	0.10%
Charges taken from the fund under certain specific conditions	
Performance fee	N/A

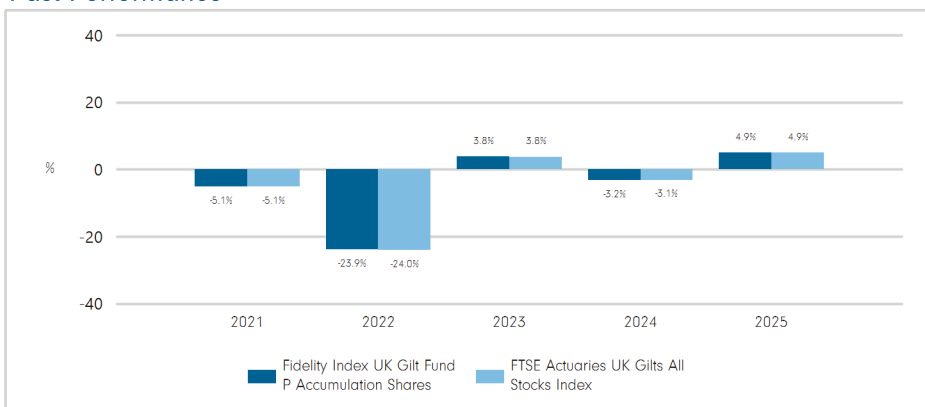
This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

The ongoing charges figure is based on expenses for the year ending 28/02/2025. 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 and the class were launched on 26 August 2020.

Past performance has been calculated in GBP.

## Practical Information

**Depositary:** JP Morgan Europe Limited.

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

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

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

FIL Investment Services (UK) Limited may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus of the fund.

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

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

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

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

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

This key investor information is accurate as at 30/01/2026.

## 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.

# First Sentier Global Property Securities Fund Class B (Accumulation) GBP



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

ISIN GB00B1F76N79

First Sentier Investors (UK) Funds Limited, the authorised corporate director of the Company

## Objectives and investment policy

**Objective:** The Fund aims to achieve an investment return from income and capital growth over the long term (at least five years).

**Policy:** The Fund invests at least 70% in shares of companies that are involved in property around the world and are listed on exchanges worldwide.

The Fund does not invest directly in property.

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

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

**Strategy:** The Manager's strategy is to focus on quality companies that it would expect to outperform over the long-term (at least 5 years) especially in down markets. The Fund strategy is to invest in real estate investment trusts or companies that own, develop or manage real property across different geographic markets.

**Benchmark:** The Fund's performance is compared against the value of the FTSE EPRA Nareit Developed Index.

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

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

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

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

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

## Risk and reward profile

Lower Risk ← Higher Risk  
Potentially Lower Rewards Potentially Higher Rewards



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

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

## Charges for this Fund

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

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

Entry charge	0.00%
Exit charge	N/A

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

### Charges taken from the fund over a year

Ongoing charge	0.95%
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### Charges taken from the fund under certain specific conditions

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

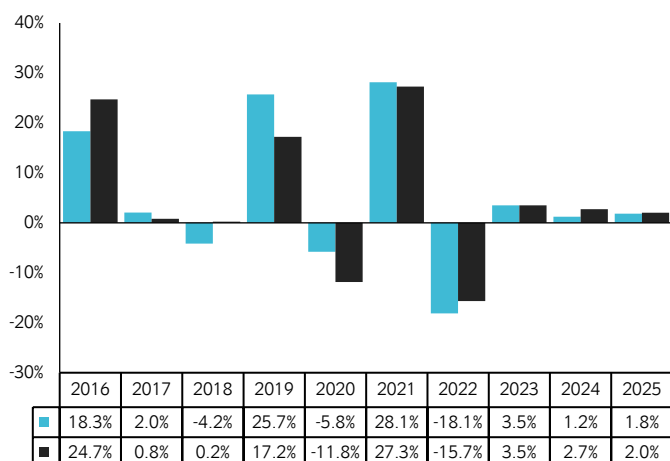
The ongoing charge is based on expenses for the year ending July 2025. It may vary from year to year. It excludes portfolio transaction costs which are paid from assets of the Fund and performance fees, if any.

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

The fees and expenses are charged against the capital of the Fund. Deducting expenses from capital reduces the potential for capital growth.

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

## Past performance



■ First Sentier Global Property Securities Fund Class B (Accumulation) GBP

■ FTSE EPRA Nareit Developed Index (GBP)

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

The Fund launched on 12 September 2006.

The Share Class launched on 12 September 2006. The past performance of the Share Class is calculated in GBP.

The past performance of the benchmark is calculated in GBP

The Fund's performance comparison to the Investment Association Sector can be found in the Company's prospectus.

## Practical information

**Depositary:** Northern Trust Investor Services Limited

**Further information:** The Fund forms part of the First Sentier Investors ICVC (the Company). The prospectus, annual and semi-annual reports of the Company as a whole are available free of charge on [firstsentierinvestors.com](https://www.firstsentierinvestors.com) or by contacting First Sentier Investors (UK) Funds Limited, Sunderland, SR43 4LF. All documents are available in English.

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

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

**Liability statement:** First Sentier Investors (UK) Funds Limited (as management company) may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the Company.

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

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

**Remuneration:** Information on the current remuneration policy of First Sentier Investors (UK) Funds Limited, including a description of how remuneration and benefits are calculated and the identity of persons responsible for awarding the remuneration and benefits, is available at [firstsentierinvestors.com](https://www.firstsentierinvestors.com). A paper copy of this information is available free of charge upon request from First Sentier Investors (UK) Funds Limited, Sunderland, SR43 4LF.

**This product does not have a UK sustainability investment label as its investment objective is explicitly long-term income and capital growth. The Fund will however invest in property securities which are forecast by the Investment Manager to be operationally carbon net zero by 2050 and which have been through the Investment Manager's ESG qualitative assessments.s.**

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.

**FP Foresight UK Infrastructure Income Fund A Acc; ISIN: GB00BF0VS922**

FP Foresight UK Infrastructure Income Fund a sub-fund of FP Foresight OEIC

The Fund is managed by FundRock Partners Limited.

**Objectives and Investment Policy**

**Objective:**

- The investment objective of the Fund is to generate income (money paid out by an investment) and preserve capital with potential for capital growth (the increase in value of an investment) over an investment term of 5 years by investing in companies that have both infrastructure characteristics and provide environmental and/or social benefits. For these purposes, positive environmental and social benefits include increasing low-carbon energy capacity, generating low-carbon energy, or providing assets that facilitate essential services including transport, healthcare, education, and digital connectivity. These environmental and social benefits are provided by investing in companies which have a good 'footprint' (which is the environmental and social impact of their day-to-day operations) and a good 'handprint' (which is the scope of the individual company's goods and services to actively decarbonise an economic sector or provide a positive social outcome).

**Policy:**

- The Fund will invest a minimum of 70% in GBP denominated, London Stock Exchange listed; closed-ended investment trusts and real estate investment trusts which are invested in UK companies and assets domiciled, incorporated or which have a significant proportion of their business in the UK.
- The Fund may also invest in collective investment schemes, shares, bonds, money market instruments, other transferable securities, deposits, cash and near cash.
- At all times, at least 70% of the total Fund's assets will be invested in accordance with its sustainability objective. All securities will be selected in accordance with the sustainability objective; however, the Fund may hold up to 10% in cash or money market instruments. This cash or money market holding will be to maintain liquidity, manage risk, and ensure flexibility for meeting redemptions or seizing new investment opportunities. These investments will not be made in pursuit of the sustainability objective; however, they will also not be in conflict with the sustainability objective. The Investment Manager will not invest in any other type of asset class not in the investment policy.
- The companies that the Fund invests in will typically own or operate assets in the following infrastructure subsectors: low-carbon energy generation, core infrastructure, property with infrastructure characteristics, and digital infrastructure. These subsectors have been identified as the Fund's 'Sustainable Infrastructure Sectors' against which each prospective security's revenues will be assessed.
- The Fund will not invest in securities that derive more than 10% of their revenues from: the extraction or production of shale gas or oil sands, the extraction, refinement, or energy generation of thermal coal or oil, the extraction or refinement of natural gas.
- The Fund's investment universe and sustainability objective mean that in practical terms the Investment Manager expects to invest in companies which have negligible revenue exposure to these areas. Further detailed information on exclusions including definitions of sectors and activities can be found on the Investment Manager's website at: <https://www.foresight.group/>
- Alongside sustainability considerations, the Investment Manager will have a focus on the stability and security of quarterly distributions.

The Investment Manager will use its expertise to pick investments to achieve the Fund's objective.

- The portfolio will be constructed to achieve diversification across a broad range of UK infrastructure sectors but may also have up to 20% global exposure.
- On giving 60 days' notice to shareholders, the Fund may, in addition to its other investment powers, use; derivatives, and forward transactions.
- The Fund will invest in derivatives and forward transactions for investment purposes and borrow in accordance with the FCA rules and regulatory requirements. Use of derivatives will be to efficiently manage risk and implement investment strategies with precision and flexibility. Derivatives may change the risk profile of the Fund. These investments would not be made in pursuit of the sustainability objective; however, they would also not be in conflict with the sustainability objective.
- The Fund will be managed in a manner that maintains eligibility for ISAs.
- The Investment Manager assesses all securities against the Foresight Capital Management Sustainable Investment Standard ("the Standard"). Only securities which meet the Standard will be considered for investment in the Fund. The Investment Manager has determined that alignment with the robust Standard set out below will ensure securities consistently deliver in line with the Fund's sustainability objective.
- The Fund is actively managed.

**Benchmark:**

- Given the specialist mandate of the Fund, the ACD does not consider that there is a representative index or sector that can be used as a benchmark. Investors should assess performance by comparing the annual yield of the Fund against an expected annual yield of 5%. The expected annual yield is not a target and does not constrain the make-up of the portfolio of the Fund. It is only used to assess the performance of the Fund.

**Other Information:**

- You can buy and sell shares between 9am and 5pm on most business days when the London Stock Exchange is open for a full range of services.
- The Fund's base currency is Pounds Sterling.
- We carry out investors' requests, to buy, sell or switch, at midday on each business day (which excludes UK public holidays). If we receive a request after midday, we deal with it on the next business day.
- If you hold accumulation shares, income from investments in the Fund will be rolled up into the value of your shares.
- If you hold income shares, income from your investment is paid out to you four times a year.
- Recommendation: the Fund may not be appropriate for investors who plan to withdraw their money within 5 years.
- There can be no guarantee that the objective of the Fund will be achieved.
- On encashment, particularly in the short-term, you may receive less than the original amount invested.
- Charges applicable to the Fund accrue daily, therefore an equivalent rise in the value of shares is required before the original investment can be recovered.

**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 to remain unchanged and may shift over time.
- The lowest category does not mean 'risk free'.
- The Fund is ranked in this risk and reward category because it invests in the infrastructure industry and the Fund's simulated and/or realised return has experienced high rises and falls historically.
- The risk indicator is not related to the risk scale number of the Fund.
- The indicator does not take into account the following risks of investing in the Fund:
- The Fund relies on other parties to fulfil certain services, investments or transactions. If these parties become insolvent and fail to meet their obligations, it may expose the Fund to financial loss.
- A Real Estate Investment Trust ("REIT") is an investment trust in which investors can buy shares. REITs are subject to certain additional risks. For example, an oversupply of capital may lead to over-development of the market. As investment into REITs is via the purchase of shares, the share price will likely be influenced by what is happening in the wider equity market and subject to the related risks. The share price will also be influenced by what is happening in the underlying property market and investors who have separately invested in property should not generally consider an investment in a REIT as a way of diversifying investment risk.

A REIT may invest in property where demand for rentals falls and the property market as a whole may suffer a downturn which would likely affect the value of your investment. In addition, the yields obtained from REITs may be relatively low compared to that obtained from other investments.

- Environmental, Social and Governance Risk (ESG): A portfolio that excludes companies deemed unattractive in their ESG characteristics might underperform a portfolio that is run without regard to ESG characteristics. Data constraint is a big challenge and there are limitations on the types of sustainability and ESG-related data currently provided to the market. Disclosures and ESG-related information are subject to change due to ongoing improvements in such data.
- Exchange Rate Risk - Fluctuations in exchange rates may cause the value of your investment to rise or fall.
- Counterparty Risk - The Fund could lose money if an entity with which it interacts becomes unwilling or unable to meet its obligations to the Fund.
- Management Risk - Investment management techniques that have worked in normal market conditions could prove ineffective or detrimental at other times.
- Liquidity Risk - Certain securities could become hard to value, sell at a desired time and price, or cease to trade altogether.
- The investments of the Fund are subject to normal market fluctuations and other risk inherent in investing in securities. Appreciation in the value of investments is not guaranteed.
- The Fund's portfolio will be focused on equities and collective investment schemes within the UK Infrastructure Sector. Whilst increasing the potential reward, the nature of a more focused portfolio can increase risk. As such, the returns may be more volatile and will be impacted more by fluctuations in the value of underlying stocks in the UK Infrastructure Sector. For full details of the Fund's risks please see Section 5 of the Fund's Prospectus, which is available at [www.FundRock.com](http://www.FundRock.com). Alternatively, you can obtain a copy by contacting the Fund's Administrator at FundRock Partners Limited - FP Foresight, PO Box 12766, Chelmsford, CM99 2FG or, during normal business hours on 0330 123 3721.

