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 Global Corporate Bond Screened Tracker Fund, a Sterling denominated sub fund of the abrdn OEIC IV, B Acc Shares (ISIN: GB00BF473024). 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 tracking the return of the Bloomberg Global Corporate Screened Index (Hedged to GBP).

Performance Target: To match the return of the Index (before charges). There is no certainty or promise that the Performance Target will be achieved.

Bloomberg Global Corporate Screened Index (Hedged to GBP) (the "Index") is a representative index of the global market for investment grade corporate bonds, which excludes companies which are involved in certain activities.

Investment Policy

Portfolio Securities

- The fund will invest at least 90% in bonds (which are like loans to companies that pay interest) that make up the Index.
- The fund will invest primarily in investment grade bonds (which are like loans to companies that pay interest and are typically regarded as having a low default risk).
- The fund may also invest in other bonds (including those issued by governments and government-related bodies), other funds (including those managed by Aberdeen Investments), cash and assets that can be turned into cash quickly. These investments may not comply with the exclusions applied by the Index, as described under "Management Process".

Management Process

- The management team aims to replicate performance of the Index in deciding which investments are to be included in the portfolio (passive management) and the number and weightings of investments may vary.
- Due to the nature of the passive management process, the fund's performance deviation from the Index is expected to be minimal.
- The Index is composed of a subset of bonds within the Bloomberg Global Aggregate Corporate Index (Hedged to GBP) (the "Parent Index"). Unlike the Parent Index, the Index excludes companies which are involved in certain activities. For full details, please refer to the fund Prospectus.

Derivatives and Techniques

- The fund may use derivatives to reduce risk, reduce cost and/or generate additional income or growth consistent with the risk profile of the fund and reduce (hedge) risk related to currency movements on non-sterling bonds.
- 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 4 because of the extent to which the following risk factors apply:

- Tracking Error Risk - The fund may not perform fully in-line with the index which it is tracking because of factors which may include transaction costs, timing and holding mismatching, or in the event of extreme market disruption.
- Currency Hedged Indices Risk - Due to timing differences, currency hedging applied to the fund may differ to that of the index. This may mean that the fund's performance deviates from that of the index.
- 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. In some cases the risk of loss from derivatives may be increased where a small change in the value of the underlying investment may have a larger impact on the value of the derivative.

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

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

Inflation reduces the buying power of your investment and income.

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

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

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

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

CHARGES

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

One-off charges taken before or after you invest

Entry charge	0.00%
Exit charge	0.00%

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

Charges taken from the fund over a year

Ongoing charges	0.12%

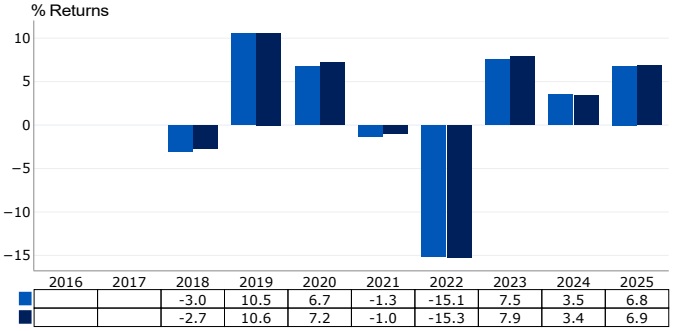
Charges taken from the fund under certain specific conditions

Performance fee	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.
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 31/12/2025.
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 Global Corporate Bond Screened Tracker Fund, B Acc Shares, 31 December 2025



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund (Net)			-3.0	10.5	6.7	-1.3	-15.1	7.5	3.5	6.8
Performance Target - Please see narrative			-2.7	10.6	7.2	-1.0	-15.3	7.9	3.4	6.9

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 2017. The share/unit class was launched on 2017.

Performance Target - Bloomberg Global Corporate Screened Index (Hedged to GBP) from 21/08/2023. Bloomberg Global Aggregate Corporates (Hedged to GBP) from 29/08/2017 to 20/08/2023

PRACTICAL INFORMATION

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

The Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority. abrdn Fund Managers Limited is authorised and regulated by the Financial Conduct Authority in the United Kingdom. This key investor information is accurate as at 12/06/2026.

iShares by BlackRock

KEY INVESTOR INFORMATION

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iShares UK Equity ESG Screened and Optimised Index Fund (UK)

A sub-fund of BlackRock Collective Investment Funds

Class D Accumulating GBP

ISIN: GB00BN08ZV03

Manager: BlackRock Fund Managers Limited

Objectives and Investment Policy

- The Fund aims to provide a return (gross of charges) on your investment (generated through an increase in the value of the assets held by the Fund) by tracking closely the performance of the Morningstar UK ESG Enhanced Index (the "Benchmark Index").
- The Fund invests in equity securities (e.g. shares) of companies that make up the Benchmark Index.
- The Benchmark Index aims to reflect the performance of a sub-set of equity securities within the Morningstar UK Index (the "Parent Index") which remain after the index provider has excluded securities using pre-defined ESG screens and weighted securities using an optimisation, as determined by the index provider (as further described in the Fund's prospectus).
- The pre-defined ESG screens set by the index provider seek to limit and/or exclude from the Benchmark Index corporate issuers within the Parent Index which are determined by the index provider (often by reference to specific revenue thresholds or to any connection to an activity regardless of any revenue received) as having exposure to, or other ties with, certain activities including but not limited to controversial weapons, tobacco, nuclear weapons, civilian firearms, thermal coal, oil sands, adult entertainment, alcohol, gambling and issuers which are classified as violating the United Nations Global Compact principles. The Benchmark Index also excludes companies which are identified by the index provider as being involved in controversies that have a negative ESG impact on their operations and/or products and services based on a certain controversy score.
- The Fund is passively managed and the investment manager has limited discretion to select the Fund's investments and in doing so will take into consideration the benchmark index.
- The Fund intends to replicate the benchmark index by holding the equity securities, which make up the benchmark index, in similar proportions to the benchmark index.
- The Fund may use derivatives (i.e. investments the prices of which are based on one or more underlying assets) for efficient portfolio management purposes (EPM) (i.e. to reduce risk or costs within the Fund's portfolio, or generate additional income). The Fund may engage in short-term secured lending of its investments to certain eligible third parties to generate additional income and off-set costs.
- Recommendation: This Fund may not be appropriate for short-term investment.
- Your units will be accumulating units (i.e. dividend income will be included in their value).
- Your units will be denominated in Sterling, the Fund's base currency.
- You can buy and sell your units daily. The minimum initial investment for this unit class is £100,000.

For more information on the Fund, share/unit classes, risks and charges, please see the Fund's prospectus, available on the product pages at www.blackrock.com

Risk and Reward Profile



- The risk indicator was calculated incorporating simulated historical data and may not be a reliable indication of the future risk profile of the Fund.
- The risk category shown is not guaranteed and may change over time.
- The lowest category does not mean risk free.
- The Fund is rated five due to the nature of its investments which include the risks listed below. These factors may impact the value of the Fund's investments or expose the Fund to losses.
  - Investment risk is concentrated in specific sectors, countries, currencies or companies. This means the Fund is more sensitive to any localised economic, market, political, sustainability-related or regulatory events.
  - The value of equities and equity-related securities can be affected by daily stock market movements. Other influential factors include political, economic news, company earnings and significant corporate events.
  - The benchmark index only excludes companies engaging in certain activities inconsistent with ESG criteria if such activities exceed the thresholds determined by the index provider. Such ESG screening may reduce the potential investment universe and this may adversely affect the value of the Fund's investments compared to a fund without such screening.
- Particular risks not adequately captured by the risk indicator include:
  - 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.

Charges

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.

The entry and exit charges shown are maximum figures. In some cases you might pay less. Please refer to your financial advisor or the distributor for the actual entry and exit charges.

*Subject to a charge of up to 2% paid into the Fund where the Manager suspects excessive trading by an investor.

The ongoing charges figure is based on expenses for the twelve month period ending 31 December 2025. This figure may vary from year to year. It excludes portfolio trade-related costs, except costs paid to the custodian and any entry/exit charge paid to an underlying collective investment scheme (if any).

** To the extent the Fund undertakes securities lending to reduce costs, the Fund will receive 62.5% of the associated revenue generated and the remaining 37.5% will be received by BlackRock as the securities lending agent. As securities lending revenue sharing does not increase the costs of running the Fund, this has been excluded from the ongoing 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 proceeds of your investments are paid out.

Charges taken from the Fund over each year	
Ongoing Charges	0.05%**
Charges taken from the Fund under certain conditions	
Performance Fee	None

Past Performance

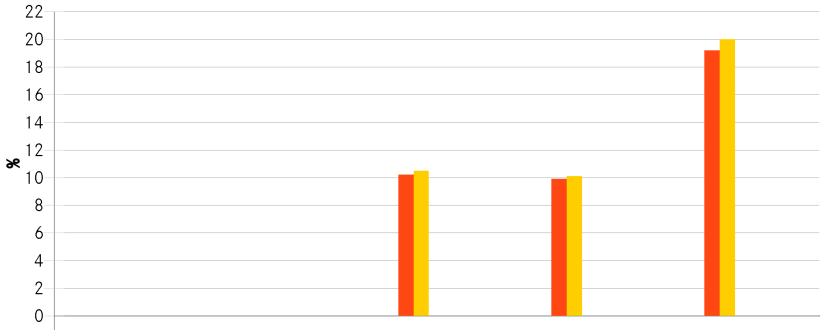
Past performance is not a guide to future performance.

The chart shows the Fund's annual performance in GBP for each full calendar year over the period displayed in the chart. It is expressed as a percentage change of the Fund's net asset value at each year-end. The Fund was launched in 2022. The unit class was launched in 2022.

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

†[1]Morningstar UK ESG Enhanced UK12PM Net Index (GBP)

Historic performance to 31 December 2025



	2021	2022	2023	2024	2025
Fund			10.2	9.9	19.2
Target †[1]			10.5	10.1	20.0

Practical Information

- The trustee and depositary of the Fund is The Bank of New York Mellon (International) Limited, which also acts as custodian.
- Further information about the Fund can be obtained from the latest annual report and half-yearly reports of the BlackRock Collective Investment Funds (BCIF). These documents are available free of charge in English. These can be found, along with other information, such as unit prices, on the BlackRock website at www.blackrock.com or by calling Investor Services on 0800 44 55 22.
- Investors should note that the tax legislation that applies to the Fund may have an impact on the personal tax position of your investment in the Fund.
- The Fund is a sub-fund of BCIF, an umbrella structure comprising different sub-funds. This document is specific to the Fund and unit class stated at the beginning of this document. However, the prospectus, annual and half-yearly reports are prepared for the umbrella.
- BlackRock 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 Fund's prospectus.
- The assets of the Fund are held on trust for its unitholders under English trust law which means that its assets cannot be used to discharge the liabilities of other sub-funds within BCIF. In addition, the Fund's assets are held separately from the assets of other sub-funds.
- Investors may switch their units in the Fund for units in another sub-fund within BCIF, subject to meeting certain conditions as set out in the prospectus.
- The Remuneration Policy of the Management Company, which describes how remuneration and benefits are determined and awarded, and the associated governance arrangements, is available at www.blackrock.com/Remunerationpolicy or on request from the registered office of the Management Company.

iShares by BlackRock

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iShares US Equity ESG Screened and Optimised Index Fund (UK)

