



NorthStar Ethical Defensive Growth Portfolio Key Investor Information Document Pack

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.

BNY Mellon FutureLegacy 3 Fund

INSTITUTIONAL SHARES W (ACCUMULATION) (ISIN: GB00BQH86S85)

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

Objectives and Investment Policy

OBJECTIVE

To achieve capital growth and potential for income over the long term (5 years or more) while being managed to a pre-defined level of risk. The Fund will aim to maintain a risk profile classification of 3 from a scale of 1 (lowest) to 10 (highest) which is assessed against the risk ratings scale provided by an external third party risk rating agency.

POLICY

The Fund will:

- invest in a portfolio of UK and international securities;
- typically, in normal market conditions, maintain an exposure to equities (through physical and derivative exposure) of between 10%-50% of the Fund's Net Asset Value (NAV) which in the Investment Manager's view is consistent with its risk profile;
- invest at least 70% of its NAV in companies and sovereign issuers that meet the Investment Manager's sustainability criteria. More information on the Investment Manager's sustainability 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 (equities) and similar investments, bonds and similar debt investments and cash;
- 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);
- target a risk profile of 3 (this is not guaranteed), based on a risk profile scale of 1 (lowest) to 10 (highest). This risk profile is not the same as the risk and reward category shown below. The risk profile of the Fund is currently assessed against the risk ratings scale provided by Dynamic Planner, but is subject to change at the ACD's discretion;
- 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 (including but not limited to another sub-fund or sub-funds of the Company) to 10% of the Fund's NAV in aggregate.

The Fund may:

- 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 10% of its NAV in contingent convertible securities (CoCo's);
- allocate up to 8.5% of its NAV to alternative risk premia strategies. Such strategies seek to gain exposure to risk premia (the return or reward an investor earns to bear risk) through instruments such as structured notes, derivative instruments and collective investment schemes;
- invest in emerging markets;
- invest significantly in cash and cash-like investments; and
- invest up to 30% of its NAV in assets that do not meet the Investment Manager'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 is actively managed without benchmark-related constraints. The Fund will measure its performance against the Investment Association's Mixed Investment 0-35% Shares NR Sector Average as a comparator benchmark (the "Benchmark"). The Fund will use the Benchmark as an appropriate comparator because it includes a broad representation of funds with levels of equity and bond exposure similar to those of the Fund.

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



We have calculated the risk and reward indicator, as shown above. As this Fund has less than 5 years performance data available, it is based on simulated 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 3 because its simulated historical value has shown moderately low volatility. With a Fund rating of 3, you have a moderately low risk of losing money but your chance for gains is also moderately low.

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.

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.

Volcker Rule Risk: The Bank of New York Mellon Corporation or one of its affiliates ("BNYM") has invested in the Fund. As a result of restrictions under the "Volcker Rule," which has been adopted by U.S. Regulators, BNYM must reduce its shareholding percentage so that it constitutes less than 25% of the Fund within, generally, three years of the Fund's establishment (which starts when the Fund's manager begins making investments for the Fund). Risks may include: BNYM may initially own a proportionately larger percentage of the Fund, and

any mandatory reductions may increase Fund portfolio turnover rates, resulting in increased costs, expenses and taxes. Details of BNYM's investment in the Fund are available upon request.

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.

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.

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.

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.

A complete description of risk factors is set out in the Prospectus in the section entitled "Risk Factors".

Charges

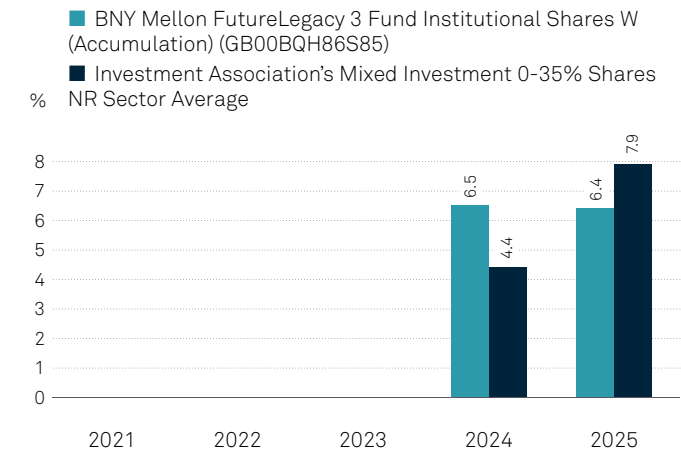
The charges cover the costs of running the Fund, including the costs of marketing and selling. These charges reduce the potential growth of your investment.	
ONE-OFF CHARGES TAKEN BEFORE OR AFTER YOU INVEST	
Entry charge	0.00%
Exit charge	0.00%
<i>This is the maximum that might be taken out of your money before it is invested and before the proceeds of your investment are paid out.</i>	
CHARGES TAKEN FROM THE FUND OVER A YEAR	
Ongoing charges	0.52%
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.

Currently BNY Mellon Fund Managers Limited is temporarily partially absorbing (capping) some of the expenses incurred by the Fund which is reflected in the ongoing charge figure stated here. There is no guarantee that BNY Mellon Fund Managers Limited will continue to cap the Fund's expenses and therefore the Fund's ongoing charge could increase significantly.

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 - 7 February 2023.

Share class launch date - 7 February 2023.

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 August 2025, the Benchmark changed from 15% SONIA GBP, 55% ICE BofA Global Broad Index GBP Hedged and 30% MSCI ACWI GBP NR to Investment Association's Mixed Investment 0-35% Shares NR Sector Average. All past performance, as shown in the chart, is measured against the Investment Association's Mixed Investment 0-35% Shares NR Sector Average.

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.

Non UCITs Retail Scheme Key Investor Information

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

FIDELITY SUSTAINABLE MULTI ASSET BALANCED FUND

a sub-fund of FIDELITY INVESTMENT FUNDS IV

FIDELITY SUSTAINABLE MULTI ASSET BALANCED FUND W ACCUMULATION SHARES

(ISIN: GB00BLH23283)

This fund is managed by FIL INVESTMENT SERVICES (UK) LIMITED

Objectives and investment policy

Objective: The Fund aims to increase the value of your investment over a typical market cycle of 5-7 years. It invests in funds and other assets that contribute or have the potential to contribute towards positive environmental and/ or social outcomes across one or more of the following sustainability topics: (i) 'health and nutrition', (ii) 'financial inclusion and resilience', (iii) 'decarbonisation', (iv) 'innovation and sustainable infrastructure', and (v) 'resource efficiency'. This is achieved by assets meeting standards of sustainability in relation to the following frameworks: the UN Sustainable Development Goals (SDGs), the EU Taxonomy, Use-of-Proceeds (UoP) bonds defined by International Capital Market Association (ICMA) categories and decarbonisation consistent with the ambition of the Paris Agreement.

Investment Policy: The fund will invest at least 70% in assets meeting the fund's standards of sustainability with the expected potential ranges of 10-50% in Sustainability Focus and 30-60% in Sustainability Improvers. The fund's standards of sustainability are; (a) Sustainability Focus includes:-(i) Funds which have at least 70% invested in the assets set out in (ii) and (iii); (ii) Issuers with more than 50% of revenues derived from United Nations Sustainable Development Goals or EU Taxonomy Regulation environmental objectives; (iii) Use of Proceeds bonds where the majority of the issuance proceeds can be mapped under ICMA categories to the fund's sustainability topics. The investment manager maps the relevant SDGs and EU Taxonomy objectives and those of relevant bonds under ICMA categories to the fund's sustainability topics and the contribution of assets to these objectives is assessed. Further information on the SDGs is at (<https://sdgs.un.org/goals>) and on the EU Taxonomy at (https://finance.ec.europa.eu/sustainable-finance/tools-and-standards/eu-taxonomy-sustainable-activities_en). (b) Sustainability Improvers include funds with the potential to contribute to Paris Agreement climate targets by aiming to reach net zero greenhouse gas (GHG) emissions by 2050. This is determined through alignment with the PAB requirements including a decarbonisation target of at least a 7% reduction in greenhouse gas (GHG) intensity or emissions annually basis and having GHG intensity or absolute GHG emissions at least 50% lower than the corresponding value for the investible universe. Funds verified as meeting the 'Sustainability Improvers' criteria contribute to the fund's sustainability topic of 'decarbonisation'. The fund can also invest directly into equities, bonds and alternatives. The fund will actively allocate asset exposure within the following parameters - 40-60% equity, 30-50% debt instruments, 0-20% cash and 0-15% alternatives. Exclusions screen out investments which may conflict with the sustainability objective, including involvement in certain controversial issues (such as controversial weapons), international norms such as human rights. Other more specific exclusions may be applied to the fund. The fund does not have look through to third party funds - relying on the ESG methodology of that third party fund and conducts ongoing due diligence.