## 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.

<b>One-off charges taken before or after you invest</b>	Entry charge	0%
	Exit charge	0%

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

<b>Charges taken from the Fund over a year</b>	Ongoing charges	0.65%
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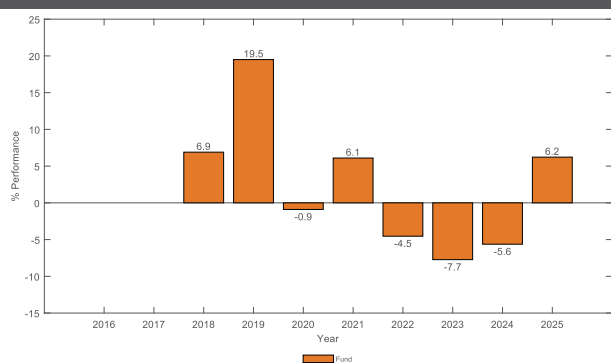
<b>Charges taken from the Fund under certain specific conditions</b>	Performance fee	None
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The entry and exit charges shown are maximum figures. In some cases (including when switching to other funds) you might pay less. You can find out actual entry and exit charges from your financial adviser.

The ongoing charges figure is based on expenses for the period ending 30 November 2025. Ongoing charges may vary from year to year. The ongoing charges figure includes any portfolio transaction costs which the Fund pays to its service providers (e.g. to the Fund's custodian) and any entry/exit charges the Fund pays when buying/selling units in another fund. In general, however, the figure excludes other portfolio transaction costs.

For more information about charges please see Section 7 of the Fund's Prospectus, which is available at [www.FundRock.com](http://www.FundRock.com). You may also request the Prospectus from the Fund's Administrator at FundRock Partners Limited - FP Foresight, PO Box 12766, Chelmsford, CM99 2FG or, during normal business hours on 0330 123 3721. A Supplementary Information Document (SID) giving general details about the Fund is also available at [www.FundRock.com](http://www.FundRock.com) or on the above number.

## Past Performance



The share class was launched 04 December 2017.

The performance of the share class is calculated in: GBP

Past performance is not a guide to future performance.

The Fund launched on 04 December 2017.

The past performance shown in the chart takes into account all charges except entry and exit charges.

## Practical Information

**Depository:** Citibank UK Limited.

**Documents and remuneration policy:** Paper copies of the Fund's Prospectus, the Instrument of Incorporation, the Key Investor Information Documents, the latest annual and semi-annual reports for the Fund and an up-to-date version of the ACD's remuneration policy, including, but not limited to: (i) a description of how remuneration and benefits are calculated; and (ii) the identities of persons responsible for awarding the remuneration and benefits including the composition of the remuneration committee, may be obtained free of charge from the Fund's Administrator at FundRock Partners Limited - FP Foresight, PO Box 12766, Chelmsford, CM99 2FG or during normal business hours on 0330 123 3721 (or +44 (0) 203 975 1042 if calling from outside the UK). The report, accounts and up-to-date remuneration policy can also be obtained from the ACD's website at [www.FundRock.com](http://www.FundRock.com). These documents are available in English.

**Liability statement:** FundRock Partners 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. FP Foresight OEIC is an open-ended investment company with variable capital, structured as an umbrella Company with four sub-funds. The assets and liabilities of each Sub-Fund are segregated from other Sub-Funds although it is not yet known whether a foreign court would give effect to segregated liability under a foreign law contract and so it is not certain in every circumstance. The Company is incorporated with limited liability and registered in England and Wales under number IC001100 and is authorised and regulated by the Financial Conduct Authority.

**Prices of shares and further information:** The last published prices of shares in the Fund and other information on the Fund, including how to buy and sell shares are available at <http://www.trustnet.com/> or, during normal business hours, from FundRock Partners Limited - FP Foresight, PO Box 12766, Chelmsford, CM99 2FG or during normal business hours on 0330 123 3721 (or +44 (0) 203 975 1042 if calling from outside the UK). You may switch between other funds of FP Foresight OEIC. An entry charge may apply. Details on switching are provided in the SID and the Fund's Prospectus.

**Tax:** UK tax legislation may have an impact on your personal tax position. Under current UK revenue law and practice, UK resident shareholders may be subject to income tax for income distributions received or capital gains tax on disposal of their shares. Shareholders are advised to consult their professional advisers as to their tax position. Further information on the subject of tax is available in the Prospectus.

**This Fund is authorised in the UK and regulated by the Financial Conduct Authority ("FCA"). The ACD/Manager is authorised and regulated in the UK by the FCA.**

This Key Investor Information Document is accurate as of 19 February 2026.

## 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.

## Janus Henderson

### US Sustainable Equity Fund Class I Acc ISIN: GB00BPH3DD08

A sub-fund of Janus Henderson Sustainable/Responsible Funds, a UK OEIC managed by Janus Henderson Fund Management UK Limited.  
Fund Currency: GBP Share Class Currency: GBP

## Objective and investment policy

### Objective

The Fund aims to provide capital growth over the long term (5 years or more) by investing in US companies that the Investment Manager believes contribute to positive environmental or social change by reference to the sustainability themes. The Investment Manager has identified nine environmental and social sustainability themes that it believes will help drive a sustainable global economy by addressing current global challenges such as population growth, ageing population, resource constraints and climate change. The Investment Manager will invest in companies whose products and/or services are aligned with the sustainability themes.

### Investment policy

The Fund invests at least 70% of its net assets in a concentrated portfolio of shares (also known as equities) of US companies, provided that such companies are not excluded by virtue of the applicable exclusions and meet the Fund's sustainability standard. Whether a company provides sustainable products and/or services, and therefore whether it is a sustainable company for this Fund, will be determined by a robust evidence-based standard, which requires the majority of each company's current revenues (at least 50%) to be aligned to a single sustainability theme.

The Fund may also invest up to 30% of its assets in other assets including: (a) companies that have less than 50% revenues aligned to the sustainability themes or have revenues which the Investment Manager considers as enhancing quality of life and which are not considered to conflict with the sustainability themes; (b) companies that derive at least 50% of prospective revenue from products and services that contribute to positive environmental or social change; (c) Collective Investment Schemes (including those managed by Janus Henderson); and (d) cash.

The Investment Manager may use derivatives (complex financial instruments) to reduce risk or to manage the Fund more efficiently.

The Fund is actively managed with reference to the S&P 500 Index, which is broadly representative of the companies in which it may invest, as this can provide a useful comparator for assessing the Fund's performance. The Investment Manager has discretion to choose investments for the Fund with weightings different to the index or not in the index.

## Risk and reward profile



The value of an investment and any income from it can go up or down. When you sell your shares they may be worth less than you paid for them.

The rating above is based on simulated historic volatility. Historic data may not be a reliable indication of the future risk profile of the Fund. The rating is not guaranteed and may change over time.

The share class appears at 5 out of 7. Share classes in higher categories have shown greater and/or more frequent variations in Net Asset Value in the past five years than those in lower categories. The lowest category does not mean risk free.

Other material risks not captured by the rating:

**Equities** Shares can lose value rapidly, and typically involve higher risks than bonds or money market instruments. The value of your investment may fall as a result.

**Smaller Companies** Shares of small and mid-size companies can be more volatile than shares of larger companies, and at times it may be difficult to value or to sell shares at desired times and prices, increasing the risk of losses.

**Country or Region** High exposure to a particular country or geographical region carries a higher level of risk than a more broadly diversified portfolio.

**Concentration** When a portfolio is concentrated (has a significant portion of its assets invested in a limited number of holdings), an adverse event impacting even a small number of holdings could create significant volatility or losses.

As an additional means of assessing the performance of the Fund, the IA North America sector average, which is based on a peer group of broadly similar funds, may also provide a useful comparator.

### Strategy

The Fund pursues its objectives by investing in sustainable companies that the Investment Manager believes contribute to positive environmental or social change and which have attractive financial prospects based on detailed analysis of financial statements and forecasted cash flows. Examples of themes the Investment Manager has identified include efficiency, cleaner energy, water management, environmental services, sustainable transport, sustainable property & finance, safety, quality of life, knowledge & technology and health. More product-specific information, including our investment principles, can be found in the Document Library of the website at [www.janushenderson.com](http://www.janushenderson.com). Further information as to how Janus Henderson approach ESG, including Janus Henderson's "ESG Investment Policy", can be found at [www.janushenderson.com/esg-governance](http://www.janushenderson.com/esg-governance).

**Other Information** The Investment Manager will seek to promote environmental, social and/or governance (ESG) principles in managing the Fund, which may include the exclusion of issuers that the Investment Manager considers could contribute to significant ESG harm, as further described in the prospectus.

**Distribution policy** The Fund offers accumulation shares (shares in which net income is retained within the price).

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

The Fund is designed to be used only as one component of several in a diversified investment portfolio. Investors should consider carefully the proportion of their portfolio invested into this Fund.

You can buy, sell or switch shares in the Fund on any dealing day and according to certain restrictions, both defined in detail in the Company's Prospectus.

**For an explanation of some of the terms used in this document, please visit the glossary on our website at [www.janushenderson.com](http://www.janushenderson.com).**

**Sustainable Investment** Due to the Fund's Sustainability Approach, it may exclude or invest less or more in certain companies and may therefore perform differently to funds that have a similar financial objective, but that do not have a binding Sustainability Approach. Political, regulatory or investor sentiment about sustainability initiatives may change over time and impact the Fund's performance.

**Derivatives** Derivatives may be used with the aim of reducing risk or managing the portfolio more efficiently. However, this introduces other risks, in particular, that a derivative counterparty may not meet its contractual obligations.

**Exchange Rates** If the Fund holds assets in currencies other than the base currency of the Fund, or you invest in a share/unit class of a different currency to the Fund (unless hedged, i.e. seeks to mitigate exchange rate movements between the share/unit class currency and the base currency of the Fund), the value of your investment may be impacted by changes in exchange rates.

**Liquidity** Securities could become hard to value or to sell at a desired time and price, especially in extreme market conditions when asset prices may be falling, increasing the risk of investment losses.

**Counterparty Risk and Operational Risk** Losses could be incurred if a counterparty became unwilling or unable to meet its obligations, or as a result of failure or delay in operational processes or the failure of a third party provider.

For more information please see the Company's Prospectus.

## Charges

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

If you invest through a third party provider you are advised to consult them directly as charges, performance and terms and conditions may differ materially to those shown in this document.

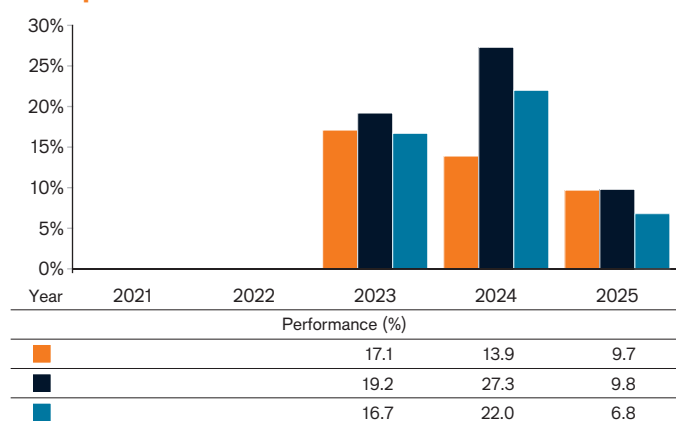
### One-off charges taken before or after you invest\*

Entry Charge	0.00%
Exit Charge	0.00%**

\* The charges shown are maximum figures. In some cases you may pay less.

\*\* Subject to a charge of up to 3.00% where the Manager suspects excessive trading by an investor (and specifically on subscriptions held for less than 90 days).

## Past performance



■ Class I Acc (Net of Charges)

■ S&P 500 TR

■ Sector: IA North America

### Charges taken from the Fund over a year

Ongoing Charges	0.88%
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The ongoing charges are based on actual annualised expenses for the period ending 30 September 2025. Ongoing charges may vary from year to year. The figure for ongoing charges excludes portfolio transaction costs, except in the case of an initial charge paid by the Fund when buying shares or units in another Fund.

For more information about Charges please see the Company's Prospectus.

The past performance is calculated in GBP.

The Fund and the share class were launched in September 2022.

Past performance does not predict future returns.

The past performance takes into account all charges except one-off charges.

The Fund does not aim to track the performance of the benchmark.

