

# 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.

**abrdn MyFolio Enhanced ESG Index IV Fund, a Sterling denominated sub fund of the abrdn OEIC III, Institutional B Fixed Acc Shares (ISIN: GB00BMXNWF82). This fund is managed by abrdn Fund Managers Limited..**

## OBJECTIVES AND INVESTMENT POLICY

### Investment Objective

To generate growth over the long term (5 years or more) while being managed to a defined level of risk. The fund is part of the MyFolio Enhanced ESG Index range, which offers five funds with different expected combinations of investment risk and return that adhere to the MyFolio Enhanced ESG assessment criteria. The fund is risk level IV, which aims to be the second highest risk fund in this range. Risk Target: The defined level of risk referred to above that the management team is targeting is within the range of 60-90% of world stock markets (represented by the MSCI World Index), over 10 years. There is no certainty or promise that this target will be achieved. The Risk Target has been chosen as it represents a risk range which is appropriate for the fund.

### Investment Policy

#### Portfolio Securities

- The fund will invest at least 80% in passively managed funds (which aim to replicate performance of a market index) and up to 20% in actively managed funds (which invest using manager discretion), including those managed by Aberdeen Investments, to obtain broad exposure to a range of diversified investments.

- Typically, at least 60% of the fund will be invested in assets traditionally viewed as being higher risk such as equities (company shares) and emerging market bonds (which are like loans to companies or governments that pay a rate of interest, invested in regions including Eastern Europe, Asia, Africa and the Middle East).

- The rest of the fund will be invested in a selection of other assets such as cash, assets that can be turned into cash quickly, government bonds (which are like loans to governments that pay interest) and investment grade corporate bonds (which are like loans to companies or governments that pay a rate of interest, invested in regions including Eastern Europe, Asia, Africa, Latin America and the Middle East).

- At least 70% of the fund's portfolio will have sustainability characteristics, which means the fund will invest at least 70% in funds which have explicit sustainability related targets, such as improved environmental, social and/or governance (ESG) outcomes or positive sustainability related contributions assessed in accordance with the MyFolio Enhanced ESG assessment criteria (the "Assessment Criteria") which can be found in the prospectus.

- The fund may also invest in funds that apply ESG or sustainability criteria but do not set any specific sustainability related targets, or funds which have no specific ESG or sustainability criteria within their investment objective or process. These investments are used to provide diversification and deliver growth, or for cash management purposes.

#### Management Process

- The management team (the "Team") use their discretion (active management) to select funds within each asset class and ensure that the strategic asset allocation

(long-term proportions in each asset class) meets the fund's objectives and policy.

- The Team will review and analyse the underlying funds and their investments to assess alignment with the Assessment Criteria. The Team will also meet with the fund managers to discuss the underlying fund's philosophy.

- The Team will only invest in funds that have a firm level active engagement and voting policy.

- Additionally, the Team assesses all underlying funds against a set of exclusions. For companies, these are related to the UN Global Compact, Controversial Weapons, Tobacco Production and Thermal Coal, whilst for government bonds, these are related to UN sanctions. More details around the screens can be found in the Assessment Criteria in the prospectus.

- No more than 1% of the overall fund can be exposed to underlying fund holdings in breach of these exclusions at any one time.

- Please note that the number contained in the fund name is not related to the SRRI contained in the Key Investor Information document (NURS-KII).

#### Derivatives and Techniques

- The fund will routinely use derivatives to reduce risk, reduce cost and/or generate additional income or growth consistent with the risk profile of the fund.

- Derivatives are linked to the value of other assets. In other words, they derive their price from one or more underlying asset.

- Derivatives include instruments used to express asset allocations reflecting expected changes in interest rates, companies share prices, inflation, currencies or creditworthiness (debt repayment ability) of corporations or governments.

- The fund may also invest in other funds which may use derivatives extensively although these investments shall be in line with fund's overall risk profile.

- Derivatives are exempt from the Assessment Criteria.

Investors in the fund may buy and sell shares on any dealing day (as defined in the Prospectus).

If you invest in income shares, income from investments in the fund will be paid out to you. If you invest in accumulation shares, income will be added to the value of your shares.

Recommendation: the Fund may not be appropriate for investors who plan to withdraw their money within five years. Investors should satisfy themselves that their attitude to risk aligns with the risk profile of this fund before investing.

The fund's realized volatility may not always be within the volatility band for the stated risk level and at times observing the asset allocation restrictions may limit capital growth.

## RISK AND REWARD PROFILE



- The fund invests in emerging market equities and / or bonds. Investing in emerging markets involves a greater risk of loss than investing in more developed markets due to, among other factors, greater political, tax, economic, foreign exchange, liquidity and regulatory risks.
- The use of derivatives carries the risk of reduced liquidity, substantial loss and increased volatility in adverse market conditions, such as a failure amongst market participants. The use of derivatives may result in the fund being leveraged (where market exposure and thus the potential for loss by the fund exceeds the amount it has invested) and in these market conditions the effect of leverage will be to magnify losses.
- The fund invests in high yielding bonds which carry a greater risk of default than those with lower yields.

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

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

Inflation reduces the buying power of your investment and income.

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

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

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

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

This indicator reflects the volatility of the fund's share price over the last five years which in turn reflects the volatility of the underlying assets in which the fund invests. Historical data may not be a reliable indication for the future.

The current rating is not guaranteed and may change if the volatility of the assets in which the fund invests changes. The lowest rating does not mean risk free.

The fund is rated as 5 because of the extent to which the following risk factors apply:

- The fund invests in securities which are subject to the risk that the issuer may default on interest or capital payments.
- The fund price can go up or down daily for a variety of reasons including changes in interest rates, inflation expectations or the perceived credit quality of individual countries or securities.
- The fund invests in equity and equity related securities. These are sensitive to variations in the stock markets which can be volatile and change substantially in short periods of time.
- Applying ESG and sustainability criteria in the investment process may result in the exclusion of securities within the fund's benchmark or universe of potential investments. The interpretation of ESG and sustainability criteria is subjective meaning that the fund may invest in companies which similar funds do not (and thus perform differently) and which do not align with the personal views of any individual investor.

## CHARGES

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

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

Entry charge	0.00%
Exit charge	0.00%

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

### Charges taken from the fund over a year

Ongoing charges	0.30%
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### Charges taken from the fund under certain specific conditions

Performance fee	0.00%
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The entry and exit charges shown are maximum figures. In some cases you might pay less - you can find this out from your financial adviser.

The Ongoing Charges figure reflects the amount based on the expenses within the annual report for each financial year. This figure may vary from year to year. It excludes: performance fees (where applicable); portfolio transaction costs, except in the case of an entry/exit charge paid by the fund when buying or selling in another collective investment undertaking.