A sub-fund of BlackRock Collective Investment Funds

Class D Accumulating GBP

ISIN: GB00BN090C90

Manager: BlackRock Fund Managers Limited

Objectives and Investment Policy

- The Fund aims to provide a return (gross of charges) on your investment (generated through an increase in the value of the assets held by the Fund) by tracking closely the performance of the Morningstar US Markets ESG Enhanced Index, (the "Benchmark Index").
- The Fund invests in equity securities (e.g. shares) of companies that make up the Benchmark Index.
- The Benchmark Index aims to reflect the performance of a sub-set of equity securities within the Morningstar US Target Market Exposure Index (the "Parent Index") which remain after the index provider has excluded securities using pre-defined ESG screens and weighted securities using an optimisation, as determined by the index provider (as further described in the Fund's prospectus).
- The pre-defined ESG screens set by the index provider seek to limit and/or exclude from the Benchmark Index corporate issuers within the Parent Index which are determined by the index provider (often by reference to specific revenue thresholds or to any connection to an activity regardless of any revenue received) as having exposure to, or other ties with, certain activities including but not limited to controversial weapons, tobacco, nuclear weapons, civilian firearms, thermal coal, oil sands, adult entertainment, alcohol, gambling and issuers which are classified as violating the United Nations Global Compact principles. The Benchmark Index also excludes companies which are identified by the index provider as being involved in controversies that have a negative ESG impact on their operations and/or products and services based on a certain controversy score.
- The Fund is passively managed and the investment manager has limited discretion to select the Fund's investments and in doing so will take into consideration the benchmark index.
- The Fund intends to replicate the benchmark index by holding the equity securities, which make up the benchmark index, in similar proportions to the benchmark index.
- The Fund may use derivatives (i.e. investments the prices of which are based on one or more underlying assets) for efficient portfolio management purposes (EPM) (i.e. to reduce risk or costs within the Fund's portfolio, or generate additional income). The Fund may engage in short-term secured lending of its investments to certain eligible third parties to generate additional income and off-set costs.
- Recommendation: This Fund may not be appropriate for short-term investment.
- Your units will be accumulating units (i.e. dividend income will be included in their value).
- Your units will be denominated in Sterling, the Fund's base currency.
- You can buy and sell your units daily. The minimum initial investment for this unit class is £100,000.

For more information on the Fund, share/unit classes, risks and charges, please see the Fund's prospectus, available on the product pages at www.blackrock.com

Risk and Reward Profile



- The risk indicator was calculated incorporating simulated historical data and may not be a reliable indication of the future risk profile of the Fund.
- The risk category shown is not guaranteed and may change over time.
- The lowest category does not mean risk free.
- The Fund is rated five due to the nature of its investments which include the risks listed below. These factors may impact the value of the Fund's investments or expose the Fund to losses.
  - Investment risk is concentrated in specific sectors, countries, currencies or companies. This means the Fund is more sensitive to any localised economic, market, political, sustainability-related or regulatory events.
  - The value of equities and equity-related securities can be affected by daily stock market movements. Other influential factors include political, economic news, company earnings and significant corporate events.
  - The benchmark index only excludes companies engaging in certain activities inconsistent with ESG criteria if such activities exceed the thresholds determined by the index provider. Such ESG screening may reduce the potential investment universe and this may adversely affect the value of the Fund's investments compared to a fund without such screening.
- Particular risks not adequately captured by the risk indicator include:
  - 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.

Charges

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.

The entry and exit charges shown are maximum figures. In some cases you might pay less. Please refer to your financial advisor or the distributor for the actual entry and exit charges.

*Subject to a charge of up to 2% paid into the Fund where the Manager suspects excessive trading by an investor.

The ongoing charges figure is based on expenses for the twelve month period ending 31 December 2025. This figure may vary from year to year. It excludes portfolio trade-related costs, except costs paid to the custodian and any entry/exit charge paid to an underlying collective investment scheme (if any).

** To the extent the Fund undertakes securities lending to reduce costs, the Fund will receive 62.5% of the associated revenue generated and the remaining 37.5% will be received by BlackRock as the securities lending agent. As securities lending revenue sharing does not increase the costs of running the Fund, this has been excluded from the ongoing 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 proceeds of your investments are paid out.

Charges taken from the Fund over each year	
Ongoing Charges	0.05%**
Charges taken from the Fund under certain conditions	
Performance Fee	None

Past Performance

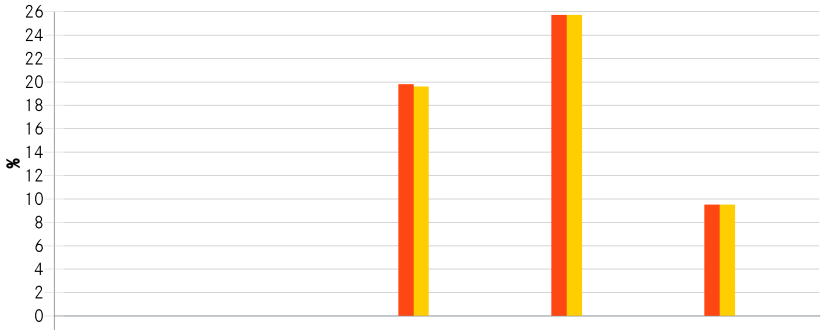
Past performance is not a guide to future performance.

The chart shows the Fund's annual performance in GBP for each full calendar year over the period displayed in the chart. It is expressed as a percentage change of the Fund's net asset value at each year-end. The Fund was launched in 2022. The unit class was launched in 2022.

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

†[1]Morningstar US ESG Enhanced UK12PM Net Index (GBP)

Historic performance to 31 December 2025



	2021	2022	2023	2024	2025
Fund			19.8	25.7	9.5
Target †[1]			19.6	25.7	9.5

Practical Information

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- The assets of the Fund are held on trust for its unitholders under English trust law which means that its assets cannot be used to discharge the liabilities of other sub-funds within BCIF. In addition, the Fund's assets are held separately from the assets of other sub-funds.
- Investors may switch their units in the Fund for units in another sub-fund within BCIF, subject to meeting certain conditions as set out in the prospectus.
- The Remuneration Policy of the Management Company, which describes how remuneration and benefits are determined and awarded, and the associated governance arrangements, is available at www.blackrock.com/Remunerationpolicy or on request from the registered office of the Management Company.

Key Investor Information

BNY | INVESTMENTS

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BNY Mellon Real Return Fund (Responsible)

INSTITUTIONAL SHARES W (ACCUMULATION) (ISIN: GB00BD6DRD55)

a sub-fund of BNY Mellon Investment Funds. This Fund is managed by BNY Mellon Fund Managers Limited

Objectives and Investment Policy

OBJECTIVE

The Fund seeks to deliver positive returns on a rolling 3 year basis after fees.

The Fund aims to deliver positive returns before fees within a range of cash (SONIA (30-day compounded)) on a rolling 3 year basis and cash (SONIA (30-day compounded)) + 4% per annum on a rolling 5 year basis (meaning a period of three years or five years respectively, no matter which day you start on). However, positive returns are not guaranteed and a capital loss may occur.

POLICY

The Fund will:

- invest predominantly, meaning at least 70% of its Net Asset Value (NAV) in a portfolio of UK and international securities that meet the Investment Manager's sustainability criteria. More information on the criteria can be found in the Prospectus;
- exclude direct investment in securities with material involvement in activities the Investment Manager deems harmful from an environmental and/or social perspective;
- follow a broad 'multi-asset' portfolio approach (e.g. company shares (i.e. equities) and similar investments, bonds and similar debt investments and cash);
- gain exposure to property or commodities through exchange listed securities and/or collective investment schemes;
- invest in bonds, issued by governments and companies, with high and low credit ratings (i.e. investment grade and/or sub-investment grade bonds as rated by Standard and Poor's or similar agencies);
- invest in derivatives (financial instruments whose value is derived from other assets) to help achieve the Fund's investment objective. The Fund will also use derivatives with the aim of risk or cost reduction or to generate additional capital or income; and
- limit investment in other collective investment schemes to 10% (including but not limited to another Sub-Fund or Sub-Funds of the Company).

The Fund may:

- invest in emerging markets;
- invest more than 35% of its NAV in government and public securities issued or guaranteed by a single state, local authority or public international body;
- invest up to 8.5% of its assets in systematic trading strategies, which are quantitative and rule-based in nature that seek to deliver returns across different market conditions. These strategies may either not be directly accessible through traditional investment instruments such as equities or bonds, or may be implemented more efficiently (from an operational and/or cost perspective). Access to these strategies may be gained through instruments such as structured notes, derivative instruments and collective investment schemes;
- invest in Contingent Convertible Securities (CoCo's); and
- invest up to 30% of its NAV in assets that do not meet the Investment Manger's sustainability criteria. This includes; Cash, near cash asset and money market instruments (including deposits, loans), Collective Investment Schemes, warrants, derivatives, transferable securities (such as company shares, convertible bonds, contingent convertible bonds, listed investment trusts, REITs, bonds and structured notes).

Benchmark: The Fund will measure its performance before fees against two benchmarks:

- 3-year Benchmark: Over 3-year periods the Fund measures its performance against the Sterling Overnight Index Average (SONIA), compounded over 30 days.
- 5-year Benchmark: Over 5-year periods the Fund measures its performance against SONIA, compounded over 30 days, plus 4% per year.

SONIA is the average interest rate banks pay to borrow pounds sterling overnight and is used as a proxy for the return on cash deposits. The 30-day rate is calculated by compounding the daily SONIA rates throughout the previous 30-day period.

The Fund will use the 3-year Benchmark as a lower threshold for the Fund's performance to match or exceed as it is representative of the return on cash deposits. The Fund will use the 5-year Benchmark as an upper threshold for the Fund's performance to match or exceed over any 5-year period as it is consistent with the level of risk the Fund takes.

The Fund is actively managed, which means the Investment Manager has discretion over the selection of investments, subject to the investment objective and policies as disclosed in the Prospectus.

OTHER INFORMATION

Treatment of income: net income generated will be retained within the Fund and reflected in the value of your shares.

Dealing: you can buy and sell your shares in the Fund between 9:00 and 17:00 (UK time) on each business day in England and Wales. Instructions received before 12:00 will receive the price quoted on that day. The minimum initial investment for this share class is GBP 500,000.

Risk and Reward Profile

Lower risk — **Higher risk**

Potentially lower reward — **Potentially higher reward**

1	2	3	**4**	5	6	7

We have calculated the risk and reward indicator, as shown above. It is based on the rate at which the value of the Fund has moved up and down in the past (i.e. volatility). It is not a guide to the future risk and reward rating of the Fund. The rating shown is not a target or guarantee and may shift over time. Even the lowest rating of 1 does not mean a risk-free investment.

This Fund is rated 4 because its historical value has shown moderate volatility. With a Fund rating of 4, you have a moderate risk of losing money but your chance for gains is also moderate.

THE FOLLOWING RISKS MAY NOT BE FULLY CAPTURED BY THE RISK AND REWARD INDICATOR:

Objective/Performance Risk: There is no guarantee that the Fund will achieve its objectives.

Currency Risk: This Fund invests in international markets which means it is exposed to changes in currency rates which could affect the value of the Fund.

Derivatives Risk: Derivatives are highly sensitive to changes in the value of the asset from which their value is derived. A small movement in the value of the underlying asset can cause a large movement in the value of the derivative. This can increase the sizes of losses and gains, causing the value of your investment to fluctuate. When using derivatives, the Fund can lose significantly more than the amount it has invested in derivatives.

Counterparty Risk: The insolvency of any institutions providing services such as custody of assets or acting as a counterparty to derivatives or other contractual arrangements, may expose the Fund to financial loss.

Responsible Investing Risk: The investment policy for this Fund places restrictions on its exposure to certain sectors or types of investments to reflect its responsible investing approach. The Fund's performance may be negatively impacted due to these restrictions in comparison to funds which do not have these restrictions. The Fund will not engage in securities lending activities and, therefore, may forego any additional returns that may be produced through such activities.