## Practical information

**Depository:** NatWest Trustee and Depository Services Limited.

**To obtain more information:** This Key Investor Information Document may not contain all the information you need.

For the last published price of shares in the Fund or any additional information on the Fund, or to obtain the Company's prospectus or the annual/semi-annual report, please visit [www.janushenderson.com](http://www.janushenderson.com). Documents are available free of charge in English and certain other languages. You may also contact the registered office of the Fund at 201 Bishopsgate, London EC2M 3AE, or your local representative office.

**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:** Janus Henderson Fund Management UK Limited may be held liable solely on the basis of any statement contained in this document

that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Fund.

The assets of each sub-fund are segregated, meaning that each sub-fund is insulated from any losses or claims associated with the other sub-funds. Further information about dealing and switching to other share classes of this Fund or other Funds in this OEIC may be obtained by visiting [www.janushenderson.com](http://www.janushenderson.com) or found in the Company's prospectus.

The details of the up-to-date remuneration policy of the Manager are available at [www.janushenderson.com](http://www.janushenderson.com). A paper copy of the remuneration policy will be made available free of charge upon request. These include a description of how pay and benefits are worked out and the people or committee members responsible for awarding them.

The Fund and Janus Henderson Fund Management UK Limited are authorised in the UK and regulated by the Financial Conduct Authority ("FCA").

*This Key Investor Information is accurate as at 11 February 2026.*

# Key Investor Information

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

JPMorgan Fund ICVC

ISIN: GBO0BLSN6P46

## JPM US ESG Equity Fund C - Net Accumulation

a Share Class of JPMorgan Fund ICVC - JPM US ESG Equity Fund. The Authorised Corporate Director ("ACD") is JPMorgan Funds Limited

### Objectives, Process and Policies

#### INVESTMENT OBJECTIVE

To provide capital growth over the long-term (5-10 years) by investing at least 80% of the Fund's assets in US companies with positive ESG characteristics or US companies that demonstrate improving ESG characteristics. Companies with positive ESG characteristics are those that the Investment Manager believes to have effective governance and superior management of environmental and/or social issues.

#### INVESTMENT PROCESS

##### Investment approach

- Uses a fundamental, bottom-up stock selection process.
- Investment process built on leveraging the insights of a team of US sector specialist analysts that seeks to identify attractive sustainable long-term investments.
- Integrates ESG aspects to identify companies with strong or improving ESG characteristics.

##### UK SDR Approach

This Fund does not have a UK sustainable investment label.

**Benchmark** S&P 500 Index (Net of 15% withholding tax)

##### Benchmark uses and resemblance

- The Fund is actively managed. The Benchmark is a Performance Comparator and the Fund will bear some resemblance to its Benchmark. The Benchmark has been chosen as it reflects the main investment universe and strategy for the Fund. The Benchmark will not apply values and norms based screening to implement exclusions that the Investment Manager applies to this Fund.

#### POLICIES

**Main investment exposure** At least 80% of assets invested in equities of companies with positive ESG characteristics or companies that demonstrate improving ESG characteristics and that are domiciled, or carrying out the main part of their economic activity, in the US. The Fund will focus on companies with positive ESG characteristics rather than companies demonstrating improving ESG characteristics (which are companies with a clear timeline for improvement and tangible and measurable ways to demonstrate that improvement identified during the ESG assessment process). Improving ESG characteristics are identified and considered on a case by case basis by the Investment Manager. Companies with positive ESG characteristics are companies that the Investment Manager considers as peer group leaders in respect of their ESG characteristics. These companies are identified through the Investment Manager's assessment process as set out below. Companies with positive ESG characteristics and companies that demonstrate improving ESG characteristics, and in the opinion of the Investment Manager meet the Fund's investment objective, are selected through the use of proprietary research and third party data. The Fund may also invest up to 20% of its assets in equities of companies other than those described above. The ESG assessment process has three steps: 1) the exclusionary framework, 2) the identification of companies with positive ESG characteristics, and 3) an assessment of the valuation of the company.

Step 1: The Fund excludes certain sectors, companies / issuers or practices from the investment universe based on specific values or norms based screening policies. These policies set limits or full exclusions on certain industries and companies based on specific ESG criteria and/or minimum standards of business practice based on international norms. To support this screening, it relies on third party provider(s) who identify an issuer's participation in or the revenue which they derive from activities that are inconsistent with the values and norms based screens. Third party data may be subject to limitations in respect of its accuracy and / or completeness. The exclusion policy for the Fund, including exceptions applicable to certain thresholds is available at <https://am.jpmorgan.com/content/dam/jpm-am-aem/emea/regional/en/policies/exclusion-policy/jpm-us-esg-equity-fund-exclusion-policy-ce-en.pdf>.

Step 2: From the eligible universe, after applying the ESG exclusions, the Fund invests at least 80% of its assets in US companies with positive ESG characteristics or companies that demonstrate improving ESG characteristics. The identification of these companies is based on fundamental analysis of the company and ongoing engagement with select companies to understand how they consider ESG issues and also to try and influence their behaviour and encourage best practice. Fundamental analysis is used to better understand ESG risks and opportunities that may impact a company. This analysis is also an important driver behind company engagement and stewardship which is used not only to understand how companies consider issues related to ESG but also to try to encourage companies to develop and adopt best practices, for the purpose of enhancing returns. Further information on JPMorgan Asset Management's stewardship and engagement with companies, including the Investment Stewardship Report is available at [www.jpmorgan.co.uk/investor](http://www.jpmorgan.co.uk/investor).

A core part of this analysis is based on a proprietary ESG framework to assess a company's exposure to, and performance on, material ESG issues. The framework comprises of: A fundamental score based on JPMAM research analysts' answers to a checklist questionnaire with E, S and G pillars and a quantitative score based on key ESG factors across sub-industries. This aims to identify the most material ESG metrics for a particular sub-industry. The fundamental ESG Score is prioritised where available, otherwise the quantitative ESG Score or a combined score with respect to the fundamental and quantitative. Companies in the investable universe are ranked, based on the scoring described above and companies that score in the top 60% relative to a peer group of companies, as determined by the Investment Manager, qualify as a "leader". This analysis is performed alongside research to understand the company's growth prospects and the sustainability of its competitive position and an identification of key ESG issues that are relevant for companies in that industry.

Step 3: The annualized expected return for a company is evaluated through sources of return which may include earnings growth, dividends and change in valuation. If a company ceases to qualify as a company with positive ESG characteristics, the Investment Manager will engage with the company to determine the circumstances for ceasing to qualify. If the company can resolve the matter in the short-term it may continue to be held in the portfolio. However, if not the security will be sold.

**Other investment exposures** Canadian companies. Cash and near cash on an ancillary basis.

**Derivatives Used for:** efficient portfolio management; hedging. *Types:* see [Fund Derivative Usage](#) table under [How the Funds Use Derivatives, Instruments and Techniques](#) in the Prospectus. *TRS including CFD:* none. *Global exposure calculation method:* commitment.

**Currencies** Fund Base currency: GBP *Currencies of asset denomination:* typically USD. *Hedging approach:* typically unhedged.

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

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

### Risk and Reward Profile

Lower risk Potentially lower reward Potentially higher reward Higher risk



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

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

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

**Why is this Share Class in this category?** This Share Class is classified in category 5 because its simulated Net Asset Value has shown medium to high fluctuations historically.

### OTHER MATERIAL RISKS

The Fund is subject to **Investment risks** and **Other associated risks** from the techniques and securities it uses to seek to achieve its objective. The table below explains how these risks relate to each other and the **Outcomes to the Shareholder** that could affect an investment in the Fund. Investors should also read [Risk Descriptions](#) in the Prospectus for a full description of each risk.

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

Techniques	Securities
Hedging	Equities

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

Currency	Market
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### Outcomes to the Shareholder *Potential impact of the risks above*

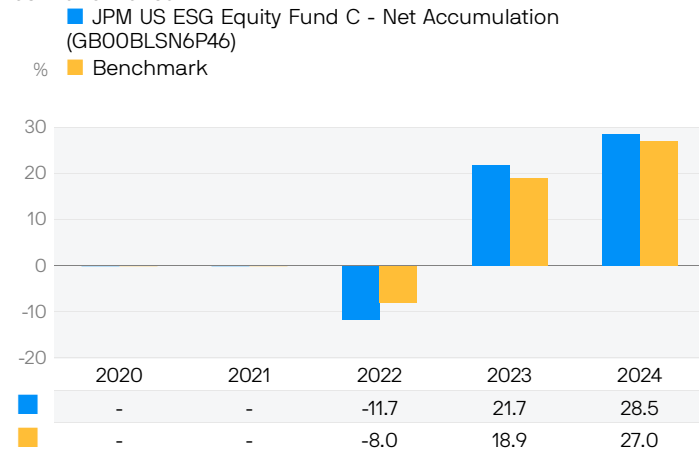
<b>Loss</b> Shareholders could lose some or all of their money.	<b>Volatility</b> Shares of the Fund will fluctuate in value.	<b>Failure to meet the Fund's objective.</b>
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### Charges

One-off charges taken before or after you invest		
<b>Entry charge</b>	None	This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.
<b>Exit charge</b>	None	
Charges taken from this Share Class over a year		
<b>Ongoing charge</b>	0.57%	The ongoing charge is based on the last year's expenses to January 2025 and may vary from year to year.
Charges taken from this Share Class under certain specific conditions		
<b>Performance fee</b>	None	

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

### Past Performance



- Performance data has been calculated including tax, ongoing charges and portfolio transaction costs and excluding entry and exit charges, in GBP.
- Fund launch date: 2021.
- Share Class launch date: 2021.

- Past performance is not a guide to future performance.

### Practical Information

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

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

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

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

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

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

**Legal Information** JPMorgan Funds Limited may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus.

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

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

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

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

# Key Investor Information

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



## Jupiter Monthly Income Bond Fund U1 GBP Acc (GB00BHBX8461)

### A sub-fund of Jupiter Investment Management Series I.

Managed by Jupiter Unit Trust Managers Limited.

#### Objectives and Investment Policy

##### Objective

To seek to achieve income and capital growth by delivering a return, net of fees, greater than that of the Target Benchmark over rolling 3 year periods. The Target Benchmark consists 50% ICE BofA 1-5 Year BBB Sterling Corporate TR Index and 50% ICE BofA Sterling High Yield TR Index.

##### Policy

At least 70% of the Fund is invested in a diversified portfolio of fixed, variable and zero rate debt securities, which can be issued by companies, governments and other public entities anywhere in the world. This will typically include sub-investment grade (also known as high yield) bonds (i.e. those with a rating of below BBB- as rated by Standard and Poor's or below Baa3 by Moody's). For those investments not denominated in GBP, the Fund may use techniques to try to reduce the effects of changes in the exchange rate between GBP and other currencies (i.e. hedging). This aims to protect the Fund against losses caused by currency movements between the Fund's base currency, GBP, and the currency of the underlying assets of the Fund. The Fund may hold investments with loss-absorbing features, including up to 20% in contingent convertible bonds (CoCos).

Up to 30% of the Fund may be invested in other transferable securities, open-ended funds (including other funds managed by Jupiter and its associates), warrants, cash, near cash, money market instruments and deposits.

The Fund uses derivatives (i.e. financial contracts whose value is linked to the expected price movements of an underlying investment), with the aim of generating returns (i.e. for investment purposes) and/or reducing the overall costs and risks of the Fund.

The Fund is actively managed. Portfolio construction is driven by an on-going assessment of the drivers of returns such as interest rates, bond prices, economic outlook, inflationary expectations and global political issues. This will also include an assessment of issuers' default risk and value relative to similar bonds in the market.

The benchmark represents a broad universe of higher yielding investment grade and non-investment grade Sterling-denominated corporate bonds. The benchmark is representative of the overall risk exposure in terms of interest rate and credit risk that the fund will undertake in absence of active views on rates or credit spreads. The benchmark should not be seen however as the full investment universe for the fund as the manager will seek to generate value also investing in non-sterling-denominated bonds.

Portfolio transaction costs are paid out of the assets of the Fund in addition to the charges set out below, and may have an impact on the performance of the Fund.

##### Recommendation

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

##### Treatment of income

As shares in this class are accumulation shares, income from investments will be reinvested into the Fund and reflected in the value of the shares.

Investors are able to buy and sell units during any business day between 9am and 5.30pm. If you tell us to buy or sell units before 12pm UK on any business day we will make the transaction on the same day. If you tell us to buy or sell units after 12pm UK we will make the transaction on the following business day.

#### Risk and Reward Profile

The calculated risk and reward category, as shown above, uses a method of calculation derived from EU rules. It is based on the rate at which the returns of the Fund have moved up and down in the past (i.e. volatility) and is not a guide to the future risk and reward category of the Fund. The category shown is not a target or guarantee and may shift over time. Even the lowest category 1 does not mean a risk-free investment. The seven-category scale is nonlinear, for example, 2 is not twice as risky as 1.