Where the Fund invests in an open-ended collective investment scheme which is operated or managed by the ACD/the Manager or an associate of the ACD/the Manager, no additional annual management charge will be incurred by the Fund on such an investment.

The annual report for each financial year will include detail on the exact charges made.

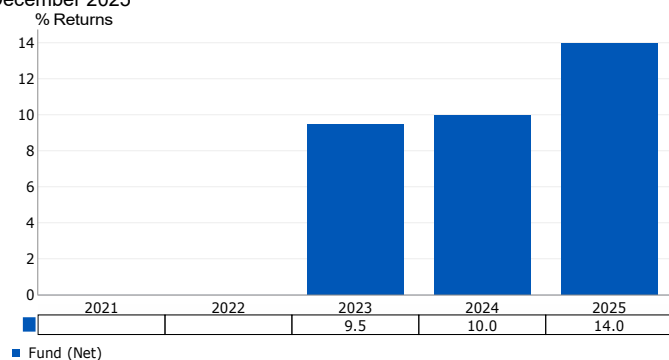
The Ongoing Charge figure is as at 30/06/2025.

A switching charge may be applied in accordance with the Prospectus. For more information about charges please see Prospectus.

Further information on the charges can be found in the Prospectus.

## PAST PERFORMANCE

abrdrn MyFolio Enhanced ESG Index IV Fund, Institutional B Fixed Acc Shares, 31 December 2025



Past performance is not a guide to future performance.

Performance is net of charges and does not take into account any entry, exit or switching charges but does take into account the ongoing charge, as shown in the Charges section.

Performance is calculated in GBP.

The fund was launched in 2022. The share/unit class was launched on 2022.

## PRACTICAL INFORMATION

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

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

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

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

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

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

Other share classes are available in the fund and further information about these can be found in the abrdrn OEIC III.

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

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

# NON-UCITS RETAIL SCHEME

## KEY INVESTOR INFORMATION



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**Aviva Investors Multi-asset Core Fund IV, Class 2, Accumulation shares**, GBP, a sub-fund of the Aviva Investors Portfolio Funds ICVC (ISIN: GB00BMGWH791). The Fund is managed by Aviva Investors UK Fund Services Limited.

### OBJECTIVES AND INVESTMENT POLICY

The Fund aims to grow your investment over the long term (5 years or more) through a combination of income and capital growth. The Fund targets an overall average return before charges and taxes of at least 0.30% greater than the performance benchmark per year, measured over 3-year rolling periods. The performance benchmark is a composite index, comprising 75% MSCI® All Countries World Index (Net) GBP and 25% Bloomberg Global Aggregate Bond Index Hedged GBP (the “**Performance Index**”). The Fund is managed to a “balanced” risk profile and aims to remain within a defined risk range of 71% to 79% of the volatility of “Global Equities”, targeting 75%. The benchmark we use to represent the volatility of “Global Equities” is MSCI® All Countries World Index (Net) GBP (the “**Volatility Index**”). Volatility is measured on an annualised basis, over 3-year rolling periods, using the volatility figures as at the end of each month.

**Core Investment:** The Fund will invest in a variety of global asset classes, namely shares of both developed and emerging market companies, bonds issued by companies, governments, or large institutional organisations in developed and emerging markets, cash and money market instruments. It will gain this exposure by investing directly in these assets, through the use of derivatives or investing in other funds (including funds managed by Aviva Investors companies). Derivatives may be used for investment purposes but will not materially alter the risk profile. They are also used to manage the Fund more efficiently and to reduce risk.

**Other Investments:** The Fund may also invest in property via real estate investment trusts, and indirectly in commodities, for example through another collective investment scheme, exchange traded commodity or a derivative.

**Strategy:** The Fund is actively managed and uses an asset allocation technique to blend asset classes for diversification aiming to provide returns consistent with the Fund’s “balanced” risk profile and return target. Based on a longer-term outlook, the Fund uses an asset allocation model which determines, within a range, the Fund’s allocation to the different asset classes. The asset mix of the Fund will be rebalanced on a periodic basis taking into account the results of the model, the “balanced” risk profile and market conditions. This means that the proportion of the portfolio allocated to each asset class is not fixed and may vary over time. For information on the current asset split, investors should refer to the latest Fund Fact Sheet. The Fund is part of a range of five multi asset core funds, each with their own risk profile, ranging from I (the lowest) to V (the highest). This Fund is number IV in the range. For more information on these funds please refer to the prospectus.

This Fund is subject to Aviva Investors’ baseline exclusion policy. This policy excludes investment in companies engaged in economic activities in some sectors that, in Aviva Investors’ view, have sustainability risks that are so severe that providing investment funding to companies active in these sectors, is fundamentally misaligned with Aviva Investors’ approach. The baseline exclusion policy excludes investment in companies involved in manufacturing controversial weapons and tobacco production. The baseline exclusion policy also prohibits investment in companies that exceed a defined revenue threshold from activities including the production of arctic oil, civilian firearms, oil sands and thermal coal, and the distribution of tobacco products – please see **Appendix 2 for information on these limited investment restrictions**.

**Sustainability Characteristics:** The Fund does not have any sustainability-related investment objectives. The Investment Manager uses an “**ESG Approach**” when selecting: (i) shares in global companies in developed markets; and (ii) bonds issued by governments (“sovereigns”) in developed markets. Further information on the ESG Approach is outlined in the Funds Prospectus.

**Performance & Risk Measurement:** The Fund does not base its investment process on either the Performance Index or the Volatility Index, so will not hold every asset in them, and may also hold assets that do not form part of them. The Fund’s returns could therefore be very different from those of the Performance Index and the Volatility Index. Volatility measures how much the returns of the Fund may fluctuate and is an indicator of the level of risk taken by the Investment Manager. There may be times when the Fund operates outside of its defined risk range. The MSCI® All Country World Index (Net) GBP comprises large and medium-sized companies, as determined by their market capitalisation (total market value of a company’s outstanding shares), from both developed and emerging markets, and the index is designed to provide a broad measure of global equity market performance. The Bloomberg Global Aggregate Bond Index Hedged GBP is a measure of global investment grade debt from twenty-four local currency markets. The Performance Index and Volatility Index have been selected as an appropriate measure for the Funds performance and risk targets, because they are representative of the type of assets in which the Fund is likely to invest. For the purposes of calculating the 75%/25% weighting, the Performance Index is re-balanced as at the end of each month.