Investment Process: The fund is actively managed without reference to a benchmark with full discretion in its investment choices within its objectives and policies. The investment manager aims actively and engage with issuers of assets in the fund to influence positive change and encourage sustainable and responsible behaviour supporting the fund's sustainability objective. This may include a specific engagement plan identifying key sustainability issues with objectives and action timelines. Assets are regularly monitored and assessed for continuing inclusion in the fund.

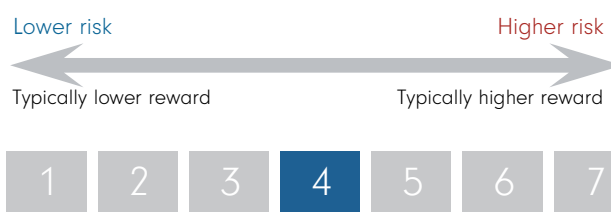
Derivatives and Techniques: Derivatives have a value linked to another investment, or variable factor and are used to reduce risk or transaction costs and/or to generate extra income or further increase the value of your investment. The fund may also use derivatives with the aim of achieving the investment objective.

Base Currency GBP

Distribution: As this is a non-distributing share class, dividends are re-invested.

Additional Information: Income earned by the fund is paid into the fund and reflected by an increase in the value of each share. Shares can usually be bought/sold each business day of the fund.

Risk and reward profile



Historical data may not be a reliable indication for the future. The risk category shown is not guaranteed and may change over time. The lowest category does not mean a "risk free" investment. The risk and reward profile is classified by the level of historical fluctuation of the Net Asset Values of the share class, and within this classification, categories 1-2 indicate a low level of historical fluctuations, 3-5 a medium level and 6-7 a high level.

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

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

This fund is categorised in risk class 4 because, in accordance with the investment policy, the value of the investments may fluctuate moderately. Consequently, both the expected return and the potential risk of loss may be average. The use of derivatives may result in "leverage" being a level of exposure which could expose the fund to the potential of greater gains or losses than would otherwise be the case. There is a risk that the issuers of bonds may not be able to repay the money they have borrowed or make interest payments. While we seek to mitigate this, the fund may be exposed to the risk of financial loss if it invests into an instrument issued by an entity that subsequently defaults on its borrowings. Losses may also be realised if an entity that the fund is exposed to ceases to make interest payments over a period of time or indefinitely. Bond prices have an inverse relationship with interest rates such that when interest rates rise, bonds may fall in value. Rising interest rates may cause the value of your investment to fall. Emerging markets may be more volatile and it could be harder to sell or trade securities. There may be less supervision, regulation and less well-defined procedures than in more developed countries.

Charges for the fund

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

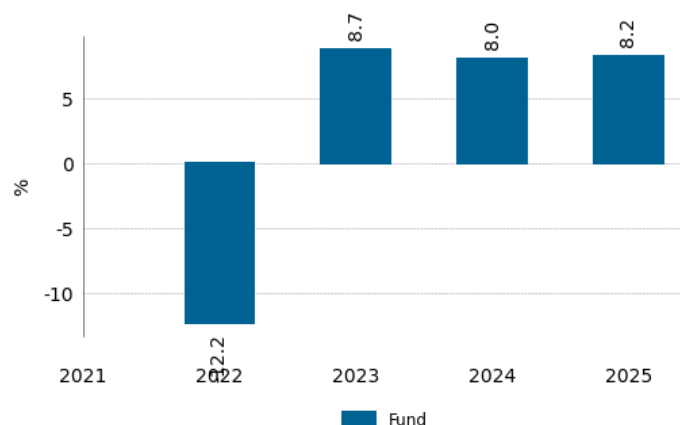
One-off charges taken before or after you invest	
Entry Charge	0.00%
Exit Charge	0.00%
The entry and exit charges shown are maximum figures. In some cases you might pay less - you can find this out from your financial adviser / distributor.	
Charges taken from the fund over a year	
Ongoing Charge	0.50%
Charges taken from the fund under certain specific conditions	
Performance fee	N/A

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

The ongoing charges figure is based on expenses for the year ending 31/10/2025. This figure may vary from year to year. It excludes: • performance fees (where applicable); • portfolio transaction costs, except in the case of an entry/exit charge paid by the fund when buying or selling units in another collective investment undertaking.

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

Past Performance



Past performance is not a guide to future performance results.

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

The fund was launched on June 10, 2021. This share class was launched on June 10, 2021.

Past performance has been calculated in GBP.

¹Performance prior to 2025 was achieved under circumstances that no longer apply

¹Performance prior to 2025 was achieved under circumstances that no longer apply

Practical Information

Depository: JP Morgan Europe Limited.

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

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

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

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

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

You may have the right to switch from this share class into the same or possibly other share class types of another sub-fund of the Fund. Details on switching rules may be found in the Prospectus. The tax legislation in United Kingdom may have an impact on your personal tax position. For further details you should consult a tax advisor.

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

This key investor information is accurate as at 30-04-2026

Non-UCITS retail scheme Key Investor Information

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Global Responsible Multi-Asset Conservative Portfolio

a sub-fund of HSBC OpenFunds, (the "OEIC");
managed by HSBC Asset Management (Fund Services UK) Limited

Class: Accumulation C
ISIN: GB00BF1H4H99

Explanations of terms shown within the objectives and policy in bold, can be found within the glossary on the HSBC Global Asset Management (UK) Limited website: <http://www.assetmanagement.hsbc.com>.

Objectives and Investment Policy

- The Fund aims to provide **growth** in line with its risk profile in the long term, which is a period of five years or more.
- The Fund will also incorporate sustainability characteristics and, as part of its investment approach, it will invest in assets that support at least one of the following three responsible investment aims: (1) To deliver an overall carbon intensity level that is at least 25% lower than the carbon intensity of the broader investment universe. (2) To deliver an overall Environmental, Social and Governance ('ESG') score that is higher than the broader investment universe. (3) To invest in assets focused on themes that contribute towards positive environmental and/or social outcomes.
- For further information on the sustainability characteristics of the Fund please refer to the SDR Consumer Facing Disclosure document and the Prospectus.
- Sustainable investment labels help investors find products that have a specific sustainability goal. This product does not have a UK sustainable investment label since the Fund has not been designed to meet the FCA's specific label requirements.
- This is one of a range of **actively managed** Global Responsible Multi-Asset Portfolios offered at different risk levels. The Fund is rated as 2, where 1 is a lower level of risk and 5 is a higher level of risk.
- The level of risk stated is to allow investors to compare the risk relative to other Global Responsible Multi-Asset Portfolios. This differs from the Risk and reward profile below, which we are required to provide by regulation and which allows investors to compare the risk for different types of funds.
- As the Fund is managed with the aim of maximising **returns** in line with its long term risk profile any potential **returns** are likely to be limited by the risk profile of the Fund.
- To achieve its objective the Fund will invest a minimum of 60% of its value in other funds that in turn invest in a range of asset types such as **bonds**, shares of companies (**equities**), **infrastructure** and property as well as cash. The Fund will be invested across global markets.
- The other funds that the Fund invests in will, where possible, be those managed by the **HSBC Group**. Where this isn't possible the Fund may invest in funds managed by other fund providers.
- The Fund may invest up to 40% of its value directly in asset types such as **bonds** and **equities** and may invest in other financial instruments to gain exposure to other asset types where the investment objective can be more efficiently achieved, as well as cash.
- The **asset allocation** of each fund in the range reflects the risk level. Under typical market conditions, the **asset allocation** of the Fund will be as follows: **Equities**: 10%–45%, **Bonds**: 45%–90%, Other asset types, including cash: 0%–20%. These percentages will fluctuate based upon market movement and adjustments to the **asset allocation** to enable the Fund to meet its aim.

Use of Benchmarks

- The Fund is **actively managed** in line with its risk profile instead of being managed with reference to a benchmark. The performance of the Fund is compared against the performance of funds that are part of the Morningstar Allocation 20-40% Equity Category, with both **returns** and **volatility** considered in the comparison.