Typically lower rewards

Typically higher rewards

Lower risk

Higher risk



1	2	3	4	5	6	7
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- The lowest category does not mean 'no risk'.
- The Fund is in this category due to the nature of its investments and previous levels of volatility (how much the value of the Fund rises and falls).
- Funds in category 3 have in the past shown moderately low volatility. With a fund of category 3, you have a moderately low risk of losing money but your chance for gains is also moderately low.
- **Interest Rate Risk** - The Fund can invest in assets whose value is sensitive to changes in interest rates (for example bonds) meaning that the value of these investments may fluctuate significantly with movement in interest rates. e.g. the value of a bond tends to decrease when interest rates rise.
- **Pricing Risk** - Price movements in financial assets mean the value of assets can fall as well as rise, with this risk typically amplified in more volatile market conditions.
- **Credit Risk** - The issuer of a bond or a similar investment within the Fund may not pay income or repay capital to the Fund when due.

- **Market Concentration Risk (Geographical Region/Country)** - Investing in a particular country or geographic region can cause the value of this investment to rise or fall more relative to investments whose focus is spread more globally in nature.
- **Derivative risk** - the Fund may use derivatives to generate returns and/or to reduce costs and the overall risk of the Fund. Using derivatives can involve a higher level of risk. A small movement in the price of an underlying investment may result in a disproportionately large movement in the price of the derivative investment.
- **Contingent convertible bonds** - The Fund may invest in contingent convertible bonds. These instruments may experience material losses based on certain trigger events. Specifically these triggers may result in a partial or total loss of value, or the investments may be converted into equity, both of which are likely to entail significant losses.
- **Counterparty Default Risk** - the risk of losses due to the default of a counterparty on a derivatives contract or a custodian that is safeguarding the Fund's assets.
- **Sub investment grade bonds** - The Fund may invest a significant portion of its assets in securities which are those rated below investment grade by a credit rating agency. They are considered to have a greater risk of loss of capital or failing to meet their income payment obligations than higher rated investment grade bonds.
- **Charges from capital** - Some or all of the Fund's charges are taken from capital. Should there not be sufficient capital growth in the Fund this may cause capital erosion.
- For a more detailed explanation of risks, please refer to the "**Risk Factors**" section of the prospectus.

## Charges

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

Entry charge	None
Exit charge	None

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

### Charges taken from the Fund over a year

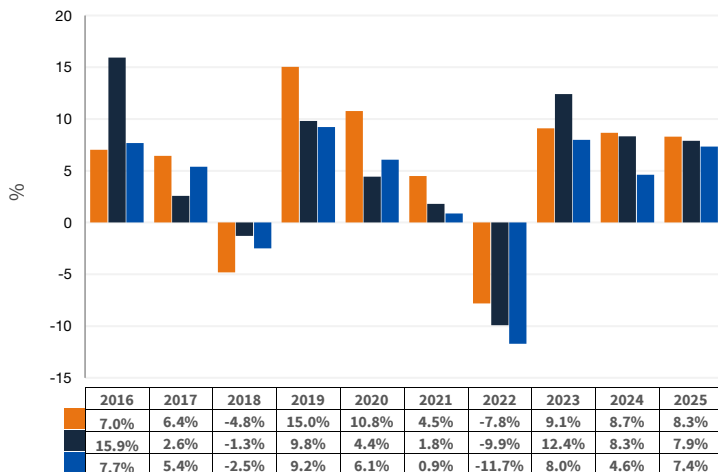
Ongoing charges	0.35%
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### Charges taken from the Fund under specific conditions

Performance fee	None
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- These charges are used to pay the costs of running the Fund, including the costs of marketing and distribution. Overall, they reduce the growth of your investment.
- The ongoing charges figure is based on the fixed annual charge as detailed in the prospectus. With effect from 23/02/24 the fixed annual charge may be subject to a discount based on the value of the Fund's scheme property. The current discount rate, if applicable, can be found at [www.jupiteram.com/uk/en/professional/tiered-pricing-on-the-fixed-annual-charge/](http://www.jupiteram.com/uk/en/professional/tiered-pricing-on-the-fixed-annual-charge/). Where the Fund invests in other underlying funds, which may include closed-ended funds such as investment trusts, the ongoing charges figure will include the ongoing charges for those funds, and will therefore vary from year to year. The ongoing charges figure excludes portfolio transaction costs, except in the case of an entry/ exit charge paid by the Fund when buying or selling shares in another collective investment undertaking.
- You can find out more details about the charges by looking at sections 29 and 30 of the prospectus.

## Past Performance



Source: Morningstar.

- Fund
- Target Benchmark
- Comparator Benchmark

- Past performance is not a guide to future performance.
- The Fund launched on 30 September 2004. This class started to issue shares on 06 May 2014.
- The value of the class is calculated in British Pounds. The Index is in British Pounds.
- The past performance shown does not take into account any entry or exit charges but does take into account the ongoing charge, as shown in the Charges section.
- Target Benchmark- Prior to 31/03/2009 the target benchmark was: 100% ICE BofA Sterling Non-Gilt Index. Prior to 30/11/2010: 33.33% ICE BofA Sterling Non-Gilt Index & 33.33% ICE BofA UK Gilts All Stocks Index & 33.33% ICE BofA Euro High Yield Hedged to GBP, 01/12/2010 to 31/10/2018: 50% ICE BofA European Currency High Yield Constrained Index Hedged to GBP & 50% J.P. Morgan GBI Global (Traded) GBP Hedged, 01/11/2018 to present: 50% ICE BofA 1-5 Year BBB Sterling Corporate TR Index, 50% ICE BofA Sterling High Yield TR Index
- Comparator Benchmark - IA Sterling Strategic Bond

## Practical Information

- The Depository of the Fund is Northern Trust Investor Services Limited (NTISL). NTISL has delegated custody services to The Northern Trust Company, London Branch.
- Jupiter Monthly Income Bond Fund is a sub-fund of Jupiter Investment Management Series I (the "Company"). The assets and liabilities of each sub-fund are segregated from other sub-funds although it is not yet known whether a foreign court would give effect to segregated liability under a foreign law contract and so this is not certain in every circumstance.
- Further information about the Company, copies of its prospectus, annual and half-yearly reports may be obtained, for the entire Company, free of charge in English from Jupiter Unit Trust Managers Limited, PO Box 10666, Chelmsford CM99 2BG or visit [www.jupiteram.com](http://www.jupiteram.com).
- Details of Jupiter Unit Trust Managers Limited's remuneration policy which includes a description of how remuneration and benefits are calculated, the identities of the persons responsible for awarding remuneration and benefits and details of the remuneration committee, are available at [www.dms-api.jupiteram.instinctcentral.io/documents/permalink/Jupiter-Remuneration-Policy.pdf](http://www.dms-api.jupiteram.instinctcentral.io/documents/permalink/Jupiter-Remuneration-Policy.pdf). A paper copy will be made available free of charge upon request to Jupiter Unit Trust Managers Limited.
- The latest share prices are available from the registrar during normal business hours and will be published daily at [www.jupiteram.com](http://www.jupiteram.com). You may switch your shares to the shares of another sub-fund of the Company free of charge. For further details see the "Switching" section of the prospectus.
- This Fund is subject to tax laws and regulations of the United Kingdom. Depending on your home country of residence, this might have an impact on your personal tax position. For further details, please speak to your financial adviser. Jupiter 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 Company.

# 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 Asia Pacific Equity Income Fund Unit Class I GBP Accumulation – ISIN: GB00B409KQ03

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 provide income in excess of the income generated by the FTSE Asia Pacific ex-Japan TR Net Index, the "Benchmark Index", measured before the deduction of any charges and over rolling five-year periods, whilst aiming for capital growth over the long term (at least five years). There is no guarantee that the objective will be met over any period and capital invested in the Fund is at risk.
  - The Fund is actively managed and will invest at least 80% in the shares of companies listed or domiciled in the Asia Pacific region (excluding Japan but including Australia and New Zealand) and in shares quoted on other stock exchanges where the company's principal business activities are in the Asia Pacific region (excluding Japan but including Australia and New Zealand).
  - The Fund will generally hold assets directly but can use depositary receipts (such as American depositary receipts and global depositary receipts) to gain exposure when the direct asset cannot be held or is not available.
  - Over a market cycle (typically 5 years), the Fund will comprise on average 40 to 80 companies selected by the Manager following research of each company.
  - The Fund may also invest in participatory notes, preference shares, cash, deposits, money market instruments (such as treasury bills) and collective investment schemes, including those which are operated by the Manager or an associate of the Manager.
  - In addition, the Fund is also permitted to receive and hold warrants and convertible bonds as a result of corporate actions.
  - 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 actively managed as the Manager uses their expertise to select investments to achieve the Fund's objectives.
  - This Fund is designed for investors looking for a combination of income and growth from an investment in company shares from the Asian Pacific region (excluding Japan but including Australia and New Zealand).
  - Your units will be accumulation units. Income from the Fund's investments (dividends) will be reinvested back into the value of your units.
  - 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 5 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.
  - Units of the Fund can be bought or sold on any dealing day, as defined in the Prospectus. The non-dealing day calendar is available at [www.lgim.com/utnidd](http://www.lgim.com/utnidd).
  - The Fund's base currency is denominated in sterling (GBP).

### RISK AND REWARD PROFILE

Lower Risk ← Higher Risk

Potentially lower rewards Potentially higher rewards

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 5 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.lgim.com](http://www.lgim.com). The risk and reward indicator may not take account of the following risks of investing in the Fund:

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

## CHARGES

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

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

<b>Entry charge</b>	0.00%
<b>Exit charge</b>	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 a year

<b>Ongoing charge</b>	0.83%
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### Charges taken from the fund under certain specific conditions

<b>Performance fee</b>	None
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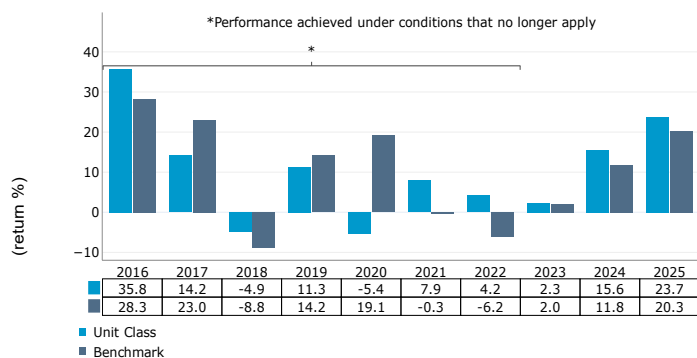
- There are no entry or exit charges.
- The ongoing charges figure is based on the latest available expenses at 31 December 2025. This figure may vary from year to year.
- This Fund's ongoing charges include any charges made by any other funds it may invest in. They exclude portfolio transaction costs.
- 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'.

For more information about charges and costs, please see the charges and expenses section in the Fund's Prospectus, or visit our website at [legalandgeneral.com/chargesandfees](http://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 aims to provide income in excess of the income generated by the Benchmark Index (referred to as the "Benchmark" in the chart opposite) whilst aiming for capital growth over the long-term (at least five years). This objective is before the deduction of any charges and measured over rolling five-year periods.
- The annual return is for a 12 month period ending 31 December.
- The Fund launched in 1985.
- This unit class launched in 2012.
- On 2022-03-17 the Fund changed its name (from Legal & General Asian Income Trust) and changes were made to the investment objective to focus on income, remove the percentage outperformance target and extend the performance timeframe. Prior to this date performance is shown against the FTSE Asia Pacific ex-Japan TR Net Index +2%

## PRACTICAL INFORMATION

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

# Key Investor Information

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## Legal & General Strategic Bond Fund Unit Class C GBP Accumulation – ISIN: GB00BYWRC554

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

### OBJECTIVES AND INVESTMENT POLICY

- The objective of this Fund is to provide income and growth.
  - The Fund is actively managed and may invest at least 80% in investment grade (rated as lower risk) and sub-investment grade (rated as higher risk) bonds with a credit rating from a recognised credit rating service or which are listed or traded in an OECD Country (the Organisation for Economic Co-operation and Development). Bonds are types of loan which pay interest. 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.
  - These are bonds with a credit rating from a nationally recognised statistical rating organisation (NRSRO) or non-rated bonds that are assessed as being an equivalent rating by the Manager.
  - The bonds held may be issued by companies or governments and may be issued in the UK or overseas.
  - The Fund will have a net exposure of at least 80% to Sterling.
  - The Fund may also use a variety of derivative transactions (financial instruments whose value is linked to the price of an underlying instruments) for both investment purposes to enhance the performance of the fund and efficient portfolio management to reduce risk or cost.
  - Where considered in the interests of investors, derivatives may be used to synthetically alter the characteristic of the bonds, such as to protect against credit and duration risk. Duration risk measures the sensitivity of bond prices to changes in interest rates.
  - The types of derivatives used include credit default swaps, interest rate swaps, foreign exchange and other Over the Counter (OTC) instruments as well as exchange traded instruments including futures and options.
  - The use of derivatives for these purposes may be extensive and may affect the volatility or risk profile of the fund although this is not the intention.
  - The Fund may also invest in transferable securities, such as company shares, asset and mortgage backed securities and loans, contingent convertible bonds, collective investment schemes, money market instruments, cash and deposits. The collective investment schemes in which the fund may invest may include schemes which are managed or operated by the Manager or an associate of the Manager.
- Other information:**
- The Fund is actively managed as the Manager uses their expertise to select investments to achieve the Fund's objectives.
  - The IA Sterling Strategic Bond is a benchmark which is used as a performance comparator of the Fund. See the Past Performance section for further details.
  - This Fund is designed for investors looking for growth and income from an investment in a range of bonds, derivatives and/or cash.
  - Your units will be accumulation units. Income from the Fund's investments (interest) will be reinvested back into the value of your units.
  - 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 5 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.
  - Units of the Fund can be bought or sold on any dealing day, as defined in the Prospectus. The non-dealing day calendar is available at [www.lgim.com/utnidd](http://www.lgim.com/utnidd).
  - The Fund's base currency is denominated in sterling (GBP).