Note: MSCI makes no express or implied warranties or representations and shall have no liability whatsoever with respect to any MSCI data contained herein. The MSCI data may not be further redistributed or used as a basis for other indices or any securities or financial products. This report is not approved, endorsed, reviewed or produced by MSCI. None of the MSCI data is intended to constitute investment advice or a recommendation to make (or refrain from making) any kind of investment decision and may not be relied on as such.

Source: Bloomberg® and Bloomberg® Global Aggregate Bond Index Hedged GBP (the “Benchmark” or the “Index”) are service marks of Bloomberg Finance L.P. and its affiliates, including Bloomberg Index Services Limited (“BISL”), the administrator of the index (collectively, “Bloomberg”) and have been licensed for use for certain purposes by Aviva Investors UK Fund Services Limited. Bloomberg is not affiliated with Aviva Investors UK Fund Services Limited, and Bloomberg does not approve, endorse, review, or recommend the Aviva Investors Multi-asset Core Fund IV. Bloomberg does not guarantee the timeliness, accurateness, or completeness of any data or information relating to Aviva Investors Multi-asset Core Fund IV.

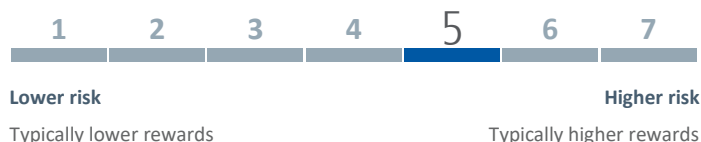
**Other information:** You can buy and sell shares on any London business day.

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

This is an accumulation share class and any income from the Fund will remain in the Fund and is reflected in the share price.

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

### RISK AND REWARD PROFILE



This indicator is based on historical data, calculated using European Union rules, and may not be a reliable indication of the future risk profile of the Fund.

The risk and reward category shown is not guaranteed to remain unchanged and may change over time. The lowest category does not mean 'risk free'.

The value of investments and the income from them will change over time.

The Fund price may fall as well as rise and as a result you may not get back the original amount you invested.

The Fund has been allocated a risk number based on the higher of the historic volatility of its share price, the historic volatility of its current asset classes or its intended maximum risk levels.

**Interest rate risk — bonds:** When interest rates rise, bond values generally fall. This risk is generally greater for longer-term bonds and for bonds with higher credit quality.

**Counterparty risk:** The Fund could lose money if an entity with which it does business becomes unwilling or is unable to meet its obligations to the Fund.

**Currency risk:** Changes in currency exchange rates could reduce investment gains or increase investment losses. Exchange rates can change rapidly, significantly and unpredictably.

**Default risk:** Issuers of certain bonds or money market instruments could become unable to make payments on their bonds, causing a reduction in income to the Fund and also in the value of bonds held by the Fund. Under

extreme market or economic conditions, defaults could be widespread and their effect on Fund performance significant.

**Derivatives risk:** Derivatives are instruments that can be complex and highly volatile, have some degree of unpredictability (especially in unusual market conditions), and can create losses significantly greater than the cost of the derivative itself.

**Emerging markets risk:** Compared to developed markets, emerging markets can have greater political instability and limited investor rights and freedoms, and their securities can carry higher equity, market, liquidity, credit and currency risk.

**Fixed Income Risk:** Investments in fixed interest securities are impacted by market and credit risk and are sensitive to changes in interest rates and market expectations of future inflation. Bonds that produce a higher level of income usually have a greater risk of default.

**Hedging risk:** Any measures taken to offset specific risks will generate costs (which reduce performance), could work imperfectly or not at all, and if they do work will reduce opportunities for gain.

**Equities Risk:** Equities can lose value rapidly, can remain at low prices indefinitely, and generally involve higher risks — especially market risk — than bonds or money market instruments. Bankruptcy or other financial restructuring can cause the issuer’s equities to lose most or all of their value.

**Leverage risk:** A small price decline on a “leveraged” underlying investment will create a correspondingly larger loss for the Fund. A high overall level of leverage and/or unusual market conditions could create significant losses for the Fund.

**Target outcome risk:** Any outcomes stated as targets are not guaranteed and may not be achieved.

Full information on the risks applicable to the Fund is detailed in the Prospectus.

## CHARGES

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

Entry charge	None
Exit charge	None

### Charges taken from the Fund over a year

Ongoing charges	0.15%
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### Charges taken from the Fund under certain specific conditions

Performance fee	None
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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.

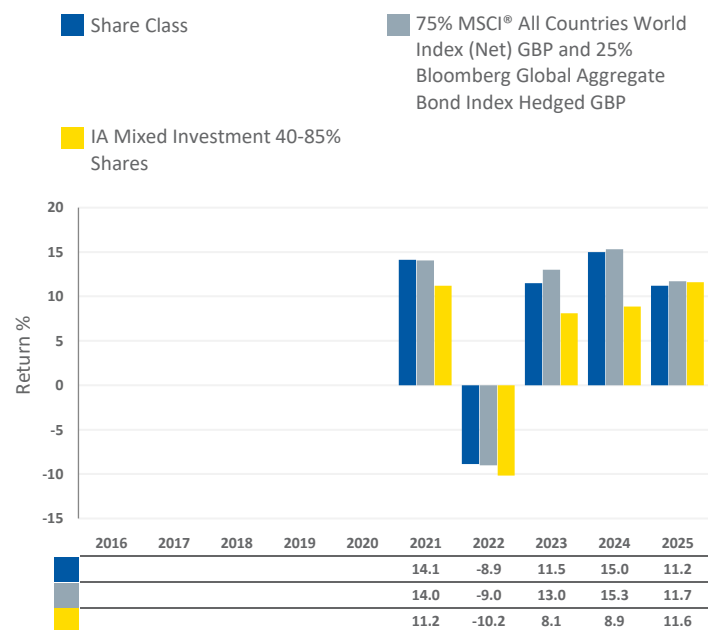
The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

The entry and exit charges shown are maximum figures. In some cases (including when switching to other funds run by Aviva Investors UK Fund Services Limited) you might pay less – you can find the actual entry and exit charges from your financial adviser/distributor.

The ongoing charges figure is based on last year's expenses for the year ending 30 November 2025. The figure for ongoing charges excludes performance fees and 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 a full explanation of any performance fee (if applicable) please see the charges sections of the Fund's Prospectus.

## PAST PERFORMANCE



Past performance is no guide to future performance.

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

The Share Class was launched on 30 November 2020.

Performance is calculated in the Share Class currency which is GBP.

Source: Aviva Investors/Morningstar as at 31 December 2025.

## PRACTICAL INFORMATION

Depository - J.P. Morgan Europe Limited

More practical information about the Fund and copies of the Prospectus and the latest annual and half yearly reports are available free of charge from Aviva Investors UK Fund Services Limited PO Box 10410, Chelmsford, CM99 2AY. These documents will be in English and cover the whole ICVC.