Performance Aim Risk: The performance aim is not a guarantee, may not be achieved and a capital loss may occur. Funds which have a higher performance aim generally take more risk to achieve this and so have a greater potential for returns to vary significantly.

Changes in Interest Rates & Inflation Risk: Investments in bonds/money market securities are affected by interest rates and inflation trends which may negatively affect the value of the Fund.

Credit Ratings and Unrated Securities Risk: Bonds with a low credit rating or unrated bonds have a greater risk of default. These investments may negatively affect the value of the Fund.
Credit Risk: The issuer of a security held by the Fund may not pay income or repay capital to the Fund when due.
Emerging Markets Risk: Emerging Markets have additional risks due to less-developed market practices.
Shanghai-Hong Kong Stock Connect and/or the Shenzhen-Hong Kong Stock Connect ("Stock Connect") Risk: The Fund may invest in China A shares through Stock Connect programmes. These may be subject to regulatory changes and quota limitations. An operational constraint such as a suspension in trading could negatively affect the Fund's ability to achieve its investment objective.
China Interbank Bond Market and Bond Connect Risk: The Fund may invest in China interbank bond market through connection between the related Mainland and Hong Kong financial infrastructure institutions. These may be subject to regulatory changes, settlement risk and quota limitations. An operational constraint such as a suspension in trading could negatively affect the Fund's ability to achieve its investment objective.
CoCo's Risk: Contingent Convertible Securities (CoCo's) convert from debt to equity when the issuer's capital drops below a pre-defined level. This may result in the security converting into equities at a discounted share price, the value of the security being written down, temporarily or permanently, and/or coupon payments ceasing or being deferred.
Investment in Infrastructure Companies Risk: The value of investments in Infrastructure Companies may be negatively impacted by changes in the regulatory, economic or political environment in which they operate.
A complete description of risk factors is set out in the Prospectus in the section entitled "Risk Factors".

Charges

The charges cover the costs of running the Fund, including the costs of marketing and selling. 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%**

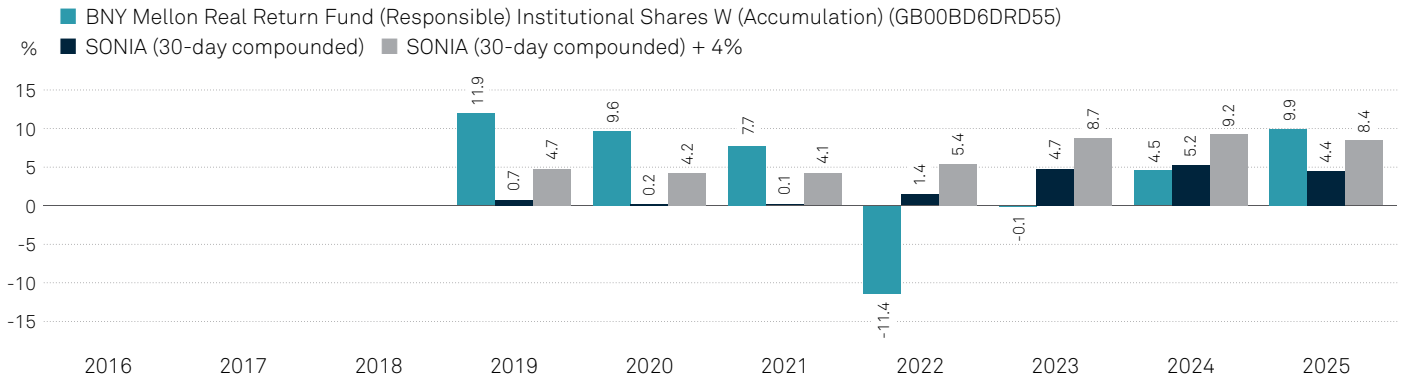
This is the maximum that might be taken out of your money before it is invested and before the proceeds of your investment are paid out.

CHARGES TAKEN FROM THE FUND OVER A YEAR	
Ongoing charges	**0.84%**

CHARGES TAKEN FROM THE FUND UNDER CERTAIN SPECIFIC CONDITIONS
Performance fee **None**

The ongoing charge is based on expenses calculated on 31 December 2025. This may vary from year to year. It excludes performance fees and portfolio transaction costs, except in the case of an entry/exit charge paid when buying or selling units in another investment fund.
More information about charges is available in the "Fees and Expenses" section of the Prospectus.

Past Performance



The chart includes all charges except entry charges.
Fund launch date - 24 April 2018.
Share class launch date - 24 April 2018.
Performance of this share class is shown in GBP.
Performance of the Benchmark is shown in GBP.
Past performance is not a guide to future performance.

The chart shows the Fund's performance for each full calendar year against the Benchmark.
Effective 1st October 2021, the benchmark changed from the London Interbank Offered Rate (LIBOR) to the Sterling Overnight Index Average (SONIA). All benchmark past performance prior to this date was calculated against LIBOR.

Practical Information

Legal Status: The Fund is a sub-fund (part) of BNY Mellon Investment Funds ("BNY MIF"), an umbrella structure comprising different sub-funds. The assets of the Fund belong exclusively to that sub-fund and may not be used to discharge the liabilities of or claims against any other person or body, including BNY MIF or any other sub-fund within the umbrella.
Documents: Copies of the Prospectus, annual and interim reports and accounts which are prepared for the umbrella may be obtained free of charge from www.bny.com/investments or from BNY Mellon Fund Managers Limited, BNY Mellon Centre, 160 Queen Victoria Street, London EC4V 4LA. These documents are available in English.
Share price: The latest share price and other information, including how to buy or sell shares, are available from the website and address given above. Other share classes are offered by the Fund as set out in the Prospectus.
Switching: Investors may switch shares in the Fund for shares in other sub-funds of BNY MIF provided they satisfy the criteria applicable to investment in other sub-funds. Further information on switching is contained in the "Switching" section of the Prospectus.
Liability statement: BNY Mellon Fund Managers Limited may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Fund.
Depositary: NatWest Trustee and Depositary Services Limited.
Tax: The tax legislation of the Fund's domicile may have an impact on your personal tax position. For further details, please speak to an adviser.
Remuneration Policy: Details of the up-to-date remuneration policy of BNY Mellon Fund Managers Limited including, but not limited to, a description of how remuneration and benefits are calculated and the identity of persons responsible for awarding the remuneration and benefits are available on www.bny.com/investments. A paper copy will be made available free of charge upon request.
Index Providers: Further information about the index providers is set out under 'Benchmark Provider Disclaimers' in the Prospectus.

This Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority. BNY Mellon Fund Managers Limited is authorised in the United Kingdom and regulated by the Financial Conduct Authority. This key investor information is accurate as at 20 April 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.

CG Aegon Ethical Corporate Bond Fund

a sub-fund of CG Aegon Asset Management UK ICVC (the "Company")

Sterling Class B - Accumulation shares (ISIN: GB00B018K352)

This fund is managed by Carne Global Fund Managers (UK) Limited (the authorised corporate director ("ACD")).

Objectives and investment policy

Objective: to provide a combination of income and capital growth over any 7 year period.

Policy: The Fund operates an ethical screen which means that the Fund will limit or avoid investment in companies that are involved in or exposed to activities that may be considered as having adverse effect either on society or the environment and are commonly considered as unethical. The Fund's criteria defines the initial investment universe ('Criteria'). For further details on the Criteria please see the Fund's Prospectus.

The Fund will invest at least 80% in a portfolio of investment grade corporate bonds issued anywhere in the world.

Investment grade corporate bonds are bonds issued by companies whose credit rating is deemed to be investment grade, defined as Baa3 or higher by Moody's Investor Services (Moody's) BBB- or higher by Standard & Poor's (S&P) or BBB- or higher by Fitch, or their respective successors or equivalents.Where multiple ratings exist, the average credit rating is used.

The Fund may also invest up to 10% in high yield corporate bonds issued anywhere in the world.

High yield corporate bonds are considered by the investment manager to be bonds issued by companies whose credit rating is defined as Ba1 or below by Moody's or BB+ or below by Standard and Poor's or BB+ or below by Fitch or their respective successors or equivalents. High yield bonds also include non-rated instruments.Where multiple ratings exist, the average credit rating is used.

The Fund may invest up to 10% in contingent convertible bonds (CoCos) being a type of bond which has the potential to convert to equity dependent/contingent upon a specific event.Non-Sterling exposure will typically be hedged back to Sterling to reduce currency risk but the Fund is permitted to take active non-Sterling exposure.

Further details of the Investment Manager's broader approach to Responsible Investing and process can be found in the Document Section of the website at www.aegonam.com under the section Responsible Investing.

The Fund is actively managed and the Investment Manager adjusts the Fund's credit exposure and duration (interest rate risk) based on an analysis of the prevailing economic and market conditions.

Subject to its custom-defined Criteria, the Fund will also seek to achieve diversification across individual issuers and sectors when constructing the portfolio.

To the extent that the Fund is not fully invested as set out above, the Fund may also invest in other transferable securities, collective investment schemes (up to 10% of Net Asset Value and which may include schemes managed by the Investment Manager, the ACD or their affiliates), money market instruments, deposits and cash and near cash. It is intended that investment in any other collective investment schemes will be predominately in approved money market instruments.

Derivatives may be used for investment purposes, for example exposure to assets may be gained through the use of derivatives. Derivatives may also be used for efficient portfolio management (including hedging to reduce currency risk).

Other information

You can buy, sell or exchange the Fund's shares on any business day (see 'Dealing Day' in the Prospectus Definitions for more information).

Income the Fund receives will be reinvested and automatically reflected in the value of your shares.

The Fund is not managed in reference to any index or benchmark

It is expected that the Fund will be held as part of a diversified portfolio which may include other assets such as bonds, equities, property and cash.

Risk and reward profile

1	2	3	**4**	5	6	7

Lower risk / potentially lower rewards — **Higher risk / potentially higher rewards**

The risk/reward profile shows the risk of investing in the Fund, based on the rate at which its value has changed in the past. This Fund has the above risk/reward rating because bond prices can be affected by political or economic events, changes in exchange rates, and changes in interest rates. Funds in category 4 have in the past shown moderate volatility. With a fund of category 4, you have a moderate risk of losing money but your chance for gains is also moderate.

The Fund's category is not guaranteed and may change over time. It is calculated using historical data, which may not be a reliable indication for the future. Category 1 does not mean 'risk free'.

The following risks which are not, or are not fully, reflected in the risk/reward profile are also relevant to the Fund:

Credit: An issuer of bonds may be unable to make payments due to the Fund (known as a default). The value of bonds may fall as default becomes more likely. Both default and expected default may cause the Fund's value to fall. High yield bonds generally offer higher returns because of their higher default risk and investment grade bonds generally offer lower returns because of their lower default risk.

Liquidity: The Fund's value may fall if bonds become more difficult to trade or value due to market conditions or a lack of supply and demand. This risk increases where the Fund invests in high yield bonds.

ESG Risk: Applying ESG factors to the investment analysis may impact the investment decision for securities of certain issuers and therefore the Fund may forgo some market opportunities available to funds that do not use ESG factors. Securities of issuers with ESG practices may shift into and out of favor depending on market and economic conditions, and the Fund's performance may at times be better or worse than the performance of funds that do not use ESG factors. Full details of risks are disclosed in the section 'Risk Factors' in the Prospectus.

Interest Rate Risk: Bond values are affected by changes in interest rates. When interest rates rise, the value of the Fund is likely to fall.

Full details of risks are disclosed in the section 'Risk Factors' in the Prospectus.