Use of Derivatives

- The Fund may invest in different types of **derivatives** for **efficient portfolio management** purposes, including **hedging**, and for broader investment purposes to help the Fund meet its objective. In particular **derivatives** will be used to reduce or increase the Fund's exposure to different types of assets and to reduce the risk associated with movements in the rate of exchange between Sterling and other currencies in which the Fund's assets may be held. The Fund does not intend to use **derivatives** extensively and their use will be consistent with the risk profile of the Fund.
- Income is reinvested.
- You may sell your investment on any business day by contacting the administrator before the dealing deadline at 12pm.
- Recommendation: this Fund may not be appropriate for investors who plan to withdraw their money within a period of 5 years.

Risk and Reward Profile



The risk and reward indicator is based on historical data and may not be a reliable indication of the future risk profile of the Fund.

The risk and reward category shown is not guaranteed to remain unchanged and may shift over time. The lowest category does not mean a risk-free investment.

Why is this Fund in this specific category?

This Fund is classified in category 4 because its price or simulated data has shown medium fluctuations historically.

Material risks not fully captured by the Risk and Reward Indicator:

- Counterparty Risk** The possibility that the counterparty to a transaction may be unwilling or unable to meet its obligations.
- Credit Risk** A bond or money market security could lose value if the issuer's financial health deteriorates.
- Default Risk** The issuers of certain bonds could become unwilling or unable to make payments on their bonds.
- Derivatives Risk** Derivatives can behave unexpectedly. The pricing and volatility of many derivatives may diverge from strictly reflecting the pricing or volatility of their underlying reference(s), instrument or asset.

- Emerging Markets Risk** Emerging markets are less established, and often more volatile, than developed markets and involve higher risks, particularly market, liquidity and currency risks.
- Exchange Rate Risk** Changes in currency exchange rates could reduce or increase investment gains or investment losses, in some cases significantly.
- Interest Rate Risk** When interest rates rise, bond values generally fall. This risk of this happening is generally greater the longer the maturity of a bond investment and the higher its credit quality.
- Investment Fund Risk** Investing in other funds involves certain risks an investor would not face if investing in markets directly. Governance of underlying assets can be the responsibility of third-party managers.
- Investment Leverage Risk** Investment Leverage occurs when the economic exposure is greater than the amount invested, such as when derivatives are used. A Fund that employs leverage may experience greater gains and/or losses due to the amplification effect from a movement in the price of the reference source.
- Liquidity Risk** Liquidity is a measure of how easily the Fund's holdings can be quickly converted to cash. The value of the Fund's holdings may be significantly impacted by liquidity risk during adverse market conditions.
- Operational Risk** Operational errors may affect transactions, valuation, accounting, financial reporting and other processes relating to the Fund.

Charges

The charges you pay are used to pay the running costs of the Fund, including the marketing and distribution costs. These charges reduce the potential growth of the 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 or before the proceeds of your investment are paid out.

Charges taken from the Fund over a year

Ongoing charge	0.72%
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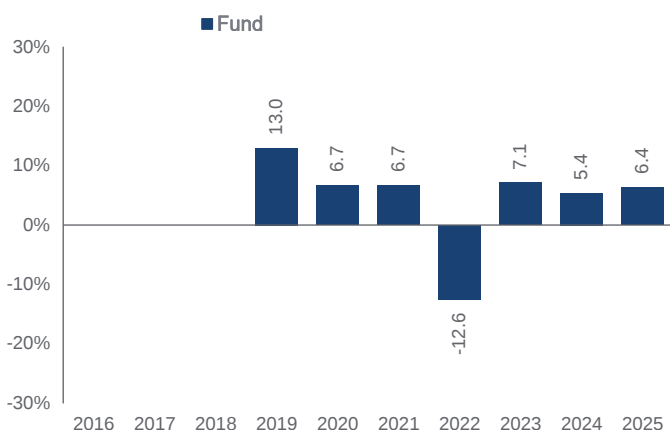
Charges taken from the Fund under certain specific conditions

Performance fee	None
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- The entry and exit charges shown are the maximum that may be charged. In some cases you may pay less. You can obtain the actual charges from your financial adviser.
- A conversion charge may be payable.
- The ongoing charges figure shown here is an estimate of the charges. The ongoing charges figure shown is an estimate due to a material change in the fee structure. The Fund's annual report for each financial year will include detail on the exact charges made.

Further information on Charges can be found in the "Fees and Expenses" section of the Fund's Prospectus.

Past Performance



- Past performance is not a guide to future performance; the value of your investment and any income from it can go down as well as up.
- Performance returns are based on the net asset value with distributable income reinvested. Past performance takes account of all ongoing charges but not entry, exit or conversion charges.
- The past performance of this share class is calculated in GBP.
- The Fund was launched on 24 October 2018.

Practical Information

Depository

State Street Trustees Limited.

Further information

Further information about the OEIC including the latest Prospectus, latest published prices of shares, annual report and half yearly report and, where applicable, the SDR Consumer Facing Disclosure may be obtained free of charge, in English, from the Administrator, HSBC Asset Management (Fund Services UK) Limited, Sunderland SR43 4BF or by visiting www.assetmanagement.hsbc.com. The most recent Prospectus is available in English. This document describes a single share class of the OEIC. The Prospectus, annual and half yearly reports are prepared for the entire OEIC.

Share classes

Other share classes are available, as detailed in the Prospectus. It is possible to convert your shares into a different share class or switch your shares into a different Fund within the OEIC. Details of how to do this are in the Prospectus (please note an initial charge may apply).

Remuneration Policy

The Remuneration Policy of the Authorised Corporate Director, which describes the remuneration practices and governance arrangements for UCITS and AIFMD Authorised entities, is available at www.assetmanagement.hsbc.com (please select "About Us" then "Our Governance" then "Remuneration Practices and Governance Arrangements for UCITS and AIFMD Authorised Entities") or on request free of charge from the Administrator.

Tax

UK tax legislation may have an impact on your personal position.

Segregated liability

The OEIC is an umbrella investment company with segregated liability between Funds. This means that the holdings of one Fund are kept separate from the holdings of the other Funds and your investment in the Fund cannot be used to pay the liabilities of any other Fund.

The Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority. HSBC Asset Management (Fund Services UK) Limited is authorised in the United Kingdom and regulated by the Financial Conduct Authority. This key investor information is accurate as at 17 February 2026.

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

iShares Screened Global Corporate Bond Index Fund (IE) (the “Fund”), **Class D Dist Hedged Dist GBP** (the “Share Class”), ISIN: **IE00BJN4RF59**, is authorised in Ireland and manufactured by BlackRock Asset Management Ireland Limited (the “Manager”) which is part of the BlackRock, Inc group.

The Manager is authorised in Ireland and regulated by the Central Bank of Ireland (the “CBI”) and the CBI is responsible for supervising the Manager in relation to this Key Information Document.

More information is available at **www.blackrock.com** or by calling **+353 1 612 3394**. This document is dated 09 April 2026.

What is this product?

Type: The Fund is a sub-fund of BlackRock Fixed Income Dublin Funds plc, an umbrella company incorporated in Ireland, authorised by the Central Bank of Ireland as a Undertaking for Collective Investment in Transferable Securities (“UCITS”).

Term: The Fund does not have a fixed term of existence or maturity period but in certain circumstances, as described in the Fund prospectus, the Fund may be unilaterally terminated following written notice to unitholders subject to compliance with the Fund prospectus and applicable regulation.