The latest published price of shares in the Fund and other information on the Fund, including how to buy and sell shares, is also available at [www.avivainvestors.co.uk](http://www.avivainvestors.co.uk).

Shares other than Class 2 are offered by the Fund, as set out in the Prospectus.

You may switch between funds in the Aviva Investors Portfolio Funds ICVC. An entry charge may apply to a switch but it is normally waived on most funds other than the structured/defined return funds. Details on switching are provided in the Prospectus.

The Fund is subject to the tax laws and regulations of the United Kingdom. Depending on your own country of residence, this might have an impact on your investment.

The liabilities of the Fund are segregated and the assets of this Fund will not be used to pay debts of other funds.

Aviva Investors UK Fund Services 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 details of the up-to-date remuneration policy of the Management Company, including the composition of its remuneration committee, a description of the key remuneration elements and an overview of how remuneration is determined, are available on the website [www.avivainvestors.com](http://www.avivainvestors.com). A paper copy of the remuneration policy can be made available upon request and free of charge at the Management Company's registered office.

The sub-fund launched on 30 November 2020, is authorised in the United Kingdom and regulated by The Financial Conduct Authority.

Aviva Investors UK Fund Services Limited is authorised in the United Kingdom and regulated by The Financial Conduct Authority.

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 risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

### MyMap 5 Select ESG Fund

A sub-fund of BlackRock Investment Funds

Class D Accumulating GBP

ISIN: GB00BFBFYX91

Manager: BlackRock Fund Managers Limited

## Objectives and Investment Policy

- ▶ The Fund is a fund in the MyMap series. The number allocated does not directly relate to the Fund's level of risk or return. It is used to differentiate the Fund from other MyMap branded funds.
- ▶ The aim of the Fund is to provide, over five-year periods, a return on your investment (generated through an increase in the value of the assets held by the Fund and/or income received from those assets) through an actively managed portfolio, whilst maintaining a risk profile (i.e. an evaluation of the risks (e.g. risk of losses) associated with the portfolio) for the Fund's portfolio of 8-11%, and also aims to invest whilst incorporating environmental, social and governance (ESG) commitments described below. The risk profile of the Fund's portfolio, for this purpose, is measured as the volatility (i.e. the degree of fluctuation) of its returns converted into an annual rate, over a five-year period.
- ▶ There is no guarantee the Fund's investment objective will be achieved. The Fund's risk profile may fall outside the stated range, especially during periods of unusually high or low volatility in the equity and fixed income markets. The Fund's potential gains are likely to be constrained by the aim of staying within its risk profile. Its capital is at risk, meaning that it could suffer a decrease in value and the value of your investment could decrease.
- ▶ The Fund seeks to achieve its investment exposure by investing more than 80% of its assets in units of other funds or investment products, including exchange traded products and index funds which may be Associated Funds as explained in the Fund's prospectus. A substantial amount, or even all of the Fund's assets, may be held in units of other funds.
- ▶ The Fund seeks, via such funds, exposure to various asset classes globally including equity securities (e.g. shares) and fixed income securities (e.g. corporate bonds and government bonds) and, up to 15% of its assets, in alternative asset classes (such as real estate and commodities (e.g. precious metals)). It may also invest, directly or indirectly, in cash and near cash instruments (e.g. debt securities with short term maturities). The Fund seeks to stay within its stated risk profile by varying its asset mix in different market conditions. Given the higher risk profile of the Fund, under normal market conditions it seeks a greater exposure to equity securities (which are generally considered to be more risky compared to fixed income securities).
- ▶ The Fund may also invest directly in financial derivative instruments (i.e. investments the prices of which are based on one or more underlying assets) for investment purposes and for efficient portfolio management purposes (EPM) (i.e. to reduce risk or costs within the Fund's portfolio, or generate additional income). The Fund may engage in short-term secured lending of its investments to certain eligible third parties to generate additional income and off-set costs.
- ▶ At least 80% of the assets the Fund invests in government bond funds must be invested in funds that track benchmark indices comprised of at least 50% government bond issuers with an ESG government rating of BB or higher (as defined by MSCI or another data vendor). At least 80% of the assets the Fund invests in funds other than government bond funds, real estate and commodity funds, or funds that are held for EPM purposes must be invested in funds which track benchmark indices that apply ESG related exclusionary criteria or funds that otherwise apply ESG related criteria (as detailed in the Fund's prospectus). The Fund's investment manager (IM) will consider these ESG related criteria at the time of investment. Where securities no longer meet such requirements, the Fund may continue to hold them, other than as an ESG related investment or until it is practicable to sell them.
- ▶ The IM expects to achieve, in respect only of the corporate issuers in which the Fund invests, a carbon emission intensity score for the Fund, as calculated at the end of each calendar quarter, that is 30% less than a portfolio that holds an equivalent weighting of equity securities and fixed income securities but does not apply any ESG criteria (such portfolio represented by a composite index of MSCI ACWI Index and Bloomberg Multiverse Index (the Index)), and an absolute reduction of such score over five year periods. Securities issued by non-corporate issuers, such as government bonds, are not included and may represent a material portion of the Fund's portfolio. The Fund is actively managed without reference to a benchmark, meaning the IM has absolute discretion to select the Fund's investments and is not constrained by any target, comparator or performance benchmark. The Fund's carbon emission intensity score is measured against the Index.
- ▶ Recommendation: This Fund may not be appropriate for short-term investment.
- ▶ Your units will be accumulating units (i.e. dividend income will be included in their value).
- ▶ Your units will be denominated in Sterling, the Fund's base currency.
- ▶ You can buy and sell your units daily. The minimum initial investment for this unit class is £100,000.

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

## Risk and Reward Profile



- ▶ This indicator is based on historical data and may not be a reliable indication of the future risk profile of the Fund.
- ▶ The risk category shown is not guaranteed and may change over time.
- ▶ The lowest category does not mean risk free.
- ▶ The Fund is rated five due to the nature of its investments which include the risks listed below. These factors may impact the value of the Fund's investments or expose the Fund to losses.
  - Credit risk, changes to interest rates and/or issuer defaults will have a significant impact on the performance of fixed income securities. Potential or actual credit rating downgrades may increase the level of risk.
- Currency Risk: The Fund invests in other currencies. Changes in exchange rates will therefore affect the value of the investment.
- The value of equities and equity-related securities can be affected by daily stock market movements. Other influential factors include political, economic news, company earnings and significant corporate events.
- The Fund may seek to exclude Funds which are not subject to ESG-related requirements. Such ESG screening may reduce the potential investment universe and this may adversely affect the value of the Fund's investments compared to a fund without such screening.
- ▶ Particular risks not adequately captured by the risk indicator include:
  - Counterparty Risk: The insolvency of any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments, may expose the Fund to financial loss.
  - Credit Risk: The issuer of a financial asset held within the Fund may not pay income or repay capital to the Fund when due.
  - Liquidity Risk: Lower liquidity means there are insufficient buyers or sellers to allow the Fund to sell or buy investments readily.