### 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 3 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.lgim.com](http://www.lgim.com). The risk and reward indicator may not take account of the following risks of investing in the Fund:

- The Fund invests in securities valued in currencies that are different from the base currency of the Fund. 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 impact to the Fund can be greater where derivatives are used in an extensive or complex way.
- 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.
- The 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 depository.
- 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 growth of your investment.

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

<b>Entry charge</b>	0.00%
<b>Exit charge</b>	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 a year

<b>Ongoing charge</b>	0.50%
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### Charges taken from the fund under certain specific conditions

<b>Performance fee</b>	None
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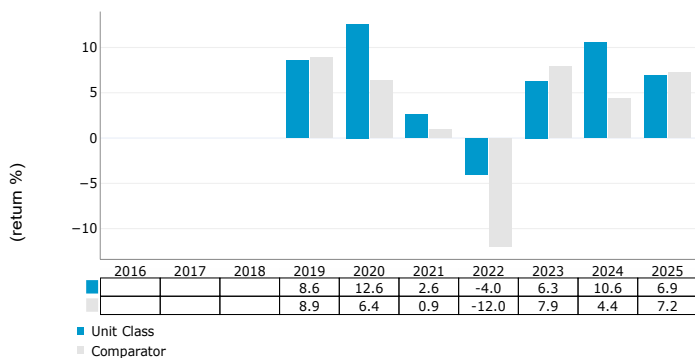
- There are no entry or exit charges.
- The ongoing charges figure is based on the latest available expenses at 31 December 2025. This figure may vary from year to year.
- This Fund's ongoing charges include any charges made by any other funds it may invest in. They exclude portfolio transaction costs.
- The ongoing charges are taken partly from the income and partly from the capital of the Fund.

#### Other costs:

- **Dilution adjustment:** on any day, the prices for buying or selling units in this Fund are the same. The Fund manager calculates a single price for this Fund based on the mid-point between the buying and selling prices of the Fund's assets. In certain circumstances, the Fund manager can adjust this price to account for whether there is more money going into or coming out of the Fund. This is called a 'dilution adjustment'.

For more information about charges and costs, please see the charges and expenses section in the Fund's Prospectus, or visit our website at [legalandgeneral.com/chargesandfees](http://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.
- To assess the performance of the Fund, it can be compared to the IA sector, Sterling Strategic Bond (referred to as the "Comparator" in the chart opposite).
- The annual return is for a 12 month period ending 31 December.
- The Fund launched in 2007.
- This unit class launched in 2018.

## PRACTICAL INFORMATION

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

# Liontrust Sustainable Future Monthly Income Bond Fund

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.

Liontrust Sustainable Future Monthly Income Bond Fund is a sub-fund of the Liontrust Investment Funds (LVC) and categorised as a UCITS scheme. This document is based upon the P Gr Acc GBP (ISIN: GB00B3RPTP62). This Fund is managed by Liontrust Fund Partners LLP, a subsidiary of Liontrust Asset Management PLC.

## Objective and Investment Policy

- **Sustainability label:** This Fund adopted, from 1 April 2025, the Sustainability Focus label under the Sustainability Disclosure Requirements (SDR), which was introduced to improve trust and transparency for sustainable investment products. Sustainability Focus funds invest mainly in assets that focus on sustainability for people or the planet.
- Aims to produce monthly income payments together with capital growth by actively investing in securities that make a positive contribution towards sustainable development.
- Total Return Target - The Fund targets a net total return of at least the IBOXX GBP Corporates All Maturities index over the long term (rolling 5 year periods). The level of income is not guaranteed.
- The Fund will invest in investment grade corporate bonds, that are sterling denominated or hedged back to sterling, in a broad range of industries where the company's products and services help deliver improved environmental, social and/or economic outcomes, and/or where a company proactively manages its business so as to improve social or environmental outcomes. The Fund may also invest in other eligible asset classes as detailed within the prospectus.
- There is no guarantee that a total return will be generated over any time period.
- Stock selection for the Fund has three key filters: sustainability criteria; business Fundamentals; and valuation:
  1. **Sustainability criteria:** For each investment, the Investment Adviser assesses every security through specific sustainability criteria, as described below.
  2. **Business Fundamentals:** The company's growth, resilient returns and quality of earnings must also be robust.
  3. **Valuation:** The company should pass the internal financial forecast test to be part of the list of companies that the Fund can invest in.
- For a company to be considered as eligible for the Fund, it must meet the following specific sustainability-related criteria:
  1. Alignment with sustainability themes
  2. Achieving a Sustainability Matrix score
  3. Passing the screening criteria
- Companies which meet all of the above criteria will be eligible for the Fund, but only a company that scores at least a C1 on the matrix will be categorised as a 'sustainable investment'. Companies that qualify as a sustainable investment comprise at least 70% of the Fund's total assets. More information on the sustainability aspects of the fund can be found

under the heading of 'How we invest' - [www.liontrust.com/fund-managers/sustainable-investment/sustainable-documents](http://www.liontrust.com/fund-managers/sustainable-investment/sustainable-documents).

- The Fund is considered to be actively managed in reference to the benchmark(s) in the performance table by virtue of the fact that it uses the benchmark(s) for performance comparison purposes. The benchmark(s) are not used to define the portfolio composition of the Fund and the Fund may be wholly invested in securities which are not constituents of the benchmark.
- The Fund may not be appropriate for investors who plan to withdraw their money within 5 years.
- 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.
- You may buy or sell units on a daily basis (but not weekends or Bank Holidays). Orders must be received by 11:59am for execution at 12:00 midday valuation point on the same day.
- The Fund will invest in derivatives but it is not intended that their use will materially affect volatility. Derivatives are used to protect against currencies, credit and interest rate moves or for investment purposes. The use of derivatives may create leverage or gearing resulting in potentially greater volatility or fluctuations in the net asset value of the Fund. A relatively small movement in the value of a derivative's underlying investment may have a larger impact, positive or negative, on the value of a fund than if the underlying investment was held instead.
- Macroeconomic analysis is used to determine the team's top-down view of the world and this helps shape all aspects of portfolio construction and appetite for risk. After this the managers aim to focus on high quality issuers and believe this can reduce bond specific risk.
- The fund managers' assessment of quality is a distinctive part of the process, in which they combine traditional credit analysis with a detailed sustainability assessment criteria. The managers assess individual bonds for whether they believe they offer attractive long-term returns and for absolute and relative valuations.
- The managers seek the best value bonds issued by the high-quality issuers identified, looking at bonds issued across the capital structure, along the maturity curve, or issued into the primary credit markets (UK, US and Europe).
- Sustainability analysis is fully integrated into the investment process helping to identify companies that the managers believe will both enhance returns and reduce issuer specific tail-risk.

## Risk and Reward Profile



- This Synthetic Risk and Reward Indicator (SRRI) is based on historical data and may not be relied upon to gauge the future risk profile of the Fund.
- The SRRI shown is not guaranteed to remain the same and may shift over time.
- The lowest category (1) does not mean 'risk free'.
- The Fund is categorised 5 primarily for its exposure to a diversified portfolio of bonds along with a number of derivative positions.
- The Fund's risk and reward category has been calculated using the methodology approved by the Financial Conduct Authority. It is based upon the rate by which the Fund or a representative fund or index's value has moved up and down in the past.
- For full details of the Fund's risks, please see the prospectus which may be obtained from Liontrust (address below) or online at [www.liontrust.com](http://www.liontrust.com).

- The Fund's volatility limits are calculated using the Value at Risk (VaR) methodology. In high interest rate environments the Fund's implied volatility limits may rise resulting in a higher risk indicator score. The higher score does not necessarily mean the Fund is more risky and is potentially a result of overall market conditions.
- The SRRI may not fully take into account the following risks:
  - Bonds are affected by changes in interest rates and their value and the income they generate can rise or fall as a result;
  - the creditworthiness of a bond issuer may also affect that bond's value. Bonds that produce a higher level of income usually also carry greater risk as such bond issuers (high yield) may have difficulty in paying their debts. The value of a bond would be significantly affected if the issuer either refused to pay or was unable to pay.
- **Credit Counterparty Risk:** the Fund uses derivative instruments that may result in higher cash levels. Cash may be deposited with several credit counterparties (e.g. international banks) or in short-dated bonds. A credit risk arises should one or more of these counterparties be unable to return the deposited cash.
- **Liquidity Risk:** the Fund may encounter liquidity constraints from time to time. Participation rates on advertised volumes could fall reflecting the less liquid nature of the current market conditions.
- **ESG Risk:** there may be limitations to the availability, completeness or accuracy of ESG information from third-party providers, or inconsistencies in the consideration of ESG factors across different third party data providers, given the evolving nature of ESG.

## Charges

One-off charges taken before or after you invest	
Entry Charge	None
Exit Charge	None

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

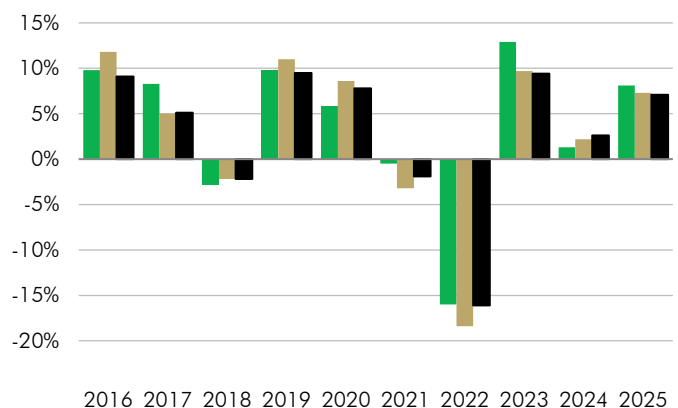
Charges taken from the Fund over the year	
Ongoing Charges	0.27%

Charges taken from the Fund under certain specific circumstances	
Performance Fee	Performance Fee Rate: 20.00% of the outperformance of the Benchmark (iBoxx Sterling Corporates 5-15 years Index).

- The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. They reduce the potential growth of your investment.
- 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 or fund platform if you are not using a financial adviser.
- The ongoing charges figure is based on expenses as at 31 December 2025. This figure may vary from year to year. It excludes:
  - portfolio transaction costs, except in the case of an entry/exit charge paid by the UCITS when buying or selling units/shares in another collective investment undertaking.
- For more information about charges and what is included in each charge, please see the Fund's prospectus, which is available electronically at [www.liontrust.com](http://www.liontrust.com), or visit the costs and charges page on our website at [www.liontrust.com/costs-and-charges](http://www.liontrust.com/costs-and-charges).
- A performance fee is calculated and accrued at each valuation point and crystallises on 31 December each year or upon redemption. There is a cap on the outperformance level set at 6.25%, therefore for the purpose of calculating the Performance Fee the maximum performance fee that can be paid in a given year is 1.25% (i.e. 0.2 of 6.25%). No Performance Fee will be payable with respect to a Fund class in any Performance Period unless such class has recovered any accumulated underperformance for previous Performance Periods.
- Investors in share classes with a performance fee will pay a variable performance fee amount that is based on the performance of the underlying share class, which is likely to result in different total fees being charged each year and, during periods of outperformance, higher total fees than that of a share class with no performance fee. A performance fee may be payable in case the share class has outperformed its benchmark but had a negative performance.

## Past Performance

- Past performance does not predict future returns.
- It has been calculated on the basis that any distributable income of the Fund has been reinvested. The past performance shown in the chart takes into account all charges except entry and exit charges.
- The Fund launch date is 14 June 2010.
- The P Gr Acc GBP launch date is 5 July 2010.
- The base currency of the Fund is GBP.
- The benchmark changed effective 1st of January 2025 from Iboxx Sterling Corporates 5-15 years to iBoxx Sterling Corporates Overall Total Return.