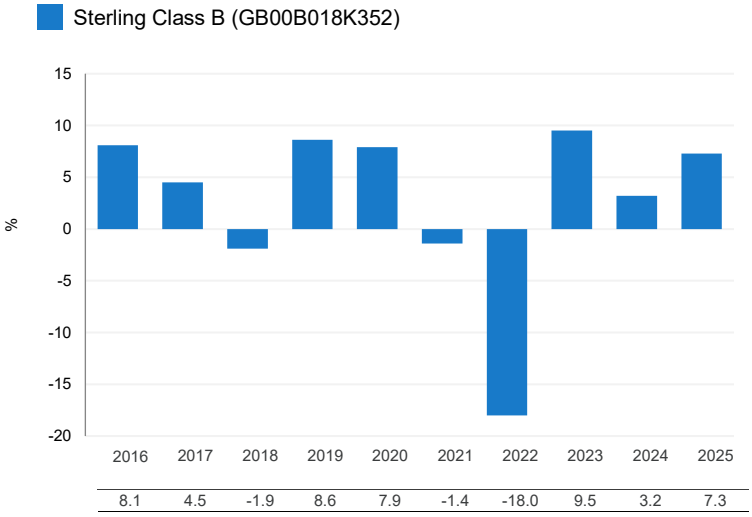
Charges

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

One-off charges taken before or after you invest	
Entry charge	None
Exit charge	None
This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.	
Charges taken from the Fund over a year	
Ongoing charges	0.47%
Charges taken from the Fund under certain specific conditions	
Performance fee	None

The entry and exit charges shown are the maximum figures, and in some cases you may pay less. You can find out specific charges which apply to your investment by contacting your financial adviser, distributor, or by contacting us using the details given in the Practical Information section.
The ongoing charge is based on expenses for the year to 31 December 2025. This figure may vary from year to year. It excludes any portfolio transaction costs (except in the case of an entry/exit charge paid by the Fund when buying and selling shares in another fund).
Switches or Conversion: 1st 4 in any calendar year are free, and subject to a charge of 1.5% on each transaction thereafter.
More detailed information on charges can be found in the 'Fees and Expenses' section of the Prospectus.

Past performance



Past performance is not a guide to future performance.
Fund launch date: 28 April 2000
Share class launch date: 03 June 2004
Performance is calculated in GBP.
The past performance calculation does not take into account the entry and exit charges but does take into account the ongoing charge, as shown in the 'Charges' section.
Note: On 7th September 2020 the name of the Fund changed from Kames Ethical Corporate Bond Fund to Aegon Ethical Corporate Bond Fund.
Note: On 3rd August 2026 the name of the Fund changed from Aegon Ethical Corporate Bond Fund to CG Aegon Ethical Corporate Bond Fund.

Practical information

CG Aegon Asset Management UK ICVC is a UK UCITS scheme structured as an umbrella company with various sub-funds, with segregated liability between sub-funds. This document describes one sub-fund of the UK UCITS; the Prospectus and the Report and Accounts are prepared for the entire UK UCITS.
You can exchange your holdings into another share class of the Fund, or another sub-fund of the UK UCITS, at any time. More detailed information on exchanging can be found in the 'Buying, Redeeming, Switching and Conversion of Shares' section of the Prospectus.
The assets and liabilities of the Fund are segregated by law. Accordingly, the assets of this Fund belong exclusively to it and may not be used to meet the liabilities of, or claims against, any other funds within the Company. Any liability incurred on behalf of, or attributable to, the Fund shall be discharged solely out of the assets of the Fund.
The depositary is Citibank UK Ltd.
The prices of shares will be published daily on the Investment Manager's website (www.aegonam.com).
Further information about the Fund and copies of the Prospectus and the latest Annual and Semi-Annual Report and Accounts can be obtained, free of charge, on the Investment Manager's website (www.aegonam.com). These documents are available in English.
You should be aware that tax legislation in the UK (where the Fund is authorised) may have an impact on your personal tax position.
The ACD 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.
Copies of the ACD's remuneration policy, including a description of how remuneration and benefits are calculated and the identity of the persons responsible for awarding them, may be obtained free of charge from the ACD whose address is, 2nd Floor, 29-30 Cornhill, London, EC3V 3NF, United Kingdom.

CG Aegon Asset Management UK ICVC is authorised in the United Kingdom and regulated by the Financial Conduct Authority (FCA).
Carne Global Fund Managers (UK) Limited is authorised in the United Kingdom and regulated by the Financial Conduct Authority (FCA).
This key investor information is accurate as at 03/08/2026

Key Investor Information

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**

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

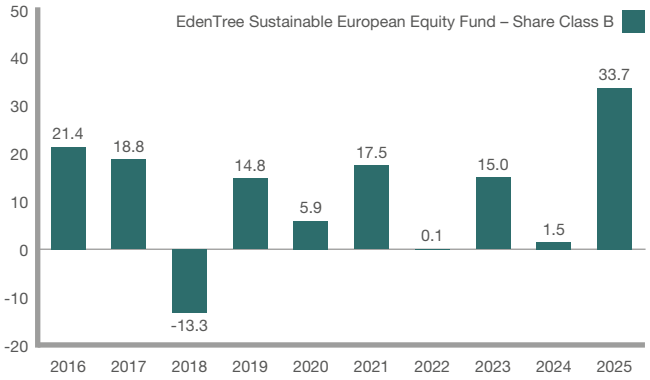
The entry charge shown is a maximum figure. In some cases you might pay less – you can find this out from your financial adviser or distributor.

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**

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

- Depositary: 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. 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

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 June 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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Key Investor Information

EdenTree Sustainable Sterling Bond Fund

Share Class B

GB00B2PF8D20

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

The Fund aims to generate a regular level of income payable quarterly.

Sustainability Objective

To invest in organisations 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, organisations must meet the EdenTree Standard of Sustainability.

The Fund seeks to invest in a highly diversified portfolio of Government bonds and good quality fixed-interest securities issued by organisations. The Fund's investments will be at least 80% denominated in Sterling but the Fund may invest in other currency bonds and securities that the Manager thinks appropriate to meet the investment objective.

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 70% of the fund's assets will be invested in line with the sustainability approach. Up to 30% 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**

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 significant the rises and falls in the Share Class price have been historically.
- For example a Share Class whose price has experienced 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 4 as its price has experienced moderate 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.
- Changes in interest rates will affect the value and the interest earned from the bonds held by the Fund. When interest rates rise, the capital value of the Fund is likely to fall and vice versa.
- The issuer of a financial security held within the Fund may not pay income or repay capital to the Fund when due. The value of a security may be affected by the general state of the economy and market perception of the risk of default.

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	0.72%
Charges taken from the Fund under specific conditions	
Performance fee	None

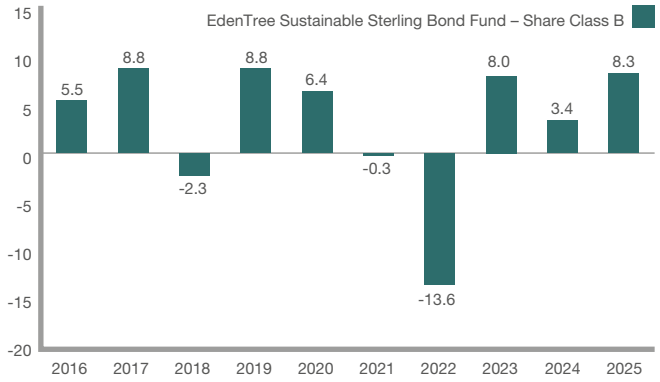
The entry charge shown is a maximum figure. In some cases you might pay less – you can find this out from your financial adviser or distributor.

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**

Past performance



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

- The Fund was launched on 1 April 2008.
- This Share Class was launched on 1 April 2008.
- 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

- Depositary: 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. 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

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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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
INVESTORS

Janus Henderson

Global Sustainable Equity Fund Class I Acc ISIN: GB00B71DPP64

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 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 assets in shares (also known as equities) of companies, of any size, in any industry and in any country, 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 revenues 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 MSCI World Index. The index represents the most appropriate and useful comparator for assessing the Fund's performance because there is a high degree of overlap between the constituents of the index and the initial investible universe of the Fund, but the index does not define the Fund's investment universe. The Investment Manager has discretion to choose investments for the Fund that are not in the index or with weightings that are different compared to the index.

As an additional means of assessing the performance of the Fund, the IA Global 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. The Fund has a bias towards "growth" equities. The "growth" approach emphasises investments in companies the Investment Manager believes have the potential for above-average earnings growth. 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. 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.

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) and income shares (shares in which net income may be paid out to investors).

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.

Risk and reward profile

Potentially lower reward						Potentially higher reward
Lower risk						Higher risk
1	2	3	4	**5**	6	7

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 the historic volatility of the share class. 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.

Investment Style - Growth The Fund follows a growth investment style that creates a bias towards certain types of companies. This may result in the Fund significantly underperforming or outperforming the wider market.

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).

Charges taken from the Fund over a year

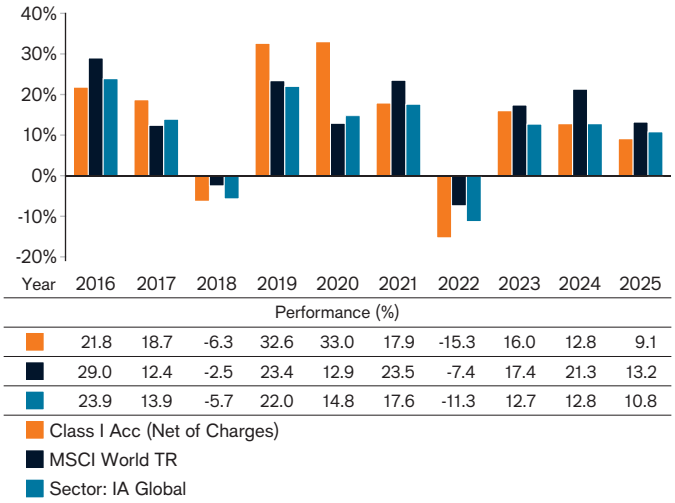
Ongoing Charges	0.85%

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.

Past performance



Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
	Performance (%)									
Class I Acc (Net of Charges)	21.8	18.7	-6.3	32.6	33.0	17.9	-15.3	16.0	12.8	9.1
MSCI World TR	29.0	12.4	-2.5	23.4	12.9	23.5	-7.4	17.4	21.3	13.2
Sector: IA Global	23.9	13.9	-5.7	22.0	14.8	17.6	-11.3	12.7	12.8	10.8

The past performance is calculated in GBP.

The Fund was launched in July 1991 and the share class was launched in July 2012.

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

Depositary: NatWest Trustee and Depositary 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**. 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** 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**. 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.

Janus Henderson
INVESTORS

Key Investor Information

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JUPITER

Jupiter Ecology Fund I-Class

I-Class Accumulation Units, ISIN: GB00B4KLC262

The Manager is Jupiter Unit Trust Managers Limited.

SDR labels. Sustainability label: This Fund complies with the requirements of the FCA's Sustainability Focus Label. Sustainability Focus funds invest mainly in assets that focus on sustainability for people or the planet.

Objectives and investment policy

Objective

To provide capital growth (with the prospect of income) over the long term (at least five years) by investing globally in companies that generate or enable positive solutions to climate change and/or environmental degradation through their products and services in clean energy, green mobility, green buildings and industry, sustainable agriculture and land, sustainable oceans and freshwater systems or the circular economy ("Environmental Solution Themes").

Policy

At least 70% of the Fund is invested directly in the shares of Environmental Solutions Companies based anywhere in the world. The Fund may also invest up to 30% in closed-ended funds (including funds managed or operated by Jupiter or an associate of Jupiter), or shares of companies that have a 20-50% revenue alignment to the provision of solutions to climate change and/or environmental degradation and cash near cash, money market instruments and deposits. Investment in these shares are for diversification purposes and investment in cash, near cash, money market instruments and deposits is for liquidity management purposes.