## Charges

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

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

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

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

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

One-off charges taken before or after you invest	
Entry Charge	None
Exit Charge	None*
This is the maximum that might be taken out of your money before it is invested or before proceeds of your investments are paid out.	
Charges taken from the Fund over each year	
Ongoing Charges	0.17%**
Charges taken from the Fund under certain conditions	
Performance Fee	None

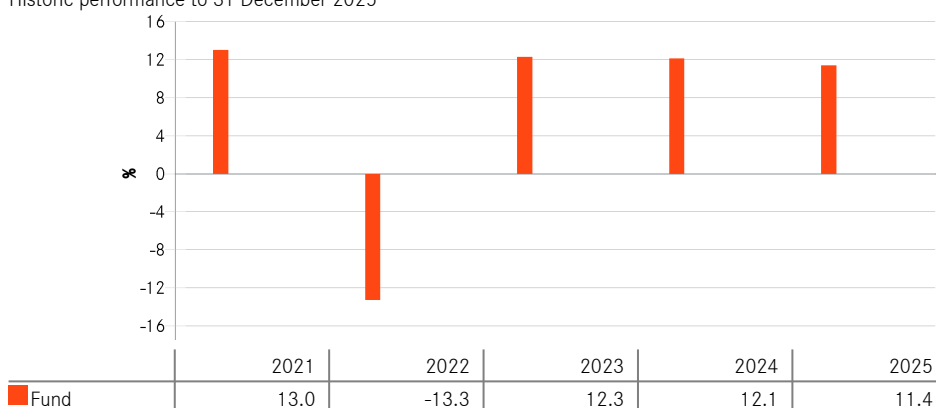
## Past Performance

Past performance is not a guide to future performance.

The chart shows the Fund's annual performance in GBP for each full calendar year over the period displayed in the chart. It is expressed as a percentage change of the Fund's net asset value at each year-end. The Fund was launched in 2020. The unit class was launched in 2020.

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

Historic performance to 31 December 2025



## Practical Information

- ▶ The trustee and depository of the Fund is The Bank of New York Mellon (International) Limited, which also acts as custodian.
- ▶ Further information about the Fund can be obtained from the latest annual report and half-yearly reports of the Fund. These documents are available free of charge in English. These can be found, along with other information, such as unit prices, on the BlackRock website at [www.blackrock.com](http://www.blackrock.com) or by calling Investor Services on 0800 44 55 22.
- ▶ Investors should note that the tax legislation that applies to the Fund may have an impact on the personal tax position of your investment in the Fund.
- ▶ The Fund is a sub-fund of BIF, an umbrella structure comprising different subfunds. This document is specific to the Fund and unit class stated at the beginning of this document. However, the Fund's prospectus, annual and half-yearly reports are prepared for the BIF umbrella.
- ▶ BlackRock Fund Managers Limited may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Fund's prospectus.
- ▶ Under UK law, BIF has segregated liability between its sub-funds (i.e. the Fund's assets will not be used to discharge the liabilities of other sub-funds within BIF). In addition, the Fund's assets are held separately from the assets of other sub-funds.
- ▶ Investors may switch their units in the Fund for units in another sub-fund within BIF, subject to meeting certain conditions as set out in the prospectus.
- ▶ The Remuneration Policy of the Management Company, which describes how remuneration and benefits are determined and awarded, and the associated governance arrangements, is available at [www.blackrock.com/Remunerationpolicy](http://www.blackrock.com/Remunerationpolicy) or on request from the registered office of the Management Company.

## 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

**Name of Product:** Invesco Summit Responsible 4 Fund (UK), Accumulation Z share class

**ISIN:** GBooBMFKH293

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

Call 0800 085 8677 for more information.

Invesco Fund Managers Limited is the Authorised Corporate Director (the 'Manager') and the Alternative Investment Fund Manager of the product and is authorised and regulated by the Financial Conduct Authority.

This Key Information Document is accurate as at 12 June 2025.

## What is this product?

### Type

The Fund is a sub-fund of the Invesco Summit Growth Investment Series, an open-ended umbrella investment company with variable capital, incorporated in England and Wales and authorised as a non-UCITS retail scheme.

### Objectives

- The Fund aims to grow the amount invested over the long term (5 years plus).
- The Fund aims to achieve its investment objective by pursuing the Fund's ESG strategy and have a risk profile of 60% - 90% as measured by the volatility (a measure of the size of short-term changes in the value of an investment) of global equities with reference to the MSCI AC World Index.
- The Fund has exposure to a variety of asset classes globally including shares of companies, fixed interest and other debt securities, property, commodities and cash. Due to its risk profile, the Fund will typically have a preference to shares of companies compared to other funds in the Invesco Summit Responsible range.
- The Fund intends to invest 100% of its assets (excluding cash) in investments that meet ESG criteria. The Fund invests at least 80% of its assets in ESG collective investment schemes (typically passive funds including exchange traded funds and index-tracking funds managed by Invesco) that typically aim to track indices and apply all or some of the following methodology:
  1. Negative ESG screening by which certain sectors may be excluded, for example, weapons, oil sands, coal and tobacco.
  2. Positive ESG screening or tilting increasing overall exposure to companies demonstrating a robust ESG profile and/or a positive trend in improving that profile.
- For developed market government bond exposure, the Fund invests in funds that meet the fund manager's ESG criteria using an internal methodology which rates each country based on their ESG profile.
- The Fund may use derivatives (complex instruments) for investment purposes and to manage the Fund more efficiently, with the aim of reducing risk, reducing costs and/or generating additional capital or income.
- The Fund is actively managed and is not constrained by a benchmark.
- The reference to (UK) in the Fund's name only relates to its domicile and not to its objective and investment policy.
- You can buy, sell and switch shares in the Fund on any Dealing Day (as defined in the prospectus).
- Any income from your investment is reinvested.
- Recommendation: The Fund may not be appropriate if you plan to withdraw your money within 5 years.
- More information can be found in the Fund's Responsible Investment Policy document, available on its product page on our website ([www.invesco.co.uk](http://www.invesco.co.uk)).