Objectives

- The Fund aims to provide a return on your investment which reflects the return of the Bloomberg Global Aggregate Corporate Index (the Index).
- The Fund invests in fixed income (FI) securities (such as bonds) that make up the Index whilst employing an environmental, social and governance (“ESG”) policy as described in the prospectus.
- The Index measures the performance of fixed rate and fixed-to-floating rate investment grade FI securities with at least one year to final maturity issued by corporate issuers in the industrial, utility and financial sectors on a global basis. The Index is a market capitalisation weighted index and rebalances on a monthly basis.
- The FI securities will be investment grade (i.e. meet a specified level of credit worthiness) or deemed by the index provider or the IM to be of equivalent rating at the time of purchase. If the credit rating of a FI security is downgraded, the Fund may continue to hold the security, until it is practicable to sell it.
- The Fund uses techniques for efficient portfolio management purposes or to protect against exchange rate risk or to achieve a similar return to the Index. These techniques may include the strategic selection of certain securities that make up the Index or other FI securities which provide similar performance to certain constituent securities. These may also include the use of financial derivative instruments (FDIs) (i.e. investments the prices of which are based on one or more underlying assets).
- The Fund is passively managed and is designed to provide investors with a selected exposure to the Index as described in its objective and policy, which may generate a modest positive or negative tracking difference.
- The Fund may obtain indirect exposure (through, including but not limited to, FDIs and units in collective investment schemes) to securities which may not satisfy these ESG criteria.
- The Fund may also engage in short-term secured lending of its investments to certain eligible third parties. This is used as a means of generating additional income and to off-set the costs of the Fund.
- The price of FI securities may be affected by changing interest rates which in turn may affect the value of your investment. FI securities prices move inversely to interest rates. Therefore, the market value of FI securities may decrease as interest rates increase. The credit rating of an issuing entity will generally affect the yield that can be earned on FI securities; the better the credit rating the smaller the yield.
- The return on your investment in the Fund is directly related to the value of the underlying assets of the Fund, less costs (see “What are the costs?” below).
- The relationship between the return on your investment, how it is impacted and the period for which you hold your investment is considered below (see “How long should I hold it and can I take my money out early?”).
- The depositary of the Fund is J.P. Morgan SE – Dublin Branch..
- Further information about the Fund can be obtained from the latest annual report and half-yearly reports of the BlackRock Fixed Income Dublin Funds plc. These documents are available free of charge in English and certain other languages. These can be found, along with other (practical) information, including prices of units, on the BlackRock website at: www.blackrock.com or the iShares website at: www.ishares.com or by calling the International Investor Servicing team on +353 1612 3394.
- Your shares will be distributing shares (i.e. dividend income will be paid on the shares semi-annually).
- The Fund’s base currency is US Dollar. Shares for this class are bought and sold in Sterling. The performance of your shares may be affected by this currency difference.
- Your shares will be hedged with the aim of reducing the effect of exchange rate fluctuations between the denominated currency of the shares and the Fund’s underlying portfolio currencies or the Fund’s base currency. FDIs, including FX forward contracts, will be used for currency hedging purposes. The hedging strategy may not completely eliminate currency risk and, therefore, may affect the performance of your shares. Please see the prospectus for further details.
- You can buy and sell your shares daily. The minimum initial investment for this share class is £100,000.

Intended retail investor: The Fund is intended for retail investors with the ability to bear losses up to the amount invested in the Fund (see “How long should I hold it and can I take my money out early?”).

Insurance benefits: The Fund does not offer any insurance benefits.

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

Risk Indicator

Lower risk		Higher risk				
1	2	3	4	5	6	7
 The risk indicator assumes you keep the product for 3 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.						

- The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.
- We have classified this product as 3 out of 7, which is a medium low risk class. This classification rates the potential losses from future performance at a medium low level, and poor market conditions could affect the value of your investment. This classification is not guaranteed and may change over time and may not be a reliable indication of the future risk profile of the Fund. The lowest category does not mean risk free.
- **Be aware of currency risk.** If you receive payments in a currency that is different to the product's base currency, the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.
- Please refer to the product's Prospectus for details of other materially relevant risks that may apply to this product.
- This product does not include any protection from future market performance so you could lose some or all of your investment.
- If the product is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product, which may include input from benchmark(s) / proxy, over the last ten years. Markets could develop very differently in the future.

Recommended holding period : 3 years		Example Investment : GBP 10,000	
Scenarios		If you exit after 1 year	If you exit after 3 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress*	What you might get back after costs	8,220 GBP	7,390 GBP
	Average return each year	-17.8%	-9.6%
Unfavourable**	What you might get back after costs	8,220 GBP	8,570 GBP
	Average return each year	-17.8%	-5.0%
Moderate**	What you might get back after costs	10,330 GBP	10,890 GBP
	Average return each year	3.3%	2.9%
Favourable**	What you might get back after costs	11,260 GBP	12,260 GBP
	Average return each year	12.6%	7.0%

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

** This type of scenario occurred for an investment in the product and/or benchmark(s) or proxy between :

Scenarios	1 year	3 years
Unfavourable	October 2021 - October 2022	October 2020 - October 2023
Moderate	June 2020 - June 2021	March 2016 - March 2019
Favourable	September 2023 - September 2024	October 2022 - October 2025

What happens if BlackRock Asset Management Ireland Limited is unable to pay out?

The assets of the Fund are held in safekeeping by its depositary, J.P. Morgan SE – Dublin Branch (the "Depositary"). In the event of the insolvency of the Manager, the Fund's assets in the safekeeping of the Depositary will not be affected. However, in the event of the Depositary's insolvency, or someone acting on its behalf, the Fund may suffer a financial loss. However, this risk is mitigated to a certain extent by the fact the Depositary is required by law and regulation to segregate its own assets from the assets of the Fund. The Depositary will also be liable to the Fund and the investors for any loss arising from, among other things, its negligence, fraud or intentional failure properly to fulfil its obligations (subject to certain limitations). As a shareholder of the Fund you would not be able to make a claim to the UK Financial Services Compensation Scheme or any other scheme about the Fund in the event that the Fund is unable to pay out.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time: The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0 % annual return).
- For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- GBP 10,000 is invested.

	If you exit after 1 year	If you exit after 3 years
Total costs	14 GBP	46 GBP
Annual cost Impact (*)	0.1%	0.1%

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 3.0% before costs and 2.9% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of Costs

		If you exit after 1 year
One-off costs upon entry or exit		

Entry costs	We do not charge an entry fee.	-
Exit costs	We do not charge an exit fee.	-

Ongoing costs taken each year

Management fees and other administrative or operating costs	0.14% of the value of your investment per year. This is based on a combination of estimated and actual costs data over the last year. Any underlying product costs are included here with the exception of transaction costs which would be included below under 'Transaction costs'.	14 GBP
Transaction costs	0.00% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	0 GBP

Incidental costs taken under specific conditions

Performance fees	There is no performance fee for this product.	-
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How long should I hold it and can I take money out early? Recommended Holding Period: 3 years

The recommended holding period (RHP) has been calculated in line with the investment strategy of the Fund and the time frame in which it is expected that it will be possible to achieve the investment objective of the Fund. Any investment should be considered against your specific investment needs and appetite for risk. BlackRock has not considered the suitability or appropriateness of this investment for your personal circumstances. If you are in any doubt about the suitability of the Fund to your needs you should seek appropriate professional advice. Details of dealing frequency can be found under "What is this product?". You may receive less than expected if you cash in earlier than the RHP. The RHP is an estimate and must not be taken as a guarantee or an indication of future performance, return or risk levels. Please see the "What are the costs?" section for details of any exit fees.

How can I complain?

If you are not entirely satisfied with any aspect of the service you have received and you wish to complain, details of our complaints handling process are available at www.blackrock.com/uk/individual/about-blackrock/contact-us. Additionally, you can also write to the Investor Services Team, at BlackRock's UK Registered Office, 12 Throgmorton Avenue, London, EC2N 2DL or e-mail them at blackrock.transfer.agency@jpmorgan.com.

Other relevant information

The latest version of this document, 5 year(s) of past performance of the Fund, previous performance scenario of the Fund, the latest annual report and half-yearly report and any additional information issued to shareholders can be obtained free of charge, in English, from www.blackrock.com or by calling the Investor Services Team on +353 1 612 3394 or from your broker, financial adviser or distributor.

The benchmark(s) referenced herein are the intellectual property of the index provider(s). The product is not sponsored or endorsed by the index provider(s). Please refer to the product's prospectus and/or www.blackrock.com for full disclaimer(s).

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 Manager.