The Fund may only enter into derivative transactions for the purposes of efficient portfolio management (including hedging), i.e. to reduce risk, minimise costs or generate additional capital and/or income. The Fund may not enter into derivative transactions for investment (i.e. speculative) purposes.

The Fund will not invest in assets which conflict with the sustainability objective of the Fund.

Strategy

Investee companies must meet the "Standard" to be an "Environmental Solutions Company": (i) derive at least 50% of its revenues from one or more of the Environmental Solutions Themes; and (ii) not contravene the sustainability objective of the Fund. The investment manager applies a "pass-fail approach" in determining whether a company meets the Standard. Both third party data and proprietary analysis may be used within the Investment Manager's assessment of whether a company is an Environmental Solutions Company.

When selecting companies for investment, the investment manager applies a screening policy: https://www.jupiteram.com/documents/jupiter-ecology-screening-policy/. It is possible that Environmental Solutions Companies may have a material negative impact on environmental and/or social outcomes in pursuit of the Fund's sustainability objective. The investment manager will measure and report on the sustainable outcomes achieved by the products and services of the Environmental Solutions Companies (and therefore the attainment of the Fund's sustainability objective). The investment manager will engage with investee companies during the holding period and use escalation in certain circumstances.

Benchmarks

Comparator benchmark - MSCI AC World - Net Total Return Index

The MSCI AC World - Net Total Return Index is an industry standard index and is one of the leading representations of global stock markets. It is easily accessible and a good relative measure to assess performance outcomes.

Comparator Benchmark - IA Global

Many funds sold in the UK are grouped into sectors by the Investment Association (the trade body that represents UK investment managers), to help investors to compare funds with broadly similar characteristics. This Fund is classified in the IA Global.

Active Management

The Fund is actively managed. This means the Investment Manager is taking investment decisions with the intention of achieving the Fund's investment objective; this may include decisions regarding asset selection, regional allocation, sector views and overall level of exposure to the market. The Investment Manager is not in any way constrained by the benchmark in their portfolio positioning.

Recommendation

This fund may not be suitable for investors who plan to withdraw their capital within 5 years.

Any income arising in relation to this unit class will be accumulated (i.e. automatically reinvested and reflected in the price 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 on any business day we will make the transaction on the same day. If you tell us to buy or sell units after 12pm we will make the transaction on the following business day.

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 in the table below shows the Fund's ranking on the Risk and Reward Indicator.

Typically lower rewards, lower risk — **Typically higher rewards, higher risk**

1	2	3	4	**5**	6	7

- 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).
- **Currency (FX) Risk** - The Fund can be exposed to different currencies and movements in foreign exchange rates can cause the value of investments to fall as well as 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.
- **Derivative risk** - the Fund may use derivatives to reduce costs and/or the overall risk of the Fund (this is also known as Efficient Portfolio Management or "EPM"). Derivatives involve a level of risk, however, for EPM they should not increase the overall riskiness of the Fund.
- **Counterparty Default Risk** - the risk of losses due to the default of a counterparty e.g. on a derivatives contract or a custodian that is safeguarding the Fund's assets.
- **Sustainability Investment Risk** - The Fund chooses its investments by considering the sustainability criteria as well as the potential for financial return. This means that investment returns in the Fund might differ from other investments that do not utilise similar sustainability criteria as part of the investment process. This may have a material negative impact on the value of the Fund's investments in certain sustainability-related scenarios.
- **Sustainability Data** - The Fund may use sustainability data from a number of sources which may be incomplete, inaccurate or inconsistent and may impact investment decisions.
- For a more detailed explanation of risk factors, please refer to the "**Risk Factors**" section of the Scheme Particulars.

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

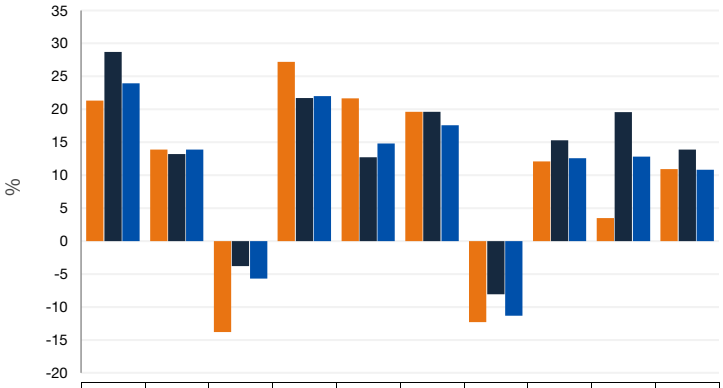
Ongoing charges	0.78%

Charges taken from the Fund under 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 ongoing charges figure is based on the fixed annual charge as detailed in the Scheme Particulars. 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/. 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.
- Further information about charges is available in section 18 of the Scheme Particulars which are available from Jupiter on request.

Past performance



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Fund	21.3%	13.9%	-13.8%	27.2%	21.7%	19.6%	-12.3%	12.1%	3.5%	10.9%
Comparator Benchmark 1	28.7%	13.2%	-3.8%	21.7%	12.7%	19.6%	-8.1%	15.3%	19.6%	13.9%
Comparator Benchmark 2	23.9%	13.9%	-5.7%	22.0%	14.8%	17.6%	-11.3%	12.6%	12.8%	10.8%

Source: Morningstar.

- Past performance is not a guide to future performance.
- Fund launch date: 01/04/1988
- Share/unit class launch date: 15/06/2009
- Performance is calculated in GBP.
- The past performance shown in the chart includes all charges except any entry and exit charges.
- Comparator Benchmark 1 - Prior to 30/06/2019 FTSE World, from 01/07/2019 - 05/05/2022 FTSE Environmental Technology 100 Index, from 06/05/2022 - Present MSCI All Country World Index.
- Comparator Benchmark 2 - IA Global
- Performance is only shown against the current comparator benchmark(s) in place.

Practical information

- The Trustee and Depositary of the Fund is The Bank of New York Mellon (International) Limited, which also acts as custodian.
- Further information can be found by requesting the Scheme Particulars or annual and half-yearly report and accounts which are available from Jupiter on request by contacting our Customer Services Team on 0800 561 4000. These documents are available in English and are free of charge.
- Jupiter operates a Group-wide remuneration policy, overseen by an independent Remuneration Committee. Details of this policy, including an overview of remuneration elements and associated governance processes, are set out on our website www.dms-api.jupiteram.instinctcentral.io/documents/permalink/Jupiter-Remuneration-Policy.pdf. A paper copy of these Remuneration Disclosures is available free of charge, upon request.
- Unit prices can be found by visiting the Jupiter website, www.jupiteram.com.
- Tax law may have an impact on your own tax position. We advise you to take tax advice where necessary.
- 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 Scheme Particulars of the Fund.
- Other unit classes are available. Further information is available from Jupiter on request.

LIONTRUST
COURAGE · POWER · PRIDE

Liontrust Sustainable Future UK Growth 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 UK Growth Fund is a sub-fund of the Liontrust Sustainable Future ICVC and categorised as a UCITS scheme. This document is based upon the 2 Acc GBP (ISIN: GB0030028764). 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 deliver capital growth over the long-term (5 years or more) by actively investing in securities that make a positive contribution towards sustainable development.
- The Fund will invest in UK securities 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.
- 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.
- 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 may, under certain circumstances, 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.
- The investment process seeks to generate strong returns from investing in companies aiming to deliver profits through positive social and environmental impacts. The fund managers look at the world through the prism of sustainability themes, these can be categorised into three broad themes – Better resource efficiency (cleaner), Improved health (healthier) and Greater safety and resilience (safer) – and then 22 themes within these.
- The fund managers seek to invest in well-run companies whose products and operations capitalise on the transformative changes the Liontrust Sustainable Investment team has highlighted. The managers believe identifying these powerful themes and investing in exposed companies can make for attractive and sustainable investments.

Risk and Reward Profile



Lower Risk
Typically lower rewards

Higher Risk
Typically higher rewards

- 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 UK equities.
- 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.
- The SRRI may not fully take into account the following risks:
  – that a company may fail thus reducing its value within the Fund;
  – overseas investments may carry a higher currency risk. They are valued by reference to their local currency which may move up or down when compared to the currency of the Fund.
- **Credit Counterparty Risk:** outside of normal conditions, the Fund may hold higher levels of cash which may be deposited with several credit counterparties (e.g. international banks). A credit risk arises should one or more of these counterparties be unable to return the deposited cash.
- **Diversification Risk:** the Fund is expected to invest in companies predominantly in a single country which maybe subject to greater political, social and economic risks which could result in greater volatility than investments in more broadly diversified funds.
- **Liquidity Risk:** the Fund will invest in smaller companies and may invest a small proportion (less than 10%) of the Fund in unlisted securities. There may be liquidity constraints in these securities from time to time, i.e. in certain circumstances, the fund may not be able to sell a position for full value or at all in the short term. This may affect performance and could cause the fund to defer or suspend redemptions of its shares.
- **Smaller Companies Risk:** the Fund may invest in companies listed on the Alternative Investment Market (AIM) which is primarily for emerging or smaller companies. The rules are less demanding than those of the official List of the London Stock Exchange and therefore companies listed on AIM may carry a greater risk than a company with a full listing.
- **Style Risk:** the Fund's investment approach follows a specific style. This means the Fund may perform differently from the broader market or other funds that adopt a different style. For example, growth stocks often trade at higher valuations and can be more sensitive to changes in interest rates or market sentiment, which may lead to greater volatility. Conversely, value stocks may underperform during periods when growth investing is favoured. Although quality companies with strong balance sheets, stable earnings, and robust governance practice may reduce certain risks, they can underperform in markets that favour higher-risk or cyclical investments. If the chosen style is out of favour, the Fund's performance may be adversely affected regardless of overall 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.

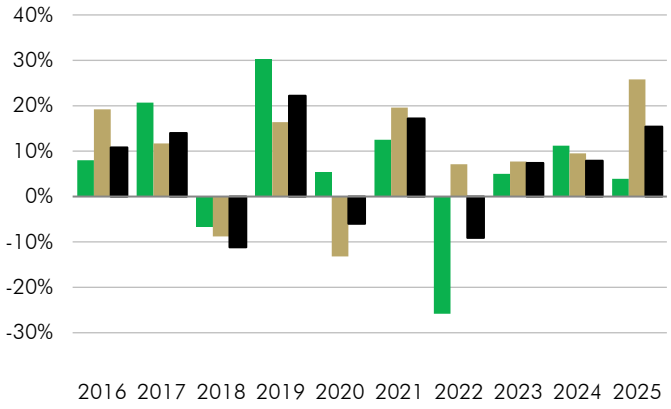
Charges

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	0.84%
Charges taken from the Fund under certain specific circumstances	
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. 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. or visit the costs and charges page on our website at www.liontrust.com/costs-and-charges.

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 19 February 2001.
- The 2 Acc GBP launch date is 19 February 2001.
- The base currency of the Fund is GBP.



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Liontrust Sustainable Future UK Growth Fund 2 Acc GBP	8.0%	20.7%	-6.7%	30.2%	5.3%	12.5%	-25.8%	5.0%	11.2%	3.9%
MSCI UK	19.2%	11.7%	-8.8%	16.4%	-13.2%	19.6%	7.1%	7.7%	9.5%	25.8%
IA UK All Companies	10.8%	14.0%	-11.2%	22.2%	-6.0%	17.2%	-9.1%	7.4%	7.9%	15.4%

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.

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 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. 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.

Liontrust Fund Partners LLP 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. This Key Investor Information is accurate as at 19/05/2026.

Key Investor Information

RATHBONES ASSET MANAGEMENT

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.