### Intended Retail Investor

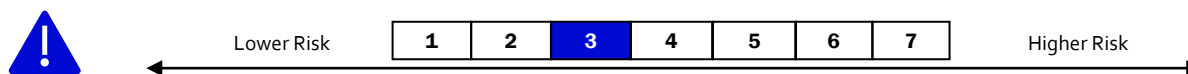
The Fund is intended for investors aiming for long term capital growth achieved through an ESG strategy, who may not have specific financial expertise but are able to make an informed investment decision based on this document and the Prospectus, have a risk appetite consistent with the risk indicator displayed below and understand that there is no capital guarantee or protection (100% of capital is at risk).

### Term

The Fund does not have a maturity date and may only be terminated in accordance with the terms set out in the Prospectus.

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

### Risk Indicator



The risk indicator assumes that you keep the product for 5 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.

We have classified this product as 3 out of 7, which is a medium-low risk class.

This figure rates the likelihood of losing money in the future at a medium-low level.

This product does not include any protection from future market performance so you could lose some or all of your investment.

The value of investments and any income will fluctuate (this may partly be the result of exchange rate fluctuations) and you may not get back the full amount invested. Over time, inflation may erode the value of investments.

The product's use of financial derivatives may result in the product being leveraged, that is, the economic exposure created by using a derivative may be greater than the amount invested. The product, therefore, has the potential to lose more than it paid. If a counterparty becomes insolvent this will also result in a loss. The

use of certain derivatives may also impair the product's liquidity which may mean the product has to close positions at an unfavourable price.

The issuers of the debt securities to which the product is exposed may not always make interest and other payments due to financial difficulties or insolvency. The value of the debt securities may fall due to poor market conditions, such as a decrease in market liquidity, and/or variations in interest rates. These risks increase where the product invests in high yield, or lower credit quality, bonds.

The value of the equity securities to which the product is exposed may fall in response to certain events, including the activities and results of the issuer, macroeconomic environment and market conditions.

The product may be exposed to securities of emerging and developing markets, where difficulties in relation to market liquidity, dealing, settlement and custody problems could arise which could result in losses.

The use of ESG criteria may affect the product's investment performance and therefore may perform differently compared to similar products that do not screen investment opportunities against ESG criteria.

The product's performance may be adversely affected by variations in the relative strength of world currencies or if Sterling strengthens against those currencies.

See Section 31 - 32 of the Prospectus for more details of risk factors.

### **Investment performance information**

The return to the investor depends directly on the performance of the Fund, which depends on the performance of the underlying funds it invests in and the income they generate.

The performance of each of the underlying funds depends on the performance of the individual investments invested in, which is determined by their market value. As the performance of markets varies across geographical regions, asset classes and over time, the return of the Fund also depends on the level of exposure it has to each market via the underlying funds over time. The level of exposure to each market is determined by the fund manager, based on the objective of the Fund, and their view of the future performance of the relevant markets.

The performance of the Fund may also be affected by the strength of world currencies relative to Sterling.

The Fund is actively managed and is not constrained by any benchmark. There is no benchmark against which the performance of the Fund can appropriately be compared. However, investors may wish to compare the performance of the Fund against other funds within the Investment Association Mixed Investments 40-85% Shares Sector.

The Fund aims to have a risk profile of 60% - 90% (as measured by the volatility of global equities with reference to the MSCI AC World Index).

### **What could affect my return positively?**

Your return may be positively affected by an increase in the value of the shares of companies, fixed interest and other debt securities, property and commodities the Fund is exposed to via the underlying funds, as a result of good general economic conditions, positive market specific events and positive events specific to an individual investment or group of investments.

### **What could affect my return negatively?**

Your return may be negatively affected by a decrease in the value of shares of companies, the fixed interest and other debt securities, property and commodities the Fund is exposed to via the underlying funds as a result of:

poor general economic conditions, negative market specific events or negative events specific to an individual investment or group of investments; and the additional risks described under the section entitled 'What are the risks and what could I get in return?'

If you sell your investment in the Fund under severely adverse market conditions, you are likely to make a loss or a very low return on your investment.

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### **What happens if Invesco Fund Managers Ltd is unable to pay out?**

The Financial Services Compensation Scheme offers compensation when an authorised firm is unable to pay claims against it, usually because the firm has gone out of business. The Fund is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if the Fund cannot meet its obligations.

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### **What are the costs?**

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. The figures assume you invest £ 10,000. The figures are estimates and may change in the future.

#### **Costs over time**

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

#### **Example Investment: 10,000 £**

Scenarios	If you cash in after 1 year	If you cash in after 3 years	If you cash in at the end of 5 years
Total costs	26.78 £	85.46 £	151.49 £
Impact on return (RIY) per year	0.27%	0.27%	0.27%

## Composition of costs

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period;
- the meaning of the different cost categories.

**This table shows the impact on return per year**

<b>One-off costs</b>	<b>Entry costs</b>	0.00%	We do not charge an entry fee for this product, but the person selling you the product may do so.
	<b>Exit costs</b>	0.00%	We do not charge an exit fee for this product, but the person selling you the product may do so.
<b>Ongoing costs</b>	<b>Portfolio transaction costs</b>	0.01%	The impact of the costs of us buying and selling underlying investments for the product. These costs are after the offset of the anti-dilution benefit to the extent that the benefit does not take the total transaction costs below zero. The total anti-dilution benefit is 0.16%.
	<b>Other ongoing costs</b>	0.26%	The impact of the costs that we take each year for managing your investments.
<b>Incidental costs taken under specific conditions</b>	<b>Performance fees</b>	0.00%	There is no performance fee for this product.
	<b>Carried interest</b>	0.00%	There are no carried interests for this product.

Figures may not sum due to rounding.

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

### Recommended holding period: 5 years

We have selected 5 years as the product invests for the long term. You can sell some or all of your investment in the product on any Dealing Day as described in the Prospectus. If you sell some or all of your investment before 5 years the product will be less likely to achieve its objectives however, you will not incur any additional costs by doing so.

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### How can I complain?

You should write to the Head of the Contact Centre at our administration centre address: Invesco Administration Centre, PO Box 586, Darlington, DL1 9BE, UK. If your complaint is not resolved by us to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service at Exchange Tower, London E14 9SR, UK. Visit [www.financialombudsman.org.uk](http://www.financialombudsman.org.uk) for more details of this service. We will inform you of your rights when answering your complaint. A summary of our internal process for dealing with complaints is available on request.

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### Other relevant information

For more information on this product, please refer to the Prospectus. This document and other information is available on the Invesco website: [www.invesco.com/uk](http://www.invesco.com/uk)

## 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

**Name of Product:** Invesco Summit Responsible 5 Fund (UK), Accumulation Z share class

**ISIN:** GBooBMFKH418

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

Call 0800 085 8677 for more information.