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
■ Liontrust Sustainable Future Monthly Income Bond Fund P Gr Acc GBP	9.8%	8.3%	-2.8%	9.8%	5.8%	-0.5%	-16.0%	12.9%	1.3%	8.1%
■ iBoxx Sterling Corporates Overall Total Return	11.8%	5.0%	-2.2%	11.0%	8.6%	-3.2%	-18.4%	9.7%	2.2%	7.3%
■ IA Sterling Corporate Bond	9.1%	5.1%	-2.2%	9.5%	7.8%	-1.9%	-16.1%	9.4%	2.6%	7.1%

## Practical Information

**Authorisation:** This Fund is authorised in the UK and regulated by the Financial Conduct Authority.

**Depositary:** Bank of New York Mellon (International) Ltd.

**Investment adviser:** Liontrust Investment Partners LLP.

**Further information:** Copies of the prospectus and the latest annual and half-yearly reports, which are the primary source of additional information, are available, without charge, from Liontrust Fund Partners LLP, 2 Savoy Court, London, WC2R 0EZ. They are also available electronically at [www.liontrust.com](http://www.liontrust.com).

**Taxation:** UK tax legislation may have an impact upon your own personal tax position.

**Fund prices and other information:** The Fund's last published price is available from Liontrust Fund Partners LLP at [www.liontrust.com](http://www.liontrust.com) or by writing to us at 2 Savoy Court, London, WC2R 0EZ, or by telephoning 020 7412 1777 during business hours (9.00am - 5.30pm).

**Remuneration:** Information on the current remuneration policy of the Fund, including a description of how remuneration and benefits are calculated and the identity of persons responsible for awarding the remuneration and benefits, is available at [www.liontrust.com](http://www.liontrust.com). A paper copy of this information is available free of charge upon request from Liontrust Fund Partners LLP at 2 Savoy Court, London, WC2R 0EZ.

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 Sustainable Leaders Trust (Accumulation - Class C Shares)

ISIN: GB00B7V23Z99

Managed by RLUM Limited

### Objectives and investment policy

**Objective** The Fund's financial objective is to achieve capital growth over the medium term, which should be considered as a period of 3-5 years, and to outperform the FTSE All-Share Index (the "Index") over a rolling 5-year period.

The Fund's sustainability objective is to invest in companies that make a positive contribution to one or more of the "Sustainability Themes" (Clean, Healthy, Safe, Inclusive), through their products or services as determined by the Investment Adviser using its "Sustainability Standard" (details below).

**Policy** At least 80% of the Fund is invested in shares of UK companies that are listed in the UK.

UK companies are those that are either domiciled in, incorporated in, or have a significant economic exposure to, the UK.

The remainder of the Fund (up to 20%) may be invested in shares of overseas listed companies.

Overall, at least 70% of the Fund is invested in Sustainable Companies or Issuers. Up to 30% may be held in Non-Sustainable Companies or Issuers.

The remaining portfolio will not conflict with the sustainability objective of the Fund. The Fund is actively managed.

Up to 10% of the Fund may be invested in other funds known as collective investment schemes (including funds managed by RLUM Limited or another Royal London Group company) and transferrable securities.

The Fund may use derivatives for the purposes of Efficient Portfolio Management (including hedging). The use of derivatives for this purpose is unlikely to increase the risk profile of the Fund.

Cash may be held for investment purposes and to manage inflows and outflows of investors' money in the Fund, however cash is not expected to exceed 5% of the Fund.

The Fund may at times be concentrated in terms of the number of investments it holds (i.e. have less than 50 holdings).

**Strategy** The Investment Adviser avoids investing in tobacco and armament manufacturers, nuclear-power generators, and companies that conduct animal testing (other than for purposes of human or animal health, and/or where it is required by law or regulation), pornography production, online/offline gambling establishments and fossil fuel extraction. The Investment Adviser also applies a conflict screen using the UN Global Compact and OECD Guidelines.

The Fund's Sustainability Standard is that a company makes a positive contribution to one or more of the Sustainability Themes. To be considered, the majority (ie at least 50%) of company's revenues must be aligned to these Sustainability Themes.

Please refer to the Fund Prospectus or the Consumer Facing Disclosure for further details regarding the Sustainable Investment Process. These documents are available in the Fund Information section at [www.rlam.com/uk](http://www.rlam.com/uk).

**Benchmark** The target benchmark is the FTSE All-Share Index (the "Index") which represents the share price performance of approximately 600 of the largest companies on the London Stock Exchange.

The Index has been selected as a target benchmark because it is representative of the type of companies in which the Fund invests, and it is therefore an appropriate measure for the Fund's performance.

The performance comparator for the Fund is the IA UK All Companies sector (the "IA Sector").

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

### Concepts to understand

**Capital Growth** The rise in an investment's value over time.

**5-Year Rolling Period** Any period of five years, no matter which day you start on.

**Environmental, social and governance** A list of predefined criteria that determines how a company operates in terms of sustainability and overall corporate governance.

**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 5 because its unit price has shown a medium to high 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, shares are typically more volatile than money market instruments and bonds.

The indicator has been calculated using historical data and may not be a reliable indication of the future risk profile of the Fund. This Fund has historically been primarily invested in shares.

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.

**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.

**Exchange Rate Risk** Investing in assets denominated in a currency other than the base currency of the Fund means the value of the investment can be affected by changes in exchange rates.

**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.

**Responsible Investment Risk** The Fund can only invest in holdings that demonstrate compliance with certain sustainable indicators or ESG characteristics. This reduces the number securities in which the Fund can invest and there may as a result be occasions where it forgoes more strongly performing investment opportunities, potentially underperforming non-sustainable funds.

## 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	0.76%
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### Charges taken from the fund under specific conditions:

Performance fee	None
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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.

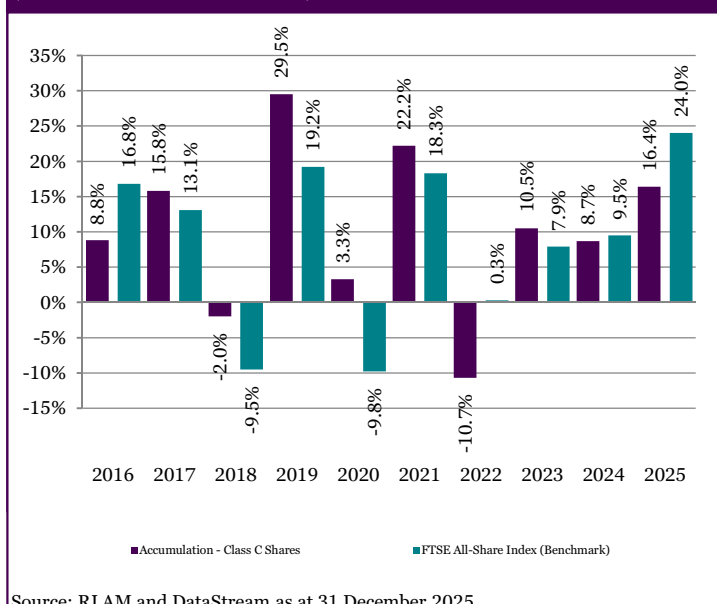
The ongoing charges figure is based on expenses as at 31 December 2025. This figure may vary from year to year and does not include portfolio transaction costs. Ongoing charges are the same for all investors.

## 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 29 May 1990 and the share class on 4 December 2012.

The Royal London Sustainable Leaders Trust  
(Accumulation - Class C Shares) *in GBP*



Source: RLAM and DataStream as at 31 December 2025

Past performance is not a guarantee or reliable indicator of future returns. 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.

## Practical information

**Trustee:** HSBC Bank plc

**Additional Information:** This Key Investor Information Document (KIID) may not contain all the information you need. For additional information on the 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 Royal London Asset Management Limited, details of which are below. Alternatively, visit [www.rlam.com](http://www.rlam.com). The Prospectus and shareholder reports are in English.

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

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

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

**Tax:** Investors should note that the tax legislation that applies to the Fund may have an impact on the personal tax position of their investment in the Fund.

Contact your adviser to discuss tax treatment, suitability of this investment, and other questions.

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

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

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

**Telephone:** 0345 605 7777

**Website:** [www.rlam.com](http://www.rlam.com)

A member of the Investment Association

**Publication Date:** This Key Investor Information is accurate as at 17 February 2026

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.

# Schroder Global Sustainable Value Equity Fund

an Authorised Unit Trust of Schroder Unit Trusts Limited  
Class Z Accumulation GBP (GB00BF783V38)

This fund is managed by Schroder Unit Trusts Limited, which is a member of the Schroders Group.

## Objectives and investment policy

### Objectives

The fund aims to provide capital growth in excess of the MSCI World (Net Total Return) Index (after fees have been deducted) over a three to five year period by investing in equities of companies worldwide with 'Value' characteristics which the investment manager classifies as sustainable. These are companies that, through the way they are managed and/or the goods and services that they sell, make a positive contribution to the Planet (the environment); and/or People (employee wellbeing; customer wellbeing; healthy, inclusive and connected communities; and/or effective and accountable institutions).

### Investment policy

The fund is actively managed and invests at least 80% of its assets in a concentrated range of equities of companies worldwide that have certain 'Value' characteristics. Value is assessed by looking at indicators such as cash flows, dividends and earnings to identify securities which the manager believes have been undervalued by the market. The fund typically holds 30 to 70 companies. The fund may also invest directly or indirectly in other securities (including in other asset classes), countries, regions, industries or currencies, collective investment schemes (including Schroder funds), warrants and money market instruments, and hold cash. The fund may use derivatives with the aim of reducing risk or managing the fund more efficiently (for more information please refer to section 6 of Appendix 2 of the prospectus).

The fund invests at least 70% of its portfolio in assets that the investment manager classifies as sustainable. A company is considered to be sustainable if it makes a positive contribution to:

- Planet. This includes contributions to the environment - such as reducing greenhouse gas (GHG) emissions, which helps slow down climate change. and/or
- People. This includes contributions to one or more of the following:
  - employee wellbeing - such as paying more than living wages or providing training to employees, which supports their professional development and prosperity.
  - customer wellbeing - such as developing new products and services that improve customers' quality of life, for example medical drugs, therapies, diagnostic tools and healthy food.

- healthy, inclusive and connected communities – such as providing access to clean water and sanitation (which promotes good health).
- effective and accountable institutions – such as promoting financial stability, which supports people's prosperity and financial security.

A company is classified as sustainable if it achieves a positive score in Schroders' systematic model (SustainEx™). SustainEx™ produces an assessment of the company's effect on a defined set of benefits and costs for people and the planet, which are then combined to calculate an overall sustainability score for the company. A company must achieve a positive score to be deemed sustainable. The model is based on in-depth internal research, which has included establishing the relevance of various factors to the sustainability outcomes referred to above.

In some exceptional cases, SustainEx™ does not provide a fair reflection of a company's contribution to people and/or the planet. The investment manager can refer such companies to Schroders' Sustainable Investment Panel (the Panel), an independent panel of experts.

The fund is not permitted to invest in any assets that conflict with the sustainability objective. The investment manager also engages with selected companies held by the fund on sustainability issues. Please see the fund's Consumer Facing Disclosure, available via <https://www.schroders.com/en-gb/uk/individual/fund-centre> for more details on the investment manager's approach to sustainability.

### Benchmark

The fund's performance should be assessed against its target benchmark, being to exceed the MSCI World (Net Total Return) Index, and compared against the MSCI World Value (Net Total Return) Index and the Investment Association Global sector average return. The investment manager invests on a discretionary basis and is not limited to investing in accordance with the composition of the benchmark.

### Dealing frequency

You may redeem your investment upon demand. This fund deals daily.

### Distribution policy

This unit class accumulates income received from the fund's investments, meaning it is kept in the fund and its value is reflected in the price of the unit class.

## Risk and reward profile

### Lower risk

Potentially lower reward

### Higher risk

Potentially higher reward



### The risk and reward indicator

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

The fund's risk category is not guaranteed to remain fixed and may change over time.

A fund in the lowest category does not mean a risk-free investment.

The fund is in this category because it can take higher risks in search of higher rewards and its price may rise and fall accordingly.

### Risk factors

**Counterparty risk:** The fund may have contractual agreements with counterparties. If a counterparty is unable to fulfil their obligations, the sum that they owe to the fund may be lost in part or in whole.

**Performance risk:** Investment objectives express an intended result but there is no guarantee that such a result will be achieved. Depending on market conditions and the macro economic environment, investment objectives may become more difficult to achieve.

**Concentration risk:** The fund may be concentrated in a limited number of geographical regions, industry sectors, markets and/or individual positions.

This may result in large changes in the value of the fund, both up or down.

**Sustainable Investing Risk:** The fund applies sustainability criteria in its selection of investments. This investment focus may limit the fund's exposure to assets, companies, industries or sectors and the fund may forego investment opportunities that do not align with its sustainability criteria chosen by the investment manager. As investors may differ in their views of what constitutes sustainability, the fund may invest in companies that do not reflect the beliefs or values of any particular investor.

**Currency risk:** If the fund's investments are denominated in currencies different to the fund's base currency, the fund may lose value as a result of movements in foreign exchange rates, otherwise known as currency rates. If the investor holds a share class in a different currency to the base currency of the fund, investors may be exposed to losses as a result of movements in currency rates.