Rathbone Ethical Bond Fund (I Acc)

Fund Manager: Rathbones Asset Management Limited

I Acc ISIN GB00B77DQT14

Objectives and investment policy

The objective of the fund is to deliver a greater total return than the IA Sterling Corporate Bond sector, after fees, over any rolling five-year period. There is no guarantee that this investment objective will be achieved over five years, or any other time period.

We use the IA Sterling Corporate Bond sector as a target for our fund's return because we aim to consistently outperform the average return of our competitors.

We also use the iBoxx £ Corporates index as a comparator benchmark against which you can compare the fund's performance.

The fund aims to promote positive environmental and/or social outcomes alongside its financial return objectives. The fund invests in and actively engages with a portfolio of assets that either contribute to, or have the potential to contribute to, at least one of these goals for a more sustainable world: Decent work, habitats and ecosystems, inclusive economies, resilient institutions, energy and climate, health and wellbeing, innovation and infrastructure, resource efficiency.

To meet the investment objective, the fund manager will invest at least 80% of our fund in corporate bonds with an investment-grade rating (AAA to BBB-). The remaining 20% of the fund is invested in corporate bonds with a credit rating below BBB- or with no rating at all. Up to 10% of the fund can be invested directly in contingent convertible bonds. The fund may invest globally but at least 80% of the portfolio will be invested in sterling denominated assets or hedged back to sterling. Derivatives may be used by the fund for investment purposes, efficient portfolio management and hedging. The use of derivatives for investment purposes may increase the volatility of the fund's Net Asset Value and may increase its risk profile.

Our fund's ethical and sustainability criteria are applied by Rathbone Greenbank Investments, an ethical research division of our company, which cannot be influenced by our fund managers. Companies are assessed against positive and negative social and environmental criteria. For us to invest in a company, it must satisfy at least one of the following: strong employment practices, sustainable environmental practices or community engagement and commitment to human rights. We do not invest in companies engaged in the following:

Alcohol manufacturing
Carbon-intensive industries
Human rights abuses
Alcohol retail
Poor employment practices
Nuclear power
Animal welfare violations
Polluting the environment
Pornography
Armaments
Gambling
Tobacco manufacturing

Our fund is designed for investors with a basic knowledge of bonds who seek income and growth. You should intend to invest for longer than five years, understand the risks of our fund and have the ability to bear a capital loss. For definitions please visit the glossary on our website. You can buy and sell units on each business day of the fund between 9am and 5pm.

Any income arising in relation to this unit class will be accumulated (i.e. automatically reinvested and reflected in the price of the shares).

We actively manage our fund, which means we can choose what we invest in as long as it's in line with the investment objective and policy. Because of this, our fund's performance can diverge significantly from its benchmarks over shorter periods of time and therefore isn't appropriate for investors who plan to withdraw their money within 5 years.

Risk and reward profile



Typically lower rewards, Lower risk

Typically higher rewards, Higher risk

These numbers rate how the Fund may perform and the risk of losing some or all of your investment. In general the potential for higher returns also implies a higher level of risk.

This indicator is a measure of the fund's past volatility (the extent and rapidity of up-and-down movements of the value of an investment). It may not be a reliable indication of the fund's future risk. The risk category shown is not a target or a guarantee and may change over time.

The risk category is calculated using historical data and 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.

However, the lowest category (1) does not mean a risk free investment.

During unusual market conditions, the risks normally experienced by the fund may increase significantly, and in addition, the fund may be subject to the following risks:

Credit risk: Bonds that we own can become more or less creditworthy and will fluctuate in value resulting in gains or losses. Bonds that we own may fail to meet their legal obligations, such as missing an interest payment. This is known as a 'default' and will result in a loss.

Interest Rate Risk: Most bonds pay us a fixed amount over an agreed period of time. If interest rates rise these bonds become less valuable and we may be locked into an unfavourable investment. If interest rates fall these bonds become more valuable.

Counterparty risk: A company that we deal with may renege on its obligations, costing you money.

Liquidity risk: Some assets become hard to sell at their expected price, especially in times of market stress. This could mean we have to sell assets below their expected price resulting in a loss. In extreme circumstances, we may suspend the fund to protect your investment, resulting in you being unable to access your money.

Sustainability Risk: Returns could deviate from the market or funds that don't promote environmental or social characteristics, or that don't avoid investments/sectors e.g., oil, tobacco.

Management risk: People make the investment decisions for our fund. If they make unfavourable decisions, you could lose money.

Operational risk: We rely on complex systems to ensure that trades are completed, our fund's assets are accounted for and that you can buy or sell our fund. If our systems fail, you could be inconvenienced or lose money.

Derivatives risk: Sometimes we invest in financial contracts or assets with similar exposures, such as structured products and currency hedging. These assets can be used to offset risks or meet other objectives, however market moves can cause these assets returns not to align with those objectives and can result in losses or gains.

The risk indicator for this fund reflects the following:

- The emphasis on income helps the manager to maintain a moderate risk profile for the fund.

Charges

One-off charges taken before or after you invest	
Entry Charge	0.00%
Exit Charge	0.00%
This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.	
Charges taken from the fund over a year	
Ongoing Charges	0.66%
Charges taken from the Sub-Fund under certain specific conditions.	
Performance Fee	None

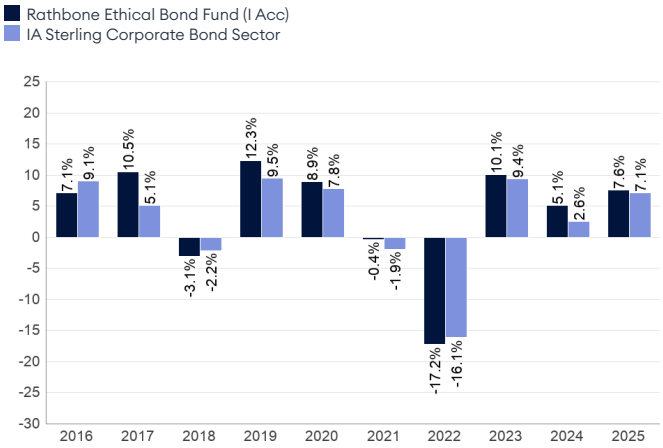
The Fund does not charge entry or exit charges.

For more information about charges, please see the "Charges" section of the fund's Prospectus, available by calling the Information Line or emailing RAM@Rathbones.com.

The charges you pay are used to pay for the costs of running the Fund, including the costs of managing and distributing it. These charges reduce the potential growth of your investment. The fund manager receives an annual fee, which is included in the ongoing charges shown. Ongoing charges are the same for all investors in the same class. The charges shown are based on actual fees and expenses. The ongoing charges figure excludes portfolio transaction costs.

The value of investments in the fund and the income from them may go down as well as up and you may not get back your original investment when you sell your units.

Past performance



The performance of this Class is calculated in GBP

This share class launched on 01 March 2012.

The Fund launched on 14 May 2002.

Past performance should not be seen as an indication of future performance. Basis of performance: Price performance based upon mid to mid price. Past performance is reported on a full calendar year basis.

Practical information

Depositary: NatWest Trustee and Depositary Services

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 and the suitability of this investment.

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), and on other funds, or to obtain a free copy of the fund's Prospectus or the annual and semi-annual unit holder reports, call the Information Line or write to the registered office, at the address below. The Prospectus and unit holder reports are in English.

For fund performance and most recent unit price, go to www.rathbones.com/am.

The up-to-date remuneration policy of the fund manager, 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, including the composition of the remuneration committee, is available free of charge upon request at the fund manager's registered office. A summary thereof is available on https://www.rathbones.com/en-gb/remuneration-policy

Notices: Rathbones Asset 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 fund. The assets of each of our funds are segregated, meaning that each fund is insulated from any losses or claims associated with other funds.

Address: Rathbones Asset Management Limited, 30 Gresham Street, London, EC2V 7QN
Information line: 02073990399
Telephone: 02073990000
Facsimile: 02073990057
Email: RAM@Rathbones.com
Website: www.rathbones.com/am

A member of the Rathbones Group. Registered No.2376568

ROYAL LONDON ASSET MANAGEMENT

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.

Royal London Emerging Markets Equity Tilt Fund (Accumulation - Class Z Shares)

A sub-fund of Royal London Equity Funds ICVC ISIN: GB00BZ8FWL65
Managed by Royal London Unit Trust Managers Limited

Objectives and investment policy

Objective The Fund's financial objective is to achieve a return in line with the MSCI EM (Emerging Markets) ex China A GBP Net 10/40 Index (the "Index") over rolling 3-year periods, through a combination of capital growth and income, after the deduction of charges.

The Fund's climate objective is to achieve a carbon footprint of at least 10% below that of the Index

The Fund's financial objective is prioritised over the climate objective.

Policy At least 90% of the Fund is invested in shares of companies included in the Index.

The remainder of the Fund (up to 10%) may be invested in other transferable securities (including government and public securities) and deposits. Up to 10% of the Fund may be invested in other funds.

The Fund may use derivatives for the purpose of Efficient Portfolio Management ("EPM").

Cash will typically be 0-10% and will not exceed 30%.

Strategy The Fund is actively managed, meaning the Investment Manager uses its expertise to select investments to meet the objective.

The Fund either excludes companies, or takes underweight or overweight stock-specific or sector-specific positions relative to the Index to achieve the Fund's climate objective and incorporate environmental, social and governance factors ("ESG Factors") and, in turn, decrease the Fund's exposure to (tilt away from), relative to the Index, companies that:

> generate more than 10% of their revenue from any activity relating to thermal coal; arctic oil or tar sands; or the production, distribution or retail of tobacco products;
> manufacture nuclear weapons or associated products;
> violate international human rights standards, such as the ten principles in the UN Global Compact;
> are exposed to significant social controversies; or
> have poor corporate governance practices, based on historical voting results and engagement.

In managing the Fund, the Investment Manager makes choices that differ from the index, which can lead to different results. This difference, called Active Risk, is measured and is not expected to exceed 1% per year.

Stock-specific and sector-specific under- and over-weight positions will remain within the Fund's overall Active Risk parameters. Stock positions are typically between -0.25% and +0.25% of the Index weighting and sector positions are typically between -0.20% and +0.20% of the Index weighting.

The long-term goal for the Fund is to achieve a net zero carbon footprint by 2050. To check whether the Fund is on track to meet this long-term target, the Fund uses an interim target of a 50% reduction in the carbon footprint by the end of 2030.

Further information regarding the basis upon which investments are selected to meet the climate objective, and explanations of 'carbon footprint' and 'net zero' are included under the 'Climate Objective' section of the Investment Strategy of the Fund, in the Prospectus.

Benchmark The target benchmark is the MSCI EM (Emerging Markets) ex China A GBP Net 10/40 Index (the "Index") which represents the performance of large and mid cap equities across 23 of the 24 Emerging Markets (EM) countries excluding China.

The Index has been selected as a target benchmark because the Fund's investments will predominantly be included in the Index, and is therefore an appropriate measure for the Fund's performance.

The performance comparator for the Fund is the IA Global Emerging Markets sector.

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

Other information The funds or securities referred to herein are not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such funds or securities or any index on which such funds or securities are based. The Prospectus contains a more detailed description of the limited relationship MSCI has with Royal London and any related funds.

Concepts to understand

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

1	2	3	4	5	**6**	7

Lower risk — Higher risk

Typically lower rewards — Typically higher rewards

The fund is shown in risk category 6 because its share price has shown a 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 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.

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.

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

Emerging Markets Risk Investing in Emerging Markets may provide the potential for greater rewards but carries greater risk due to the possibility of high volatility, low liquidity, currency fluctuations, the adverse effect of social, political and economic instability, weak supervisory structures and accounting standards.

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.

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.