Invesco Fund Managers Limited is the Authorised Corporate Director (the 'Manager') and the Alternative Investment Fund Manager of the product and is authorised and regulated by the Financial Conduct Authority.

This Key Information Document is accurate as at 30 July 2025.

## What is this product?

### Type

The Fund is a sub-fund of the Invesco Summit Growth Investment Series, an open-ended umbrella investment company with variable capital, incorporated in England and Wales and authorised as a non-UCITS retail scheme.

### Objectives

- The Fund aims to grow the amount invested over the long term (5 years plus).
- The Fund aims to achieve its investment objective by pursuing the Fund's ESG strategy and have a risk profile of 75% - 105% as measured by the volatility (a measure of the size of short-term changes in the value of an investment) of global equities with reference to the MSCI AC World Index.
- The Fund has exposure to a variety of asset classes globally including shares of companies, fixed interest and other debt securities, property, commodities and cash. Due to its risk profile, the Fund will typically have a higher exposure to shares of companies compared to other funds in the Invesco Summit Responsible range.
- The Fund intends to invest 100% of its assets (excluding cash) in investments that meet ESG criteria. The Fund invests at least 80% of its assets in ESG collective investment schemes (typically passive funds including exchange traded funds and index-tracking funds managed by Invesco) that typically aim to track indices and apply all or some of the following methodology:
  1. Negative ESG screening by which certain sectors may be excluded, for example, weapons, oil sands, coal and tobacco.
  2. Positive ESG screening or tilting increasing overall exposure to companies demonstrating a robust ESG profile and/or a positive trend in improving that profile.
- For developed market government bond exposure, the Fund invests in funds that meet the fund manager's ESG criteria using an internal methodology which rates each country based on their ESG profile.
- The Fund may use derivatives (complex instruments) for investment purposes and to manage the Fund more efficiently, with the aim of reducing risk, reducing costs and/or generating additional capital or income.
- The Fund is actively managed and is not constrained by a benchmark.
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- You can buy, sell and switch shares in the Fund on any Dealing Day (as defined in the prospectus).
- Any income from your investment is reinvested.
- Recommendation: The Fund may not be appropriate if you plan to withdraw your money within 5 years.
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### Intended Retail Investor

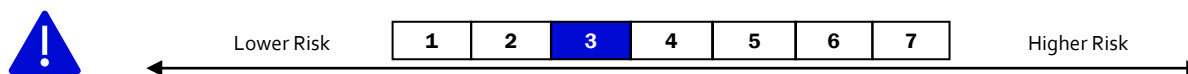
The Fund is intended for investors aiming for long term capital growth achieved through an ESG strategy, who may not have specific financial expertise but are able to make an informed investment decision based on this document and the Prospectus, have a risk appetite consistent with the risk indicator displayed below and understand that there is no capital guarantee or protection (100% of capital is at risk).

### Term

The Fund does not have a maturity date and may only be terminated in accordance with the terms set out in the Prospectus.

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

### Risk Indicator



The risk indicator assumes that you keep the product for 5 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.

We have classified this product as 3 out of 7, which is a medium-low risk class.

This figure rates the likelihood of losing money in the future at a medium-low level.

This product does not include any protection from future market performance so you could lose some or all of your investment.

The value of investments and any income will fluctuate (this may partly be the result of exchange rate fluctuations) and you may not get back the full amount invested. Over time, inflation may erode the value of investments.

The product's use of financial derivatives may result in the product being leveraged, that is, the economic exposure created by using a derivative may be greater than the amount invested. The product, therefore, has the potential to lose more than it paid. If a counterparty becomes insolvent this will also result in a loss. The

use of certain derivatives may also impair the product's liquidity which may mean the product has to close positions at an unfavourable price.

The issuers of the debt securities to which the product is exposed may not always make interest and other payments due to financial difficulties or insolvency. The value of the debt securities may fall due to poor market conditions, such as a decrease in market liquidity, and/or variations in interest rates. These risks increase where the product invests in high yield, or lower credit quality, bonds.

The value of the equity securities to which the product is exposed may fall in response to certain events, including the activities and results of the issuer, macroeconomic environment and market conditions.

The product may be exposed to securities of emerging and developing markets, where difficulties in relation to market liquidity, dealing, settlement and custody problems could arise which could result in losses.

The use of ESG criteria may affect the product's investment performance and therefore may perform differently compared to similar products that do not screen investment opportunities against ESG criteria.

The product's performance may be adversely affected by variations in the relative strength of world currencies or if Sterling strengthens against those currencies.

See Section 31 - 32 of the Prospectus for more details of risk factors.

### **Investment performance information**

The return to the investor depends directly on the performance of the Fund, which depends on the performance of the underlying funds it invests in and the income they generate.

The performance of each of the underlying funds depends on the performance of the individual investments invested in, which is determined by their market value. As the performance of markets varies across geographical regions, asset classes and over time, the return of the Fund also depends on the level of exposure it has to each market via the underlying funds over time. The level of exposure to each market is determined by the fund manager, based on the objective of the Fund, and their view of the future performance of the relevant markets.

The performance of the Fund may also be affected by the strength of world currencies relative to Sterling.

The Fund is actively managed and is not constrained by any benchmark. There is no benchmark against which the performance of the Fund can appropriately be compared. However, investors may wish to compare the performance of the Fund against other funds within the Investment Association Flexible Sector.

The Fund aims to have a risk profile of 75% - 105% (as measured by the volatility of global equities with reference to the MSCI AC World Index).

### **What could affect my return positively?**

Your return may be positively affected by an increase in the value of the shares of companies, fixed interest and other debt securities, property and commodities the Fund is exposed to via the underlying funds, as a result of good general economic conditions, positive market specific events and positive events specific to an individual investment or group of investments.

### **What could affect my return negatively?**

Your return may be negatively affected by a decrease in the value of shares of companies, the fixed interest and other debt securities, property and commodities the Fund is exposed to via the underlying funds as a result of:

poor general economic conditions, negative market specific events or negative events specific to an individual investment or group of investments; and the additional risks described under the section entitled 'What are the risks and what could I get in return?'

If you sell your investment in the Fund under severely adverse market conditions, you are likely to make a loss or a very low return on your investment.

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### **What happens if Invesco Fund Managers Ltd is unable to pay out?**

The Financial Services Compensation Scheme offers compensation when an authorised firm is unable to pay claims against it, usually because the firm has gone out of business. The Fund is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if the Fund cannot meet its obligations.

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### **What are the costs?**

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. The figures assume you invest £ 10,000. The figures are estimates and may change in the future.