**Derivatives risk:** Derivatives, which are financial instruments deriving their value from an underlying asset, may be used to manage the portfolio efficiently. A derivative may not perform as expected, may create losses greater than the cost of the derivative and may result in losses to the fund.

**Liquidity risk:** In difficult market conditions, the fund may not be able to sell a security for full value or at all. This could affect performance and could cause the fund to defer or suspend redemptions of its shares, meaning investors may not be able to have immediate access to their holdings.

**Operational risk:** Operational processes, including those related to the safekeeping of assets, may fail. This may result in losses to the fund.

## Charges

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

**Entry charge** None

**Exit charge** None

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

### Charges taken from the fund over a year

**Ongoing charges** 0.91%

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

**Performance fee**

None

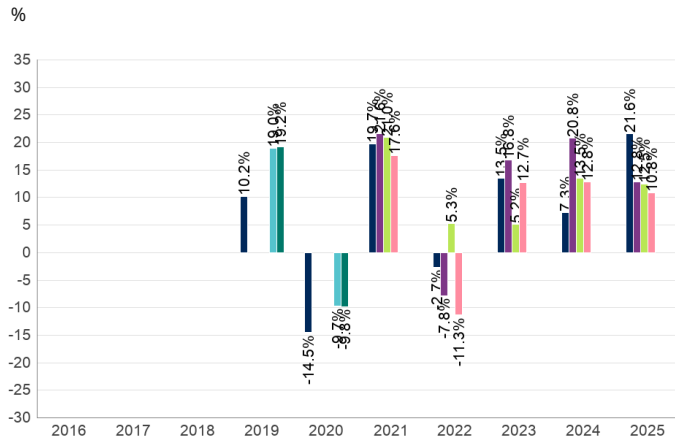
The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

The entry and exit charges shown are maximum figures and in some cases you might pay less. You can find out the actual entry and exit charges from your financial advisor.

The ongoing charges figure is based on the last year's expenses for the year ending December 2025 and may vary from year to year. The ongoing charge figure excludes portfolio transaction costs. The charges are mostly, if not exclusively, the Schroders Annual Charge (as may be discounted for retail unit classes depending on the size of the fund) but certain additional expenses may be charged as set out in the prospectus. The Schroders Annual Charge (without any discount) for this unit class of the fund is 0.93%. The fund's annual report for each financial year will include details on the exact charges made including any discounts.

Please see the prospectus for more details about the charges.

## Past performance



Past performance is not a guide to future performance and may not be repeated. The value of investments may go down as well as up and you may not get back the amount you originally invested.

The chart shows performance in British pound after the ongoing charges and the portfolio transaction costs have been paid.

The fund was launched on 24/03/2006.

The shareclass was launched on 10/04/2018.

Performance figures are only available since the launch of the respective share class.

Performance achieved between 2011 and 2018 was achieved in circumstances that no longer apply. Please note the fund's name, objective and investment policy changed on 14 February 2018. The fund's benchmarks have changed as follows:

- From 14 February 2018 to 31 March 2021 (Target benchmark: FTSE Customised All-Share ex Ethically Screened (Gross Total Return) Index. Comparator benchmark: FTSE All Share (Gross Total Return) Index).

- From 31 March 2021 to 15 August 2021 (Target benchmark: FTSE Customised All-Share ex Ethically Screened (Gross Total Return) Index. Comparator benchmarks: FTSE All Share (Gross Total Return) Index and the MSCI UK Value (Gross Total Return) Index).

- From 16 August 2021 onwards (Target benchmark: MSCI World (Net Total Return). Comparator benchmarks: MSCI World Value (Net Total Return) Index and the Investment Association Global sector average return).

■ Z Accumulation GBP (GB00BF783V38)

■ MSCI World (Net Total Return) Index

■ MSCI World Value (Net Total Return) Index

■ Investment Association Global sector average return

■ FTSE Customised All-Share ex Ethically Screened (Gross Total Return) Index

■ FTSE All Share (Gross Total Return) Index

■ MSCI UK Value (Gross Total Return) Index

## Practical information

**Trustee:** J. P. Morgan Europe Ltd.

**Further information:** You can get further information about this fund, including the prospectus, consumer facing disclosure, latest annual report, any subsequent half-yearly reports and the latest price of units from [www.schroders.com/en-gb/uk/individual/fund-centre](http://www.schroders.com/en-gb/uk/individual/fund-centre) and from Schroders, PO Box 1402, Sunderland, SR43 4AF, England, telephone 0800 182 2399. They are in English, free of charge.

**Tax Legislation:** The fund is subject to UK tax legislation which may have an impact on your personal tax position.

**Liability:** Schroder Unit Trusts Ltd 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 fund's prospectus.

**Switches:** Subject to conditions, you may apply to switch your investment into another share class within this fund or in another Schroder fund. Please see

the prospectus for more details.

**Remuneration policy:** A summary of Schroders' remuneration policy and related disclosures is at [www.schroders.com/remuneration-disclosures](http://www.schroders.com/remuneration-disclosures). A paper copy is available free of charge upon request.

The policy includes a description of how remuneration and benefits are calculated & the identities of persons responsible for awarding the remuneration and benefits.

**Glossary:** You can find an explanation of some of the terms used in this document at [www.schroders.com/ukinvestor/glossary](http://www.schroders.com/ukinvestor/glossary).

**Benchmark:** The target benchmark has been selected because it is representative of the type of investments in which the fund is likely to invest, and it is, therefore, an appropriate target in relation to the return that the Fund aims to provide. The comparator benchmarks have been selected because the investment manager and the manager believe that these benchmarks are a suitable comparison for performance purposes given the fund's investment objective and policy.

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.

# Schroder Sustainable Bond Fund

an Authorised Unit Trust of Schroder Unit Trusts Limited

Class Z Income GBP (GB00B5W01T86)

This fund is managed by Schroder Unit Trusts Limited, which is a member of the Schroders Group.

## Objectives and investment policy

### Objectives

The fund aims to provide capital growth in excess of ICE BofA Sterling 3-Month Government Bill index plus 2.5% (after fees have been deducted) over any three to five year period, by investing directly in bonds issued by governments, government agencies and companies worldwide which the investment manager classifies as sustainable. These are investments that make a positive contribution to the Planet (the environment); and/or People (workforce wellbeing; public and consumer wellbeing; healthy, inclusive and connected communities; and/or effective and accountable institutions).

### Investment Policy

The fund is actively managed and invests at least 80% of its assets directly, in fixed and floating rate securities denominated in sterling (or in other currencies and hedged back into sterling) ("bonds") issued by governments, government agencies, supra-national and corporate issuers worldwide, (including emerging markets and less developed markets). The fund may invest up to 50% of its assets, directly or indirectly through credit default swaps and credit default swap indices, in below investment grade securities as measured by Standard & Poor's or an equivalent credit rating agency, or in unrated securities. The fund may invest up to 40% of its assets in asset-backed securities, specifically whole business corporate loans, and covered bonds.

The fund may also invest directly or indirectly in other securities (including in other asset classes), countries, regions, industries or currencies, collective investment schemes (including Schroder funds) and money market instruments and hold cash. The fund may use derivatives with the aim of achieving investment gains, reducing risk or managing the fund more efficiently (for more information please refer to section 6 of Appendix 2 of the prospectus).

The fund may use leverage and take short positions.

The fund invests at least 70% of its portfolio in bonds that the investment manager classifies as sustainable. A bond is considered to be sustainable if either the issuer itself or the activity funded by the proceeds of the bond makes a positive contribution to:

- Planet. This includes contributions to the environment - such as reducing greenhouse gas (GHG) emissions, which helps slow down climate change. and/or
- People. This includes contributions to one or more of the following:
  - Workforce wellbeing - such as a company paying more than living wages or providing education and training, or a sovereign providing education and protecting human rights.
  - public and consumer wellbeing - such as a company developing new products and services that improve customers' quality of life or a sovereign

setting policies against cybercrime.

- healthy, inclusive and connected communities – such as a company providing access to clean water and sanitation or a sovereign setting policies that tackle discrimination.

- effective and accountable institutions – such as a company promoting financial stability or a sovereign setting policies that support sociopolitical stability (which leads to a safer and more prosperous society).

Bonds are classified as sustainable if they achieve a positive score in Schroders' systematic model (SustainEx™). SustainEx™ produces an assessment of the bond issuer's effect on a defined set of benefits and costs for people and the planet, which are then combined to calculate an overall sustainability score for the bond. A bond must achieve a positive score to be deemed sustainable. The model is based on in-depth internal research, which has included establishing the relevance of various factors to the sustainability outcomes referred to above.

In some exceptional cases, SustainEx™, does not provide a fair reflection of an issuer's contribution to people and/or the planet. The investment manager can refer such investments to Schroders' Sustainable Investment Panel (the "Panel"), an independent panel of experts.

The fund may also invest in green, social or sustainable bonds ("GSS Bonds") as part of the 70% referred to above. For these investments, the investment manager does not take into account the SustainEx™ score of the issuer, but instead analyses the use of proceeds of the GSS Bond to determine whether a positive contribution to the planet or people can be expected as a result of the specific activity that the bond is designed to finance.

The fund is not permitted to invest in any assets that conflict with the sustainability objective. The investment manager also engages with selected companies held by the fund on sustainability issues.

Please see the fund's Consumer Facing Disclosure, available via <https://www.schroders.com/en-gb/uk/individual/fund-centre> for more details on the investment manager's approach to sustainability.

### Benchmark

The fund's performance should be assessed against its target benchmark of the ICE BofA Sterling 3-Month Government Bill Index plus 2.5% and compared against the Investment Association Sterling Strategic Bond sector average return. The investment manager invests on a discretionary basis and is not limited to investing in accordance with the composition of the benchmark.

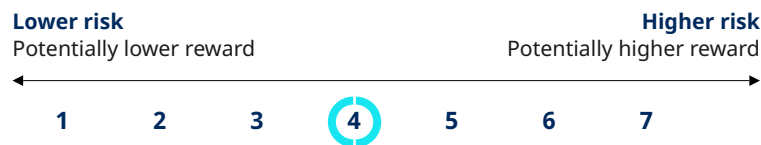
### Dealing Frequency

You may redeem your investment upon demand. This fund deals daily.

### Distribution Policy

This unit class pays income received from the fund's investments to you half yearly.

## Risk and reward profile



### The risk and reward indicator

The risk category is based upon the fund's risk target and there is no guarantee that the fund will achieve it.

The fund's risk category is not guaranteed to remain fixed and may change over time.

A fund in the lowest category does not mean a risk-free investment.

The fund is in this category because it can take higher risks in search of higher rewards and its price may rise and fall accordingly.

### Risk factors

**ABS and MBS risk:** The fund may invest in mortgage or asset-backed securities. The underlying borrowers of these securities may not be able to pay back the full amount that they owe, which may result in losses to the fund.

**Counterparty risk:** The fund may have contractual agreements with counterparties. If a counterparty is unable to fulfil their obligations, the sum that they owe to the fund may be lost in part or in whole.

**Capital risk / Distribution policy:** As the fund intends to pay dividends regardless of its performance, a dividend may represent a return of part of the amount you invested.

**Contingent convertible bonds risk:** The fund may invest in contingent convertible bonds which are bonds that convert to shares if the bond issuer's

financial health deteriorates. A reduction in the financial strength of the issuer may result in losses to the fund.

**Performance risk:** Investment objectives express an intended result but there is no guarantee that such a result will be achieved. Depending on market conditions and the macro economic environment, investment objectives may become more difficult to achieve.

**Sustainable Investing Risk:** The fund applies sustainability criteria in its selection of investments. This investment focus may limit the fund's exposure to assets, companies, industries or sectors and the fund may forego investment opportunities that do not align with its sustainability criteria chosen by the investment manager. As investors may differ in their views of what constitutes sustainability, the fund may invest in companies that do not reflect the beliefs or values of any particular investor.

**Credit risk:** If a borrower of debt provided by the fund or a bond issuer experiences a decline in financial health, their ability to make payments of interest and principal may be affected, which may cause a decline in the value of the fund.

**Currency risk:** If the fund's investments are denominated in currencies different to the fund's base currency, the fund may lose value as a result of movements in foreign exchange rates, otherwise known as currency rates. If the investor holds a share class in a different currency to the base currency of the fund, investors may be exposed to losses as a result of movements in currency rates.

**Derivatives risk:** Derivatives, which are financial instruments deriving their value from an underlying asset, may be used for investment purposes and/ or to manage the portfolio efficiently. A derivative may not perform as expected, may create losses greater than the cost of the derivative and may result in

losses to the fund.

**High yield bond risk:** High yield bonds (normally lower rated or unrated) generally carry greater market, credit and liquidity risk meaning greater uncertainty of returns.