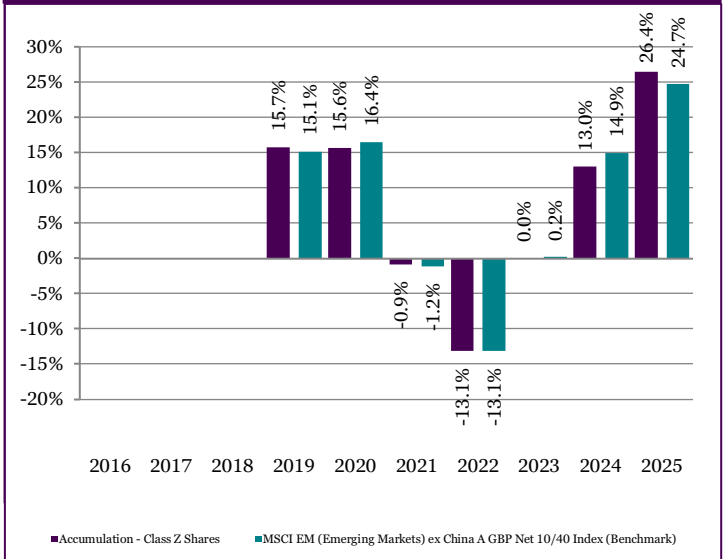
One-off charges taken before or after you invest:	
Entry charge	None
Exit charge	None
Charges taken from the fund over a year:	
Ongoing charge	0.10%
Charges taken from the fund under specific conditions:	
Performance fee	None

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

Past performance

The graph shows fund performance over the past 10 years where available. The figure for a given year shows how much the Fund increased or decreased in value during that year. These results reflect ongoing charges taken from the Fund, but do not reflect any entry charges you might have to pay.
The Fund was launched on 12 June 2017 and the share class on 5 March 2018.
On 1 February 2019, the Fund's objective and policy were updated to reflect the Fund's tracking of the net total return of the benchmark. The past benchmark performance shown in the chart prior to this date displays the capital return of the Fund's benchmark.
On 9 December 2024 the Fund's future benchmark will be updated to reflect the Fund's tracking of the net total return of the benchmark.

The Royal London Emerging Markets Equity Tilt Fund (Accumulation - Class Z 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.
On 31 March 2026, the Fund's future benchmark will be updated to the MSCI EM (Emerging Markets) ex China A GBP Net 10/40 Index. The past benchmark performance shown in the chart prior to this date displays the previous benchmark.

Practical information

Depositary: HSBC Bank plc

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

For fund performance and most recent share price, visit www.rlam.com.

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

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

Notices: Royal London Unit Trust Managers Limited may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus.

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

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

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

Address: Royal London Asset Management
80 Fenchurch Street, London, EC3M 4BY
Telephone: 03456 04 04 04
Website: www.rlam.com
A member of the Investment Association

Publication Date: This Key Investor Information is accurate as at 31 March 2026

ROYAL LONDON ASSET MANAGEMENT

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.

Royal London Short Duration Credit Fund (Accumulation - Class Z Shares)

A sub-fund of Royal London Bond Funds II ICVC ISIN: GB00BJ4KW917
Managed by Royal London Unit Trust Managers Limited

Objectives and investment policy

Objective The Fund aims to provide a return greater than that of the ICE Bank of America Merrill Lynch 1-5 Year Sterling Non-Gilt Total Return Index over rolling 3-year periods, through a combination of capital growth and income, after the deduction of charges.

Policy At least 80% of the Fund is invested in corporate bonds, supranational bonds, agency bonds, floating-rate notes and asset-backed securities which are denominated in sterling or hedged back to sterling. Within this segment, 70% have a duration of less than five years.

The remainder of the Fund (up to 20%) may be invested in UK government bonds and also corporate bonds, supranational bonds, agency bonds and government bonds that are denominated in a currency other than sterling, transferable securities (including preference shares) and money market instruments.

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

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.

Strategy The Fund is actively managed, meaning the Investment Manager uses its expertise to select investments to meet the objective.

Benchmarks The target benchmark is ICE Bank of America Merrill Lynch 1-5 Year Sterling Non-Gilt Total Return Index (the "Index") which represents a range of short-dated sterling denominated bonds, not including those issued by the UK government.

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

Recommendation The Fund may not be appropriate for investors who plan to withdraw their money within 3 years.

Concepts to understand

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

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

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

Duration is an investment's sensitivity to interest-rate changes measured in years.

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.

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

1	2	**3**	4	5	6	7

Lower risk — Higher risk

Typically lower rewards — Typically higher rewards

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

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

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

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

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

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

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

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

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

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

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

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

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

Charges

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

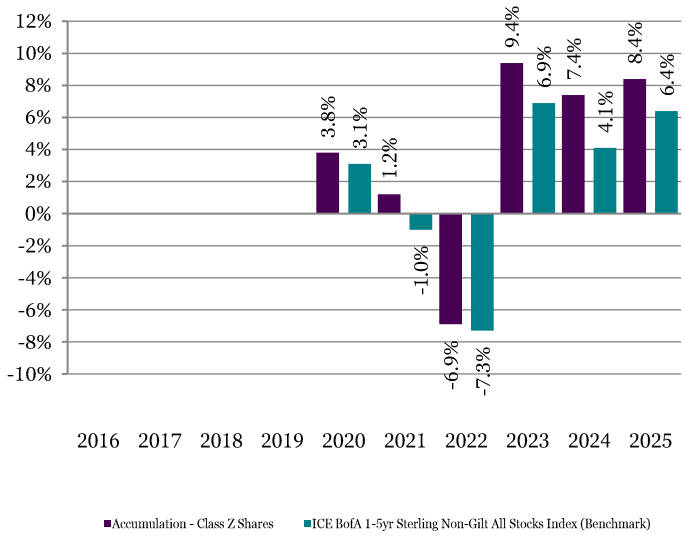
One-off charges taken before or after you invest:	
Entry charge	None
Exit charge	None
Charges taken from the fund over a year:	
Ongoing charge	0.31%
Charges taken from the fund under specific conditions:	
Performance fee	None

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

Past performance

The Fund was launched on 12 April 2019 and the share class on 12 April 2019.
The Fund was formed by a merger on 12 April 2019. The performance shown below is that of the merging fund. The merging fund had the same investment objectives and policy as this fund.

The Royal London Short Duration Credit Fund (Accumulation - Class Z 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

Depositary: HSBC Bank plc

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

For fund performance and most recent share price, visit www.rlam.com.

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

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

Notices: Royal London Unit Trust Managers Limited may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus.

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

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

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

Address: Royal London Asset Management
80 Fenchurch Street, London, EC3M 4BY
Telephone: 03456 04 04 04
Website: www.rlam.com
A member of the Investment Association

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

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

A sub-fund of Royal London Bond Funds ICVC ISIN: GB00BMNR1H58
Managed by Royal London Unit Trust Managers Limited

Objectives and investment policy

Objective The Fund aims to provide a return, over rolling 12-month periods, through a combination of capital growth and income, before the deduction of fees.

Policy At least 70% of the Fund is invested in fixed income securities which have a duration of 0 – 18 months. This includes money market instruments (fixed-term deposits, certificates of deposit, commercial paper, floating-rate notes) and bonds (government bonds, corporate bonds and covered bonds).

Up to 50% of the Fund is invested in covered bonds and at least 50% is invested in money market instruments.

The remainder of the Fund (up to 30%) may be invested in other types of bonds (supranational bonds, agency bonds, and corporate bonds with a duration over 18 months), other transferable securities, reverse repurchase agreements and cash.

In exceptional circumstances the Fund may invest up to 100% in money market instruments.

Up to 10% of the Fund may be invested in other funds known as collective investment schemes, including those managed by Royal London Unit Trust Managers Limited or another Royal London Group company.

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

Money market instruments held by the Fund must have a minimum rating of A-1, P-1 or F1 and bonds must have a minimum rating of AA-, Aa3 or AA-. If the rating of a bond is downgraded to below the minimum ratings above, the Fund may hold or sell the bond (taking account of liquidity, value and other factors).

Assets may exceed 397 days to maturity and there are no weighted average maturity or weighted average life constraints on the Fund.

Strategy The Fund is actively managed, meaning the Investment Manager uses its expertise to select investments to meet the objective.

The Investment Manager selects assets for the Fund by applying predefined ethical criteria (set out below) which is reviewed on a quarterly basis.

The Fund does not invest in bonds or other securities of companies or other organisations that generate more than 10% of their turnover from one or more of the following:

1) Armaments – the manufacture of armaments, nuclear weapons or associated strategic products;

2) Tobacco – the growing, processing or selling of tobacco products; and

3) Fossil Fuels - the exploration, extraction and refining of oil, gas or coal.

Benchmark The performance comparator for the Fund is the Bank of England Sterling Overnight Interbank Average ("SONIA") plus 0.50%.

SONIA is the average overnight interest rate UK banks pay for unsecured transactions in sterling. It is considered to be an appropriate benchmark as it is a widely recognised approach to benchmarking short-term money market and fixed income funds.

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

Concepts to understand

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

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

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

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

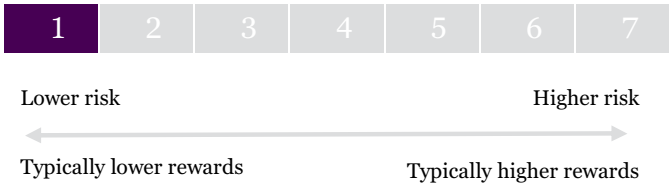
Floating rate notes Bonds that pay a variable rate of interest. The interest rate is tied to a benchmark and adjusted periodically.

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

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

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

Risk and reward profile



The fund is shown in risk category 1 because its share price has shown a very low level of volatility historically. The indicator has been calculated using historical data and may not be a reliable indication of the future risk profile of the Fund. As an investment, bonds are typically more volatile than money market instruments but less volatile than shares. Bonds issued by corporations are typically more volatile than bonds issued by governments.

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

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

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

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

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

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

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

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

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

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

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

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

Charges

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

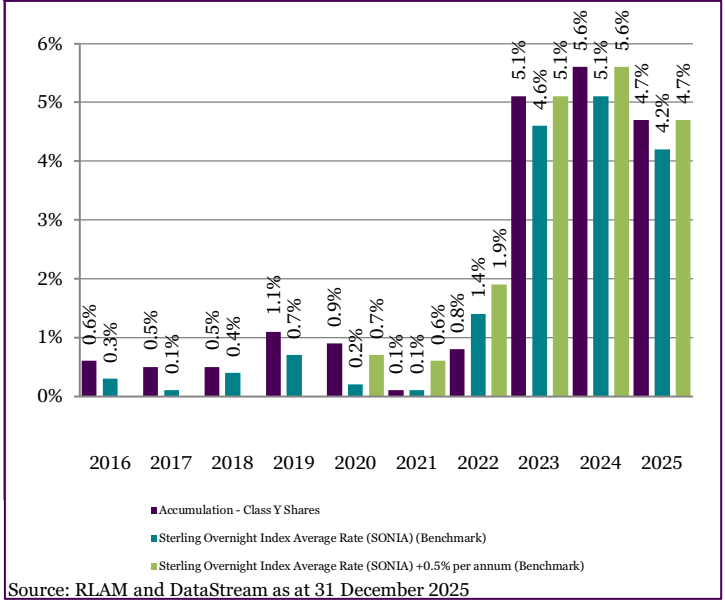
One-off charges taken before or after you invest:	
Entry charge	None
Exit charge	None
Charges taken from the fund over a year:	
Ongoing charge	0.15%
Charges taken from the fund under specific conditions:	
Performance fee	None

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

Past performance

The graph shows fund performance over the past 10 years where available. The figure for a given year shows how much the Fund increased or decreased in value during that year. These results reflect ongoing charges taken from the Fund, but do not reflect any entry charges you might have to pay.
The Fund was launched on 15 June 2011 and the share class on 12 June 2014.