Non-UCITS Retail Scheme Key Investor Information

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

Legal & General Future World ESG Screened and Selected Multi-Index 4 Fund Unit Class I GBP Accumulation – ISIN: GB00BJ0M3875

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

OBJECTIVES AND INVESTMENT POLICY

- The objective of the Fund is to provide a combination of growth and income within a pre-determined risk profile. The Fund's potential gains and losses are likely to be constrained by the objective to remain within the risk profile.
- The target risk profile for the Fund is set by Distribution Technology ("DT"), an independent agency, and is based on the historic return and volatility of different asset types. The DT risk profile ranges from 1 to 10 with 1 being the least risky, and 10 being the most. (Note: this is not the same as the Risk and Reward Indicator shown in the section below, which is calculated differently and uses a scale of 1 to 7).
- This Fund aims to stay within DT risk profile 4. The Investment Manager will use experience and research, together with research and allocation guidelines from DT to restrict the types of assets held and the allocation of each asset type to stay within the target risk profile.
- At least 75% of the Fund will invest in collective investment schemes (CIS), of which at least 50% of the Fund will invest in index tracker funds operated by Legal & General.
- The Fund may have exposure (directly and/or indirectly) to bonds (both government and non-government (a type of loan that pays interest), shares in companies, money market instruments (a form of loan that pays interest and is designed to have a stable value), cash, permitted deposits and indirectly to alternative asset classes (such as commodities) and property. Due to the risk profile, the expectation is that the Fund will typically have higher exposure to bonds, money market instruments and cash than to shares in companies (typically exposure to shares in companies can be between 20% and 60%, however it is not guaranteed and the exposure can be lower or higher than the stated range) relative to other funds with a higher risk profile in the Legal & General Multi-Index Fund range.
- The Investment Manager applies ESG commitments by investing in underlying investments which are screened or selected for their ESG credentials. Underlying investments may be 'screened' to exclude investments associated with companies in specific sectors or business activities or 'selected' to refer to investments that use an ESG-integrated selection process.
- The Fund aims to increase exposure to issuers associated with better environmental, social and governance (ESG) practices. The Fund aims to achieve this by investing at least 75% in CIS or direct holdings which, in the Investment Manager's view, fall into one of the categories below:
 - CIS that also belong to the Manager's Future World product range and/or incorporate certain Future World principles such as the application of LGIM's Climate Impact Pledge, exclusions in accordance with LGIM's Future World Protection List and/or the use of proprietary methodologies such as tilting based on LGIM's ESG Scoring system, where the fund will invest more in companies with higher ESG scores and will also invest in companies with lower ESG score by a reduced amount;
 - ESG assessment criteria for CIS outside of those captured above include ESG enhancements such as tilting using proprietary and external ESG research.
- 3. The Investment Manager may also include other CIS and direct holdings that can deliver clear sustainable characteristics (e.g. green bonds) or 4. are screened against the Investment Manager's minimum criteria according to the relevant investment or sector.
- Additional information about the Fund's ESG asset types and criteria for asset selection can be found in the Fund's prospectus and its Consumer Facing Document available on the Manager's website.
- The Fund's ability to incorporate ESG criteria may be limited when the Investment Management may need to increase the Fund's cash exposure in volatile market conditions given the Fund's primary objective is to remain within its risk profile.
- The Fund may use derivatives (financial contracts which have a value linked to the price of another financial asset (such as a share, bond or currency) or a market index) in order to reduce risk or cost; generate additional capital or income with no, or an acceptably low, level of risk (known as "efficient portfolio management").

Other information:

- The Fund is actively managed as the Manager uses their expertise to select investments to achieve the Fund's objective.
- There is no benchmark available for this Fund as it is constrained by its objective to remain within its risk profile.
- To help you understand this Fund, its risk profile and how it compares to others in the range we have created a guide www.legalandgeneral.com/mi-guide. Please read this guide to help you decide if this is the right fund for you.
- This Fund is primarily designed for investors:
 - who have received advice and had their attitude to risk assessed and matched to the risk profile of this Fund but may be appropriate for those investors who have considered the risk profile of this Fund with others in the Multi-Index range;
 - who are looking for a combination of growth and income with ESG considerations forming a core part of the investment decision making process with assets invested across a diverse portfolio.
- Your units will be accumulation units. Income from the Fund's investments (dividends) will be reinvested back into the value of your units.
- Although investors can take their money out at any time, this Fund may not be appropriate for those who plan to withdraw their money within 5 years.
- This Fund is not designed for investors who cannot afford more than a minimal loss of their investment.
- If you do not understand this document we recommend you seek additional information to help you decide if this Fund is right for you.
- Units of the Fund can be bought or sold on any dealing day, as defined in the Prospectus. The non-dealing day calendar is available at www.lgim.com/utndd.
- The Fund's base currency is denominated in sterling (GBP).

RISK AND REWARD PROFILE



- The Risk and Reward Indicator table demonstrates where the Fund ranks in terms of its potential risk and reward. The higher the rank the greater the potential reward but the greater the risk of losing money. It is not guaranteed to remain the same and may change over time. It is based on historical data and may not be a reliable indication of the future risk profile of the Fund. The shaded area in the table above shows the Fund's ranking on the Risk and Reward Indicator.
 - The Fund is in category 4 because the mix of different asset types in which the fund invests has a balancing effect on the rate at which the fund share price moves up and down. This type of fund is generally considered to be higher risk than one investing only in bonds and lower risk than one existing only in company shares.
 - Even a Fund in the lowest category is not a risk free investment.
 - The value of your investment may fall as well as rise and is not guaranteed. You might get back less than you invest.
- Further information on the risks of investing in this Fund is contained in the Prospectus available at www.lgim.com.
- The risk and reward indicator may not take account of the following risks of investing in the Fund:
- The Fund has a sustainability and/or ESG focus in its investment process which may i) limit the Fund's exposure to or exclude certain

companies, industries or sectors ii) impact the Fund's investment performance compared to other funds that do not apply such criteria and, iii) differ from an investor's own sustainability and/or ESG criteria.

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

CHARGES

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

The price for buying and selling units is subject to a Dilution Adjustment See opposite.

Charges taken from the fund over a year

Ongoing charge	0.36%
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Charges taken from the fund under certain specific conditions

Performance fee	None
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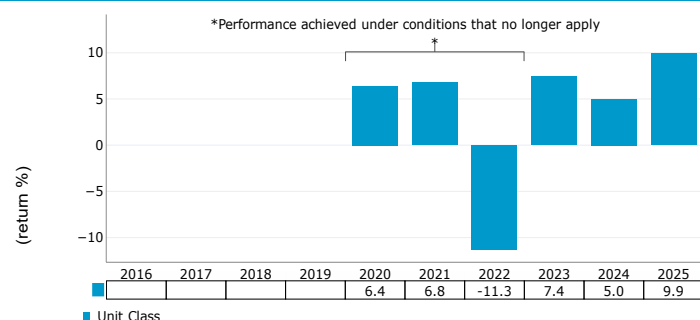
- There are no entry or exit charges.
- The ongoing charges figure is based on the latest available expenses at 28 February 2026. This figure may vary from year to year.
- This Fund's ongoing charges include any charges made by any other funds it may invest in. They exclude portfolio transaction costs.
- The ongoing charges are taken from the income of the Fund.

Other costs:

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

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

PAST PERFORMANCE



- Past performance is not a guide to future performance.
- The figures for the Fund take into account the ongoing charges and assume income (after any tax) is reinvested.
- The performance has been calculated in GBP.
- The annual return is for a 12 month period ending 31 December.
- The Fund launched in 2019.
- This unit class launched in 2019.
- On 2022-07-22 the Fund changed its name (from Legal & General Future World Multi-Index 3 Fund) and its investment policy objective and investment policy was updated to provide greater clarity of how ESG considerations are incorporated into the Fund's investment approach.

PRACTICAL INFORMATION

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

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

Rathbone Ethical Bond Fund (I Acc)

Fund Manager: Rathbones Asset Management Limited
I Acc ISIN GBOOB77DQT14

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



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	0.65%
Charges taken from the Sub-Fund under certain specific conditions.	
Performance Fee	None

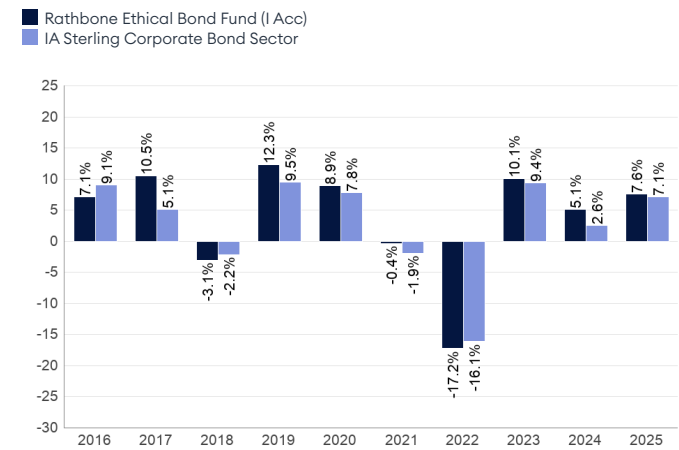
The Fund does not charge entry or exit charges.

