

FUND INFORMATION

Name	Income & Reserves A Acc
ISIN	GB00BYZJNC29
SEDOL	BYZJNC2
Manager	Phil Collins & Henning Meyer
Domicile	UK
Base currency	GBP
Distributed in	UK

WHAT IS THE TARGET MARKET FOR THIS FUND?

This is an investment product that could be held on a standalone basis as a solution to a consumer's investment needs. The product is likely to be appropriate for consumers who are seeking capital growth and income, do not need a capital guarantee, are able to tolerate the medium level of risk associated with multi-asset investment and wish to have ready access (within 1 month) to their capital.

NEGATIVE TARGET MARKETS

Non-UK charity investors are considered to be a negative target market for this product.

WHAT ARE THE DISTRIBUTION CHANNELS FOR THIS FUND?

This product is expected to be distributed to UK charities that are basic, informed or advanced retail or professional consumers, or eligible counterparties. This may be on an execution-only basis, following an appropriateness test and/or investment advice, or through portfolio management.

DOES THIS FUND HAVE SPECIFIC FEATURES AND/OR RESTRICTIONS?

This product aims to avoid investment in companies which are materially engaged in certain sectors, including alcohol, tobacco, armaments, gambling and adult entertainment.

VULNERABLE CLIENTS

In determining the target market for this product we consider the potential needs, characteristics and objectives of retail consumers with characteristics of vulnerability. Distributors of the product should additionally determine whether it has particular features that render it appropriate or inappropriate for individual consumers with characteristics of vulnerability or whether such consumers require any additional support.

CONSUMER ATTRIBUTES

CONSUMER OBJECTIVES AND NEEDS

**Capital
growth and income**

For consumers who are looking for capital growth and income.

ATTITUDE TO LOSS

No capital guarantee

Capital is at risk. Suitable for consumers who do not need a capital guarantee.

RISK PROFILE

Medium

Suitable for consumers who are able to tolerate the medium level of risk associated with multi-asset investment.

ACCESS

Ready access

Suitable for consumers who require ready access to their investments (i.e. within one month). There is a low likelihood of consumers' access to their investments being restricted, for example in the event of a fund suspension.

TIME HORIZON

Long (> 5 yrs)

Suitable for consumers who are seeking longer-term investments and can afford to invest their capital for at least five years.

IMPORTANT INFORMATION

This document is for investment professionals only and should not be relied upon by private investors.

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The investments of the funds are subject to normal market fluctuations. **The value of the investments of the funds and the income from them can fall as well as rise and investors may not get back the amount originally invested.** If investing in foreign currencies, the return in the investor's reference currency may increase or decrease as a result of currency fluctuations. **Past performance is not a guide to future returns and may not be repeated.**

This Fund is designed for registered charities only.

There is no minimum investment period, though we would recommend that you view your investment as a medium to long term one (i.e. 5 to 10 years). Frequent political and social unrest in Emerging Markets, and the high inflation and interest rates this tends to encourage, may lead to sharp swings in foreign currency markets and stock markets. There is also an inherent risk in the smaller size of many Emerging Markets, especially since this means restricted liquidity. Further risks to bear in mind are restrictions on foreigners making currency transactions or investments. We use derivatives to increase performance and generate income, as well as for effective portfolio management: to adjust how sensitive the sub-fund is to changes in currencies, to act on opportunities or control risk, and to gain cost-effective access to investments.

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SARASIN & PARTNERS LLP

Juxon House
100 St. Paul's Churchyard
London EC4M 8BU

T +44 (0)20 7038 7000
sarasinandpartners.com