The Royal London Short Term Fixed Income Fund (Accumulation - Class Y 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.
From the 20th July 2020 the fund introduced a target to outperform the Bank of England Sterling Overnight Interbank Average (SONIA) by 0.50% per annum over rolling 12-month periods.
Prior to this date the fund's performance was compared against SONIA over rolling 12 month periods.

Practical information

Depositary: HSBC Bank plc

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

For fund performance and most recent share price, visit www.rlam.com.

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

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

Notices: Royal London Unit Trust Managers Limited may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus.

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

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

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

Address: Royal London Asset Management

80 Fenchurch Street, London, EC3M 4BY

Telephone: 03456 04 04 04

Website: www.rlam.com
A member of the Investment Association

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

ROYAL LONDON ASSET MANAGEMENT

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.

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 periods.
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.
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

1	2	3	4	**5**	6	7

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.

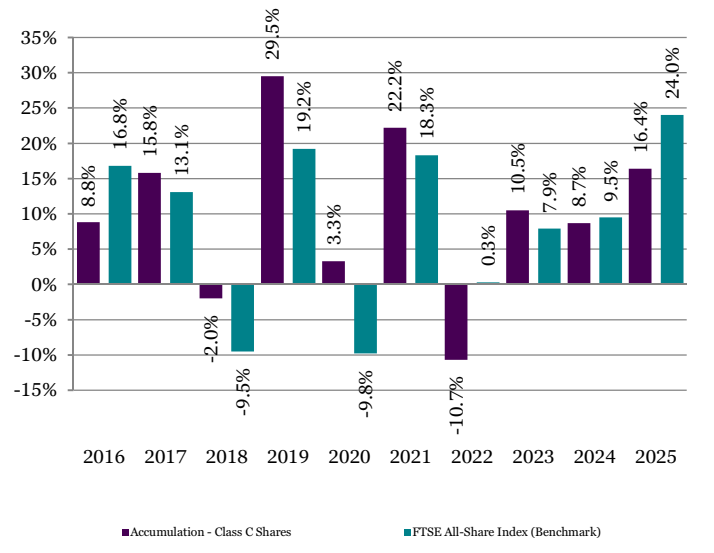
One-off charges taken before or after you invest:	
Entry charge	None
Exit charge	None
Charges taken from the fund over a year:	
Ongoing charge	0.76%
Charges taken from the fund under specific conditions:	
Performance fee	None

The entry and exit charge is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.
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. 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.

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 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
A member of the Investment Association

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

Schroders

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.

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 (SustainExTM). SustainExTM 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, SustainExTM 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

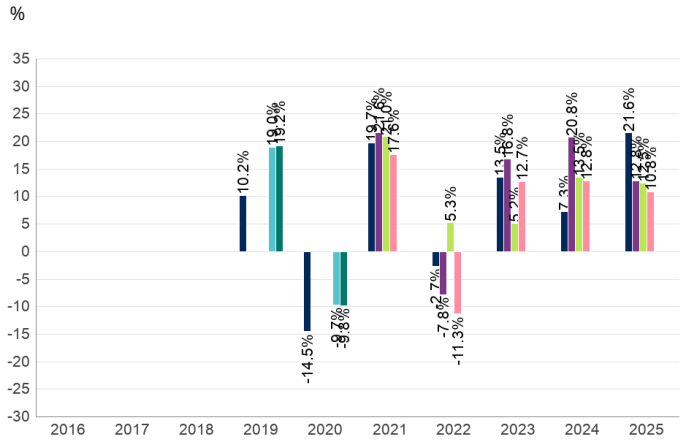
The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

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



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

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.

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** 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.** 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.**

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.

SVS AllianceBernstein Sustainable US Equity Fund I Accumulation Shares GBP [ISIN: GB00BL4SFB26]

The Fund is a sub-fund of SVS AllianceBernstein UK OEIC.
The Authorised Corporate Director of the Fund is Tutman Fund Solutions Limited trading as St Vincent St Fund Administration, part of the Thesis group.

Objectives and investment policy

The label used for the Fund is the Sustainability Focus label.

Financial objective: The Fund aims to achieve an increase in the value of its investment over a rolling 5 year period after the deduction of all fees.

Sustainability objective: The Fund aims to positively contribute to the environmental and social themes (the "Sustainability Themes") of Climate, Health and/or Empowerment by investing in at least 80% of its value in US companies which provide products or services that have revenue assessed to be aligned to one or more of the UN Sustainable Development Goals (UN SDGs) identified by the Investment Manager as contributing to the achievement of the Sustainability Themes. These companies must generate at least 25% of their revenue from the direct provision of products or services aligned with Sustainability Themes, as measured against one or more of the UN SDGs.

As a diversified portfolio (investing in at least 30 companies), the 25% threshold for revenue alignment enables the Fund to access a diversified range of companies which might otherwise be inaccessible at a higher revenue threshold.

The Fund may also invest in other UN SDG-linked sustainable themes identified through the same methodology. The Sustainability Themes may change over time, and investors will be notified should this occur.

Investment in companies can be direct, or indirect. Indirect exposure may be achieved by investing up to 10% of the Fund's value in Collective Investment Schemes, which may include other funds managed by the Investment Manager or its affiliates. The Fund may also invest up to 20% of its value in money market instruments, deposits, cash and near cash.

The Investment Manager may not invest in a company in the Fund's Exclusion Policy as stated in the prospectus. The Investment Manager's selection criteria includes the consideration of Environmental, Social, and Governance ("ESG") risks and opportunities in its fundamental research process.

Any income the Fund generates will be re-invested. You can buy and sell shares Monday to Fridays excluding UK public and bank holidays or any day that is a New York Stock Exchange holiday. The Fund may also use derivatives for investment, efficient portfolio management or hedging purposes.

The Fund is actively managed, which means that the manager has discretion over the composition of its portfolio, and the Fund is not tracking a benchmark nor is the Fund constrained by the value, price or components of a benchmark or any other aspect. The Fund is also not aiming to match or exceed the return of any benchmark.

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 in the table below shows the Fund's ranking on the Risk and Reward Indicator.

Typically lower rewards, lower risk — **Typically higher rewards, higher risk**



- The Fund is in a higher category because the price of its investments have risen or fallen frequently and more dramatically than some other types of investment. The category shown is not guaranteed to remain unchanged and may shift over time. Even the lowest category does not mean a risk-free investment.
- The price of the Fund and any income from it can go down as well as up and is not guaranteed. Investors may not get back the amount invested. Past performance is not a guide to future performance.
- Derivatives: The Fund may also use derivatives for investment, efficient portfolio management or hedging purposes.
- Equity Securities: Equities can lose value rapidly, and typically involve higher market risks than bonds, money market instruments or other debt instruments. Fluctuation in value may occur in response to activities of individual companies, the general market, economic conditions, or changes in currency exchange rates.
- Concentration: In certain conditions the Fund may invest in a relatively small number of securities, which may result in portfolio concentration in sectors, countries, or other groupings, meaning that a loss arising in a single investment may cause a proportionately greater loss in the Fund than if a larger number of investments were made.
- Liquidity: There is a risk that adverse market conditions may affect the Fund's ability to sell assets at the price the Fund would like, or the Fund may have to sell them at a loss.
- Currency: To the extent that a Fund holds assets that are denominated in currencies other than the base currency, any changes in currency exchange rates could reduce investment gains or income, or increase investment losses.
- Sustainable Investing: The Fund may use certain ESG criteria in their investment strategies. This may limit the types and number of investment opportunities available and, as a result, the Fund may underperform in relation to other funds that do not have an ESG focus.
- Please refer to the Prospectus for full investment objectives and policy details of the Fund, including the Sustainability Themes and Standards, the approach to ESG integration and exclusions and all risk factors.

Charges

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

One-off charges taken before or after you invest	
Entry charge	0.00%
Exit charge	0.00%

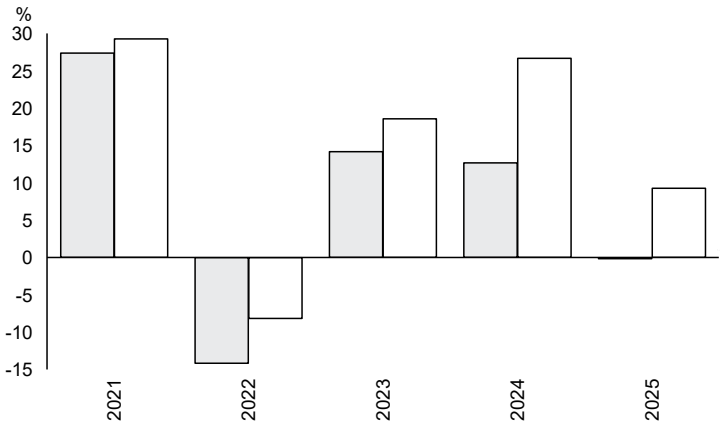
These are the maximum charges that we might take out of your money before it is invested and before we pay out the sale proceeds of your investment. In some cases, you might pay less and you should speak to your financial adviser about this.

Charges taken from the Fund over a year	
Ongoing charges	0.80%

Charges taken from the Fund under specific conditions	
Performance fee	NONE

- The ongoing charges figure is based on the last year's expenses and may vary from year to year. It excludes the costs of buying or selling assets for the Fund (unless these assets are shares of another fund).
- A dilution adjustment may be applied to adjust the price of shares, as it may be necessary to reduce the difference between the cost of buying or selling the Fund's investments and the Fund's mid-market share price.
- The Fund's annual report for each financial year will include detail on the exact charges made.
- The ongoing charges figure is for the year ending 28/02/2026.
- For further information about charges, please refer to relevant sections in the Fund's Prospectus.

Past performance



	2021	2022	2023	2024	2025
Fund	27.4	-14.2	14.2	12.7	-0.2
Index*	29.3	-8.2	18.6	26.7	9.3

Source: FE fundinfo 2026

- You should be aware that past performance is not a guide to future performance.
- Fund launch date: 13/03/2020.
- Share/unit class launch date: 13/03/2020.
- Performance is calculated in GBP.
- On 24/08/2024 the Fund's name changed from ES AllianceBernstein Sustainable US Equity Fund to SVS AllianceBernstein Sustainable US Equity Fund.
- All charges and fees, except any entry, exit or switching charges, have been included within the performance calculation.
- The Fund is not managed to target or exceed the performance of any specific benchmark, nor are the Investment Manager's investment decisions constrained by any benchmark. However, the ACD welcomes investors to compare the Fund's performance by comparison to the S&P 500 Index.
- * S&P 500

Practical information

- The Depositary of the Fund is State Street Trustees Limited.
- You can get further information on the Fund, including how to buy and sell shares, from the Prospectus and the latest annual and half-yearly reports and accounts, which are in English only. You can get copies of these free of charge, by telephoning 0141 483 9701.
- The latest share prices are available on www.trustnet.com or by telephoning 0141 483 9701.
- UK tax laws may impact your own tax position.
- Tutman Fund Solutions 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 UK UCITS.
- The Fund is a sub-fund of a UK UCITS umbrella company. The Prospectus and long report are prepared for the entire entity. The liabilities of each sub-fund are segregated by UK law and the Fund should not be liable for any debts that cannot be paid by another sub-fund.
- There are other share classes available in this Fund, and other funds in the umbrella. You can convert between share classes and switch to a different fund by writing to Transfer Agency, 177 Bothwell Street, Glasgow, G2 7ER.
- Details of the Thesis Group remuneration policy are available on https://www.tutman.co.uk/remuneration-policy/ and a copy will be made available free of charge on request.