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

Depository: NatWest Trustee and Depository 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

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 Money Market Fund (Accumulation - Class Y Shares)

A sub-fund of Royal London Bond Funds ICVC ISIN: GB00B8XYYQ86
Managed by Royal London Unit Trust Managers Limited

Objectives and investment policy

Objective The Fund aims to preserve capital and generate income, over rolling 12-months periods, before the deduction of fees.

Policy At least 80% of the Fund is invested in eligible assets as permitted by the UK Money Market Funds Regulation. This includes fixed-term deposits, certificates of deposit, commercial paper, floating-rate notes, short-dated government bonds, reverse repurchase agreements and cash.

All assets held by the Fund (excluding cash and reverse purchase agreements) will have 397 days or less to maturity and a minimum rating of A-1, P-1 or F1 or long-term equivalent. The weighted average maturity of the Fund will not exceed 60 days and the weighted average life will not exceed 120 days.

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.

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 issued by companies or other organisations that generate more than 10% of their turnover from either 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 A performance comparator for the Fund is the Bank of England Sterling Overnight Interbank Average (“SONIA”).

SONIA is the average overnight interest rate UK banks pay for unsecured transactions in sterling that is a widely recognised approach to benchmarking short-term money market and fixed income funds and therefore is considered an appropriate performance comparator.

Another performance comparator for the Fund is the IA Short Term Money Market sector (the “IA Sector”).

Recommendation Investors who seek current income, protection of capital (but not guaranteed) or a short-term investment option, less than 12 months.

Concepts to understand

Money market instruments Money-market instruments are short-term, liquid investments issued by public institutions or companies.

Rolling 12 month Period A rolling 12 month period is any period of twelve months, no matter which day you start on.

Reverse repurchase agreements Agreeing to sell a purchased security at a specified later date.

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.

Ratings Credit-rating agencies rate bonds based on the likelihood of them defaulting and being unable to repay their 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

1	2	3	4	5	6	7
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Lower risk

Higher risk

Typically lower rewards

Typically higher rewards

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, money market instruments are typically less volatile than bonds and 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.

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.

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

Money Market Fund Risks A Money Market Fund is not a guaranteed investment, and is different from an investment in deposits. The principal invested in the Fund is capable of fluctuation and the risk of loss of the principal is to be borne by the investor. The Fund does not rely on external support for guaranteeing the liquidity of the Fund or stabilising the NAV per share.

Charges

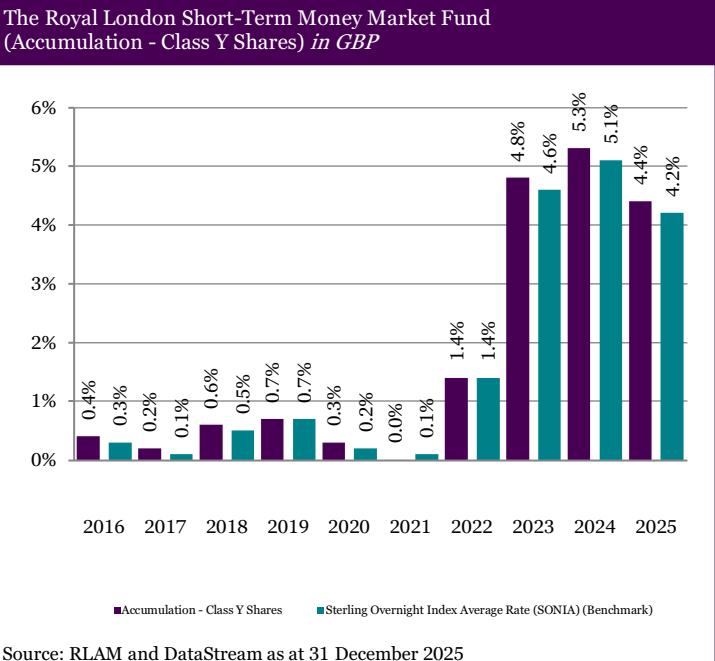
The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing the Fund. These charges reduce the potential growth of the investment.

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 22 July 1999 as a unit trust and converted to an open-ended investment company (OEIC) on 30 April 2010. The share class was launched on 26 November 2012.



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

Depository: HSBC Bank plc

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

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

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

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

This Sub-Fund qualifies as a “Variable Net Asset Value Money Market Fund” in accordance with Regulation (EU) 2017/1131 of the European Parliament and of the Council of 14 June 2017 on Money Market Funds as may be amended or replaced from time to time and therefore will comply with these guidelines.

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

Key Investor Information

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

Vanguard ActiveLife Climate Aware 40-50% Equity Fund (the "Fund")

A sub-fund of Vanguard Investments Funds ICVC

A GBP Accumulation Shares

ISIN: GB00BMCQRZ38

Authorised Corporate Director: Vanguard Investments UK, Limited ("VIUK")

Objectives and investment policy

- The Fund seeks to provide an increase in the value of investments over the long-term (more than 5 years) together with some money paid out from those investments as income.
- The Fund is actively managed and seeks to achieve its investment objective by investing in a combination of shares (40-50% of the Fund's investments) and bonds (issued by companies and entities which are not companies, such as government-related entities) (50-60% of the Fund).
- The Fund can invest worldwide and the majority of the Fund's investments will be in developed countries. The Fund can invest in all countries, sectors and industries, subject to (i) Climate Considerations and (ii) Exclusions as described below.
- Climate considerations: At least 70% of the Fund's assets will meet at least one of the Climate Considerations for company shares, corporate bonds and sovereign bonds:
- Corporate climate considerations: When purchasing shares and corporate bonds for the Fund, the Manager will consider whether the company displays at least one of the following qualities, which would enable the Manager to be aware of what the company is doing which might support its journey towards net zero: (i) displays current Scope 1+2 carbon intensity that is at least 25% below the industry average; and/or (ii) has published an active emissions reduction target. Scope 3 emissions are not included.
- Sovereign climate considerations: When purchasing sovereign bonds for the Fund, the Manager will consider whether the relevant country's sovereign carbon intensity is at least 25% lower than the average carbon intensity of the sovereign constituents within the Composite Index.
- The Fund can hold investments that do not meet the Climate Considerations and certain investments are not subject to any Climate Considerations. The Fund will not invest more than 30% of its value in assets that do not demonstrate any of the Climate Considerations.
- Exclusions: The Manager seeks to avoid investing in companies involved in and/or deriving revenue (above a threshold specified by the Manager and set out in the exclusions policy at https://fund-docs.vanguard.com/Vanguard_ActiveLife_Climate_Aware_Range_Exclusions_Policy.pdf). The Manager will not invest in sovereign bonds issued by countries where the fuel exports for the relevant country exceed 50% of total exports.

- The performance of the Fund may be compared against the Composite Index*. VIUK considers that the combination of the indices within the Composite Index provide a benchmark that best reflects the investment strategy of the Fund as a means to assess the performance of the Fund.
- The Fund attempts to remain fully invested and hold small amounts of cash except in extraordinary market, political or similar conditions where the Fund may temporarily depart from this investment policy to avoid losses.
- The Fund may use derivatives in order to reduce risk or cost and/or generate extra income or growth (known as "efficient portfolio management"). A derivative is a financial contract whose value is based on the value of a financial asset (such as a share, bond, or currency) or a market index.
- The Fund invests in securities which are denominated in currencies other than the share class currency. Movements in currency exchange rates can affect the return of investments.
- The currency of the share class is GBP.
- The Fund is appropriate for long-term investment. You should have an investment horizon of at least 3 years.
- Income from the Fund will be reinvested and reflected in the price of shares in the Fund.
- Portfolio transaction costs will have an impact on performance.
- Shares in the Fund can be bought or sold on a daily basis (save on certain bank holidays or public holidays and subject to certain restrictions described in Appendix 1 of the Prospectus). A list of the days on which shares in the Fund cannot be bought or sold is available on: <https://fund-docs.vanguard.com/Vanguard-Investments-Funds-ICVC.pdf>

For further information about the objectives and investment policy of the Fund, including its Sustainability Approach, please see Appendix 1 of the Vanguard Investments Funds ICVC prospectus (the "Prospectus") on our website at <https://global.vanguard.com/> and the Fund's Consumer Facing Disclosure on our website at https://fund-docs.vanguard.com/SDR_CFD_Vanguard_ActiveLife_Climate_Aware_40-50_Equity_Fund.pdf

* Composite Index comprised of: 45% FTSE Developed Net Tax Index; 44% Bloomberg Global Aggregate Credit Index; 5.5% Bloomberg Global Aggregate Treasury Index; and 5.5% Bloomberg Global Aggregate Securitized Index (together, the "Composite Index").