**Interest rate risk:** The fund may lose value as a direct result of interest rate changes.

## Charges

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

**Entry charge** None

**Exit charge** None

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

### Charges taken from the fund over a year

**Ongoing charges** 0.50%

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

#### Performance fee

None

**Liquidity risk:** In difficult market conditions, the fund may not be able to sell a security for full value or at all. This could affect performance and could cause the fund to defer or suspend redemptions of its shares, meaning investors may not be able to have immediate access to their holdings.

**Operational risk:** Operational processes, including those related to the safekeeping of assets, may fail. This may result in losses to the fund.

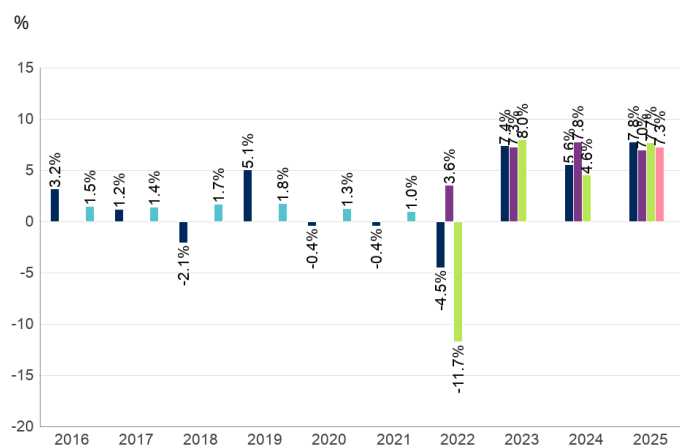
The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

The entry and exit charges shown are maximum figures and in some cases you might pay less. You can find out the actual entry and exit charges from your financial advisor.

The ongoing charges figure is based on the last year's expenses for the year ending December 2025 and may vary from year to year. The ongoing charge figure excludes portfolio transaction costs. The charges are mostly, if not exclusively, the Schroders Annual Charge (as may be discounted for retail unit classes depending on the size of the fund) but certain additional expenses may be charged as set out in the prospectus. The Schroders Annual Charge (without any discount) for this unit class of the fund is 0.50%. The fund's annual report for each financial year will include details on the exact charges made including any discounts.

Please see the prospectus for more details about the charges.

## Past performance



Performance achieved between 2009 and 2017 was achieved in circumstances that no longer apply.

The fund's objective and benchmark were changed on 28 June 2021. The past performance in the above table is based on the target benchmark: 3 month GBP LIBOR +1%, prior to this date. From 28 June 2021 to 21 February 2022, this table shows past performance based on the target benchmark: ICE BofA Sterling 3-Month Government Bill Index +1%. From 22 February 2022 to 13 April 2025, this table shows past performance based on the new objective and benchmarks (Target benchmark: ICE BofA Sterling 3-Month Government Bill Index +2.5%. Comparator benchmark: Investment Association Strategic Bond sector average return). From 14 April 2025, this table will show past performance based on the benchmarks (Target benchmark: ICE BofA Sterling 3-Month Government Bill Index +2.5%. Comparator benchmarks: Investment Association Strategic Bond sector average return & Bloomberg Multiverse ex Treasuries A+ to B- GBP hedged index).

- Z Income GBP (GB00B5W01T86)
- ICE BofA Sterling 3-Month Government Bill Index plus 2.5%
- Investment Association Strategic Bond sector average return
- Bloomberg Multiverse ex Treasuries A+ to B- GBP hedged index
- 3 month LIBOR +1%
- ICE BofA Sterling 3-Month Government Bill Index plus 1%

Past performance is not a guide to future performance and may not be repeated. The value of investments may go down as well as up and you may not get back the amount you originally invested.

The chart shows performance in British pound after the ongoing charges and the portfolio transaction costs have been paid.

The fund was launched on 05/09/2003.

The shareclass was launched on 11/05/2011.

Performance figures are only available since the launch of the respective unit class.

## Practical information

**Trustee:** J. P. Morgan Europe Ltd.

**Further information:** You can get further information about this fund, including the prospectus, consumer facing disclosure, latest annual report, any subsequent half-yearly reports and the latest price of units from [www.schroders.com/en-gb/uk/individual/fund-centre](http://www.schroders.com/en-gb/uk/individual/fund-centre) and from Schroders, PO Box 1402, Sunderland, SR43 4AF, England, telephone 0800 182 2399. They are in English, free of charge.

**Tax Legislation:** The fund is subject to UK tax legislation which may have an impact on your personal tax position.

**Liability:** Schroder Unit Trusts Ltd 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 fund's prospectus.

**Switches:** Subject to conditions, you may apply to switch your investment into another unit class within this fund or in another Schroder fund. Please see the

prospectus for more details.

**Remuneration Policy:** A summary of Schroders' remuneration policy and related disclosures is at [www.schroders.com/remuneration-disclosures](http://www.schroders.com/remuneration-disclosures). A paper copy is available free of charge upon request.

The policy includes a description of how remuneration and benefits are calculated & the identities of persons responsible for awarding the remuneration and benefits.

**Glossary:** You can find an explanation of some of the terms used in this document at [www.schroders.com/ukinvestor/glossary](http://www.schroders.com/ukinvestor/glossary).

**Benchmark:** The target benchmark has been selected because it is representative of the type of investments in which the Fund is likely to invest, and it is, therefore, an appropriate target in relation to the return that the fund aims to provide. The comparator benchmarks have been selected because the Investment Manager and the Manager believe that these benchmarks are a suitable comparison for performance purposes given the fund's investment objective and policy.

## 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.

## VT Avastra Global Diversified Assets Fund (the "Fund")

(a sub-fund of VT Avastra Funds)

Class GBP Accumulation (ISIN: GB00B62WJ318)

The authorised corporate director of the Fund is Valu-Trac Investment Management Limited

## Objectives and Investment Policy

The objective of the Fund is to deliver positive (absolute) returns (net of fund costs) (in a rolling 3-year period) in any market conditions. Capital is at risk and there is no guarantee that positive returns will be achieved over a three year, or any, period.

The Fund is actively managed and will invest, without preset limits, across a broad range of asset classes, geographies, and investment strategies. The Fund will normally be fully invested but may hold substantial cash or near-cash when market conditions (such as significant volatility or unattractive asset valuations) warrant a more defensive stance.

The Fund will invest (directly or indirectly) in collective investment schemes (including exchange traded funds and investments trusts), transferable securities (including structured products), and money market instruments, deposits and cash. Through these investments, the Fund will gain direct or indirect exposure to a wide range of asset classes and strategies, including: property related securities, infrastructure related securities, commodities (exposure will be gained through eligible instruments), precious metals (exposure will be gained through eligible instruments), hedge funds, targeted absolute return funds, currency strategies, equities, fixed-income, convertible bonds and other diversified return drivers. The Fund may also invest in listed securities providing indirect exposure to private markets and other non-traditional asset classes, subject to UCITS investment restrictions.

There are no restrictions on the type of investments held, or on geographic or sector exposure. The fund manager retains discretion to adjust allocations as required, including holding cash and near cash assets.

Foreign currency exposure may be hedged back to the base currency.

The Fund can use derivatives or forward transactions (instruments whose returns are linked to another asset, market or other variable factor), for efficient portfolio management (EPM) purposes including the reduction of risk (hedging). The Fund may also invest in other funds which are permitted to use derivatives to varying degrees (i.e. for investment purposes or EPM).

The Fund will be actively managed.

Income from the Fund will be added to the value of your investment (i.e. dividend income will be included in the value of your shares).

You can buy and sell shares on any business day in London.

For full investment objectives and policy details please refer to the prospectus.

## 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 based on past data, may change over time and may not be a reliable indication of the future risk profile of the Fund. The shaded area of the table below shows where the Fund ranks in terms of its potential risk and reward based on historical data.

Lower risk							Higher risk
Typically lower rewards			Typically higher rewards				
1	2	3	4	5	6	7	

Historical data may not be a reliable indicator of the Fund's future risk profile. The risk category shown is not guaranteed and may change over time. The lowest category does not mean "risk free".

The Fund is ranked 4 because historical performance data indicates that average rises and falls in market prices would have occurred historically.

The following risks are material in addition to the risks captured by the indicator above:

- **Counterparty risk:** The Fund can conclude various transactions with contractual partners. If a contractual partner becomes insolvent, it can no longer or can only partly settle unpaid debts owed to the Fund.
- **Market Risk:** External factors can cause an entire asset class to decline in value which would result in a decrease in the value of investments.
- **Currency Risk:** As the Fund may invest in overseas securities, movements in exchange rates may, when not hedged, cause the value of your investment to increase or decrease.
- **Liquidity Risk:** adverse market conditions may affect the ability to sell certain assets when necessary. Reduced liquidity may have a negative impact on the price of assets.
- **Derivatives risk:** use of derivatives may result in gains or losses that are greater than the original amount invested

For full details of the Fund's risks, please see the prospectus which may be obtained from the address in `Practical Information` overleaf.

## Charges

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

One-off charges taken before or after you invest	
Entry charge	None
Exit charge	None

This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out. In some cases you may pay less and you should speak to your financial advisor about this.

Charges taken from the fund over a year	
Ongoing charges	0.59%

Charges taken from the fund under certain specific conditions	
Performance fee	N/A

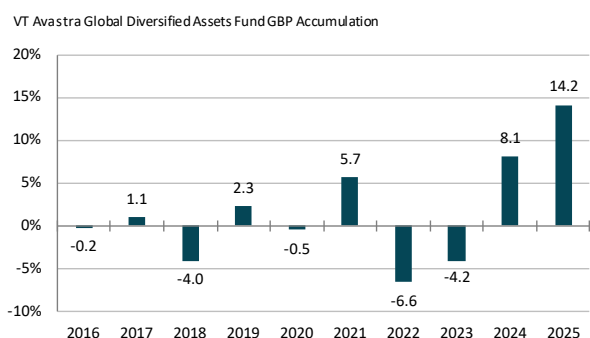
The ongoing charges figure is based on expenses and the net asset value as at 31 December 2025. This figure may vary from year to year. It excludes portfolio transaction costs. The Funds annual report for each financial year will include detail on the exact charges made.

You may also be charged a dilution levy on entry to or exit from the Fund, this is to cover costs associated with your transaction.

For more information about charges, please see the prospectus which may be obtained free of charge from the address in 'Practical Information' below. The Funds annual report for each financial year will include detail on the exact charges made.

\*The Investment Manager of the Fund has undertaken to absorb any costs that would otherwise cause the Fund to have ongoing charges in excess of 0.75%, informally.

## Past Performance



**Past performance is not a guide to future performance.**

The past performance in the chart shown opposite is inclusive of tax and charges but excludes the entry charge that may be paid on the purchase of an investment.

The Fund and share class both launched on 22 November 2010.

Performance is calculated in pounds sterling.

Please note on 18 December 2025 the Fund's name and Investment Policy changed, the Fund name changed from VT Avastra Global Alternatives Fund.

On 16 July 2021 the Fund's name changed from FP SCDavies Global Alternatives Fund to VT Avastra Global Alternatives Fund. Past performance source prior to 16 July 2021 from FundRock Partners Limited.

## Practical Information

The depositary for the Fund is NatWest Trustee and Depositary Services Limited.

You can obtain further information about the Fund, copies of the prospectus, annual reports and accounts and half-yearly reports and accounts in English, free of charge, from Valu-Trac Investment Management Limited, Main of Orton, Moray, IV32 7QE. They are also available electronically at [www.valu-trac.com](http://www.valu-trac.com).

The Fund's latest published price and other information is available at [www.valu-trac.com](http://www.valu-trac.com) and can also be obtained during normal business hours by calling 0330 678 4760 or by emailing [investorservices@valu-trac.com](mailto:investorservices@valu-trac.com).

The Fund is a sub-fund of the Company. The Prospectus and annual or half yearly reports and accounts contain information about the Company and all of its sub-funds.

Each of the sub-funds of the Company is segregated by law. This means that the assets of this Fund may not be used to pay the liabilities of other sub-funds of the Company.

Shares in other classes may be available. Details are set out in the Prospectus. It may be possible to switch your investment at any time for shares in other classes within the Fund or for shares in a class within a different sub-fund. For further information on switching please contact Valu-Trac Investment Management Limited Investor Services by calling 0330 678 4760 or by emailing [investorservices@valu-trac.com](mailto:investorservices@valu-trac.com).

United Kingdom tax legislation may have an impact upon your own personal tax position. You are advised to seek professional advice on the tax treatment of your investment in the Fund.

Details of the up to date remuneration policy of Valu-Trac Investment Management Limited which includes a description of how remuneration and benefits are calculated and the identities of the persons responsible for awarding remuneration and benefits, is available at [www.valu-trac.com](http://www.valu-trac.com) and a paper copy is available free of charge upon request.

Valu-Trac Investment Management 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 Company. The Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority.

Valu-Trac Investment Management Limited is authorised in the United Kingdom and regulated by the Financial Conduct Authority. This key investor information is accurate as at 31/12/2025.