Risk and reward profile



- This indicator is based on historical data and may not be a reliable indication of the future risk profile of the Fund.
- The risk category shown is not guaranteed and may change over time.
- The lowest category does not mean "risk free".
- The Fund is rated 4 due to the nature of its investments which include the risks listed below. These factors may impact the value of the Fund's investments or expose the Fund to losses.
 - The value of equities and equity-related securities can be affected by daily stock market movements. Other influential factors include political, economic news, company earnings and significant corporate events.
 - Movements in currency exchange rates can adversely affect the return of your investment. Currency hedging is not guaranteed to completely eliminate currency risk.
 - Emerging markets are generally more sensitive to economic and political conditions than developed markets. Other factors include greater 'Liquidity Risk', restrictions on investment or transfers of assets and failed/delayed delivery of securities or payments to the Fund.

- Investment risk is concentrated in specific sectors, countries, currencies or companies. This means the Fund is more sensitive to any localised economic, market, political or regulatory events.

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

- Counterparty risk. The insolvency of any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments, may expose the Fund to financial loss.
- Sustainability risk. The Fund may not make certain investments if they do not meet the Fund's Sustainability Approach. This may affect the Fund's exposure to certain issuers and cause the Fund to forego certain investment opportunities.
- Liquidity risk. Lower liquidity means there are insufficient buyers or sellers to allow the Fund to sell or buy investments readily. This could cause the Fund to incur higher costs when buying or selling investments or could mean that the Fund is not able to buy or sell investments when it would like to do so.
- Credit risk. The issuer of a financial asset held within the Fund may not pay income or repay capital to the Fund when due.
- Inflation risk. The value of your investments may not be worth as much in the future due to changes in purchasing power resulting from inflation.
- Use of derivatives. The use of derivatives could increase or reduce exposure to underlying assets and result in greater fluctuations of the Fund's net asset value.

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

Charges

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

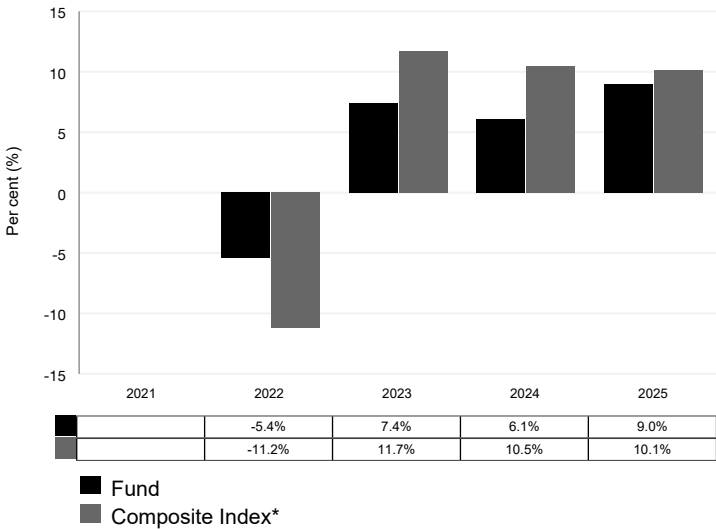
One-off charges taken before or after you invest	
Entry charge	None
Exit charge	None
This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.	
Charges taken from the Fund over a year	
Ongoing charges	0.48%
Charges taken from the Fund under certain specific conditions	
Performance fee	None

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

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

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

Past performance



- **Past performance:**
- **Is not a reliable indication of future performance.**
- Includes ongoing charges and the reinvestment of income. It excludes entry and exit fees.
- Has been calculated in GBP.
- Shares in the Fund were first issued in 2021.
- This share class was launched in 2021.
- The Fund was previously named the Vanguard SustainableLife 40-50% Equity Fund and changed to the Vanguard ActiveLife Climate Aware 40-50% Equity Fund with effect from 26 November 2024.
- The Fund does not aim to track the performance of the index.

Practical information

- **Depository:**State Street Trustees Limited.
- **Documents, prices of shares and further information:** You can obtain copies of the Prospectus and the latest annual and semi-annual report and accounts for Vanguard Investments Funds ICVC ("VIF") along with the latest published prices of shares and other practical information, from our website at <https://global.vanguard.com>. The documents are available in English and are free of charge.
- **Prices:** The last published prices of shares in the Fund are also available from the FT's website www.ft.com or <https://global.vanguard.com>.
- **Tax:** VIF is subject to the tax laws of the United Kingdom. Depending on your country of residence, this may have an impact on your personal tax position. You are recommended to consult your professional tax adviser.
- **Liability:** VIUK may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for VIF.¹
- **Sub-funds:** This document describes a sub-fund of VIF. The prospectus and periodic reports are prepared for the entire company.
- The Fund's assets belong exclusively to the Fund and shall not be used to discharge the liabilities of or claims against VIF, other sub-funds of VIF or any other person or body.
- **Shares:** The Fund is part of VIF and has both accumulation and income shares. You may switch some or all of your shares of one type, to shares of another type within the same Fund, or between other sub-funds of VIF or other funds managed by VIUK. Details of switching are provided in the Prospectus.
- Information about other share classes offered by VIF can be found in the prospectus or from our website at <https://global.vanguard.com>.
- Further information on the Index Provider please see the Fund's prospectus.
- **Remuneration policy:** Details of the Vanguard European Remuneration Policy are available at <https://www.ie.vanguard/content/dam/intl/europe/documents/ch/en/ucits-v-remuneration-policy.pdf> including: (a) a description of how remuneration and benefits are calculated; and (b) the identities of persons responsible for awarding remuneration and benefits. A paper copy of these details may be obtained, free of charge, on request from the Head of Human Resources, Europe, Vanguard Asset Services, Limited, 4th Floor The Walbrook Building, 25 Walbrook, London EC4N 8AF.

Key Investor Information

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

Vanguard ESG Screened Developed World All Cap Equity Index Fund (UK) (the "Fund")

A sub-fund of Vanguard Investments Funds ICVC

A GBP Accumulation Shares

ISIN: GB00BLLZQL34

Authorised Corporate Director: Vanguard Investments UK, Limited ("VIUK")

Objectives and investment policy

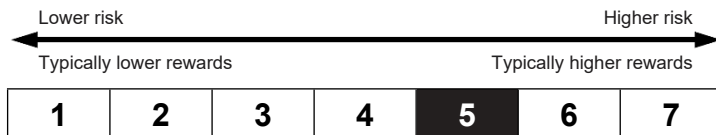
- The Fund seeks to track the performance of the FTSE Developed All Cap Choice Index (the "Index").
- The Fund is a passive fund which means it takes the form of tracking a specific index in order to replicate its performance.
- The Fund attempts to: 1. Track the performance of the Index by investing in all component shares of the Index in the same proportion as the Index. Where not practicable to fully replicate, the Fund will use a sampling process. 2. Remain fully invested and hold small amounts of cash except in extraordinary market, political or similar conditions where the Fund may temporarily depart from this investment policy to avoid losses.
- The Index is constructed from the FTSE Developed All Cap Index (the "Parent Index"). The Parent Index is a market-capitalisation weighted index representing the performance of large, mid and small companies covering developed markets around the world. Market capitalisation is the value of a company's outstanding shares in the market and shows the size of a company. The Index methodology excludes shares of companies from the Parent Index where the Index provider determines that companies are engaged or involved in specific activities of the supply chain for, and / or derive revenue (above thresholds specified by the Index provider and set out in https://fund-docs.vanguard.com/Vanguard_ESG_Scr_Dev_World_All_Cap_Eq_Index_FundUK_Exclusions.pdf)
- from certain activities relating to the following activities: certain specified vice products, non-renewable energy and weapons. It also excludes shares of companies based on certain controversial conduct, which is achieved by excluding companies that meet certain criteria in relation to the United Nations Global Compact Principles regarding labour, human rights, environmental, and anti-corruption standards.
- Where the Index provider has insufficient or no data available to adequately assess a particular company relative to the Exclusion Criteria of the Index, such companies will be excluded from the Index until such time as they may be determined to be eligible by the Index provider.
- The Fund may use derivatives in order to reduce risk or cost and/or generate extra income or growth (known as "efficient portfolio management"). A derivative is a financial contract whose value is based

on the value of a financial asset (such as a share, bond, or currency) or a market index. Derivatives on an index (e.g. swaps, futures) may contain some underlying constituents which may not meet the Exclusion Criteria.

- The Fund may engage in short term secured lending of its investments to certain eligible third parties. This is used as a means of generating additional income and to off-set the costs of the Fund.
- The currency of the share class is GBP.
- The Fund attempts to remain fully invested and hold small amounts of cash except in extraordinary market, political or similar conditions where the Fund may temporarily depart from this investment policy to avoid losses.
- The Fund invests in securities which are denominated in currencies other than the share class currency. Movements in currency exchange rates can affect the return of investments.
- The Fund is appropriate for long-term investment. You should have an investment horizon of at least 5 years.
- Income from the Fund will be reinvested and reflected in the price of shares in the Fund.
- Portfolio transaction costs will have an impact on performance.
- Shares in the Fund can be bought or sold on a daily basis (save on certain bank holidays or public holidays and subject to certain restrictions described in Appendix 1 of the Prospectus). A list of the days on which shares in the Fund cannot be bought or sold is available on: <https://fund-docs.vanguard.com/Vanguard-Investments-Funds-ICVC.pdf>

For further information about the objectives and investment policy of the Fund and Vanguard's relationship with the Index provider, please see Appendix 1 and the "Disclaimer" section of the Vanguard Investments Funds ICVC prospectus (the "Prospectus") on our website at <https://global.vanguard.com/> and the Fund's Consumer Facing Disclosure on our website at https://fund-docs.vanguard.com/SDR_CFD_Vanguard_ESG_Screened_Developed_World_All_Cap_Equity_Index_Fund_UK.pdf. Further information on the composition of the Index may be obtained at <https://www.ftserussell.com/products/indices/global-choice> and https://research.ftserussell.com/products/downloads/FTSE_Global_Choice_Index_Series_Ground_Rules.pdf

Risk and reward profile



- This indicator is based on historical data and may not be a reliable indication of the future risk profile of the Fund.
- The risk category shown is not guaranteed and may change over time.
- The lowest category does not mean "risk free".
- The Fund is rated 5 due to the nature of its investments which include the risks listed below. These factors may impact the value of the Fund's investments or expose the Fund to losses.
 - The value of equities and equity-related securities can be affected by daily stock market movements. Other influential factors include political, economic news, company earnings and significant corporate events.
 - Movements in currency exchange rates can adversely affect the return of your investment.
 - Investment risk is concentrated in specific sectors, countries, currencies or companies. This means the Fund is more sensitive to any localised economic, market, political or regulatory events.

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

- Counterparty risk. The insolvency of any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments, may expose the Fund to financial loss.
- Liquidity risk. Lower liquidity means there are insufficient buyers or sellers to allow the Fund to sell or buy investments readily. This could cause the

Fund to incur higher costs when buying or selling investments or could mean that the Fund is not able to buy or sell investments when it would like to do so.

- Tracking risk. The Fund is not expected to track the performance of the Index at all times with perfect accuracy. The Fund is, however, expected to provide investment results that, before expenses, generally correspond to the price and yield performance of the Index.
- Sampling risk. As the Fund uses an index sampling technique whereby a representative sample of securities are selected to represent the Index, there is the risk that the securities selected for the Fund may not, in the aggregate, approximate the full Index.
- Accuracy risk. There is no assurance that the Index provider will compile the Index accurately or that the Index will be determined, composed or calculated correctly.
- Screening risk. A Fund may track an index which screens out possible investments if they do not meet certain screening criteria. This may affect the Fund's exposure to certain issuers and cause the Fund to forego certain investment opportunities. The relevant Fund may perform differently to other funds, including underperforming funds that do not seek to screen investments in this way.
- Unscheduled rebalancing risk. Apart from scheduled rebalances, the index provider may carry out additional ad hoc rebalances to the Benchmark Index in order for example, to correct an error in the selection of index constituents.
- Use of derivatives. The use of derivatives could increase or reduce exposure to underlying assets and result in greater fluctuations of the Fund's net asset value.

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

Charges

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

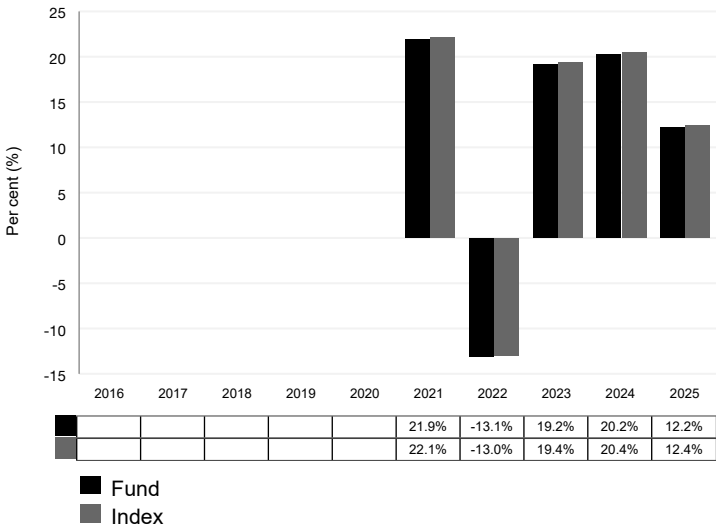
One-off charges taken before or after you invest	
Entry charge	None
Exit charge	None
This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.	
Charges taken from the Fund over a year	
Ongoing charges	0.20%
Charges taken from the Fund under certain specific conditions	
Performance fee	None

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

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

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

Past performance



- **Past performance:**
- **Is not a reliable indication of future performance.**
- Includes ongoing charges and the reinvestment of income. It excludes entry and exit fees.
- Has been calculated in GBP.
- Shares in the Fund were first issued in 2020.
- This share class was launched in 2020.
- The Fund was previously named the Vanguard ESG Developed World All Cap Equity Index Fund (UK) and changed to the Vanguard ESG Screened Developed World All Cap Equity Index Fund (UK) with effect from 26 November 2024.

Practical information

- **Depository:**State Street Trustees Limited.
- **Documents, prices of shares and further information:** You can obtain copies of the Prospectus and the latest annual and semi-annual report and accounts for Vanguard Investments Funds ICVC ("VIF") along with the latest published prices of shares and other practical information, from our website at <https://global.vanguard.com>. The documents are available in English and are free of charge.
- **Prices:** The last published prices of shares in the Fund are also available from the FT's website www.ft.com or <https://global.vanguard.com>.
- **Tax:** VIF is subject to the tax laws of the United Kingdom. Depending on your country of residence, this may have an impact on your personal tax position. You are recommended to consult your professional tax adviser.
- **Liability:** VIUK may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for VIF.¹
- **Sub-funds:** This document describes a sub-fund of VIF. The prospectus and periodic reports are prepared for the entire company.
- The Fund's assets belong exclusively to the Fund and shall not be used to discharge the liabilities of or claims against VIF, other sub-funds of VIF or any other person or body.
- **Shares:** The Fund is part of VIF and has both accumulation and income shares. You may switch some or all of your shares of one type, to shares of another type within the same Fund, or between other sub-funds of VIF or other funds managed by VIUK. Details of switching are provided in the Prospectus.
- Information about other share classes offered by VIF can be found in the prospectus or from our website at <https://global.vanguard.com>.
- Further information on the Index Provider please see the Fund's prospectus.
- **Remuneration policy:** Details of the Vanguard European Remuneration Policy are available at <https://www.ie.vanguard/content/dam/intl/europe/documents/ch/en/ucits-v-remuneration-policy.pdf> including: (a) a description of how remuneration and benefits are calculated; and (b) the identities of persons responsible for awarding remuneration and benefits. A paper copy of these details may be obtained, free of charge, on request from the Head of Human Resources, Europe, Vanguard Asset Services, Limited, 4th Floor The Walbrook Building, 25 Walbrook, London EC4N 8AF.



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