#### **Costs over time**

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

#### **Example Investment: 10,000 £**

Scenarios	If you cash in after 1 year	If you cash in after 3 years	If you cash in at the end of 5 years
Total costs	26.78 £	85.46 £	151.49 £
Impact on return (RIY) per year	0.27%	0.27%	0.27%

## Composition of costs

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period;
- the meaning of the different cost categories.

**This table shows the impact on return per year**

<b>One-off costs</b>	<b>Entry costs</b>	0.00%	We do not charge an entry fee for this product, but the person selling you the product may do so.
	<b>Exit costs</b>	0.00%	We do not charge an exit fee for this product, but the person selling you the product may do so.
<b>Ongoing costs</b>	<b>Portfolio transaction costs</b>	0.01%	The impact of the costs of us buying and selling underlying investments for the product. These costs are after the offset of the anti-dilution benefit to the extent that the benefit does not take the total transaction costs below zero. The total anti-dilution benefit is 0.10%.
	<b>Other ongoing costs</b>	0.26%	The impact of the costs that we take each year for managing your investments.
<b>Incidental costs taken under specific conditions</b>	<b>Performance fees</b>	0.00%	There is no performance fee for this product.
	<b>Carried interest</b>	0.00%	There are no carried interests for this product.

Figures may not sum due to rounding.

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

### Recommended holding period: 5 years

We have selected 5 years as the product invests for the long term. You can sell some or all of your investment in the product on any Dealing Day as described in the Prospectus. If you sell some or all of your investment before 5 years the product will be less likely to achieve its objectives however, you will not incur any additional costs by doing so.

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### How can I complain?

You should write to the Head of the Contact Centre at our administration centre address: Invesco Administration Centre, PO Box 586, Darlington, DL1 9BE, UK. If your complaint is not resolved by us to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service at Exchange Tower, London E14 9SR, UK. Visit [www.financialombudsman.org.uk](http://www.financialombudsman.org.uk) for more details of this service. We will inform you of your rights when answering your complaint. A summary of our internal process for dealing with complaints is available on request.

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### Other relevant information

For more information on this product, please refer to the Prospectus. This document and other information is available on the Invesco website: [www.invesco.com/uk](http://www.invesco.com/uk)

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

## Royal London Sustainable Growth Fund (Accumulation - Class M Shares)

A sub-fund of Royal London Equity Funds ICVC ISIN: GB00BMV92360  
Managed by Royal London Unit Trust Managers Limited

### Objectives and investment policy

**Objective:** The Fund's financial objective is to achieve capital growth over the medium term, which should be considered as a period of 3-5 years.

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

**Policy:** At least 50%, up to a maximum of 75%, of the Fund's assets will be invested in the shares of companies. These will be businesses that are listed on stock exchanges in their respective countries. The Fund has no particular geographic focus and the companies in which it invests may be based anywhere in the world.

The Fund may also invest up to 50% of its assets in investment grade corporate bonds. Sub-investment grade bonds are limited to a maximum of 5% of the Fund's assets.

Exposure to any single company, taking account of both share and bond holdings, is limited to no more than 6% of the Fund's assets.

The remainder of the Fund may be invested in a range of securities, including UK government bonds, preference shares, bonds with a duration greater than five years, sub-investment grade, unrated bonds, transferable securities, money market instruments and exchange-traded funds.

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

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

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

The Fund may also invest in a range of other assets for diversification, liquidity or efficient portfolio management ("EPM") purposes: Up to 10% in other investment funds, known as collective investment schemes; between 0% and 5% in cash, although there is no restriction on cash levels; derivatives may be used for EPM purposes only. A limited amount of the Fund's assets may also be invested indirectly in property, money-market instruments and deposits.

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

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

**Recommendation:** The Fund may not be appropriate for investors who plan to withdraw their money within 3-5 years.

### Concepts to understand

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

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

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

**Derivatives** are typically used to hedge the relevant share classes.

**Equities** Securities that represent an ownership interest in a company.

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

**Efficient Portfolio Management (EPM) Techniques** The Fund may engage in EPM techniques including holdings of derivative instruments. The use of these instruments may expose the Fund to volatile investment returns and increase the volatility of the net asset value of the Fund. EPM techniques may involve the Fund entering into transactions with counterparties where there may be a risk of counterparty default. The Fund's ability to use EPM strategies may be limited by market conditions, regulatory limits and tax considerations.

### Risk and reward profile



Lower risk

Higher risk

Typically lower rewards

Typically higher rewards

The fund is shown in risk category 5 because its simulated price has shown a medium to high level of volatility historically. The SRRI was calculated using some synthetic data and may not be a reliable indication of the future risk profile. As an investment, bonds are typically more volatile than money market instruments but less volatile than shares. Bonds issued by corporations are typically more volatile than bonds issued by governments. This Fund has a mixture of bonds, money market instruments 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.

**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.

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

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

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

**Liquidity Risk** In difficult market conditions the value of certain fund investments may be less predictable than normal. In some cases this may make such investments harder to sell at the last quoted market price, or at a price considered to be fair. Such conditions could result in unpredictable changes in the value of your holding.

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

## Charges

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

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

Entry charge	None
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Exit charge	None
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### Charges taken from the fund over a year:

Ongoing charge	0.77%
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### Charges taken from the fund under specific conditions:

Performance fee	None
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The entry and exit charge is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

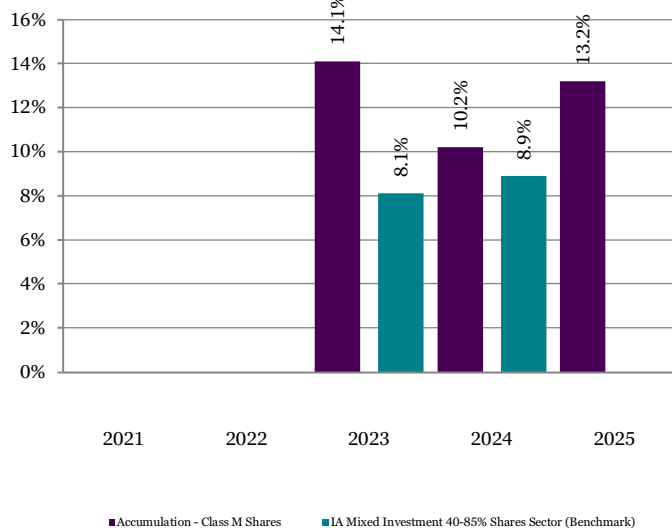
Ongoing charge is based on the Fund Management Fee (FMF), which is the periodic fee paid to the ACD to cover the expenses of the Fund. This figure does not include portfolio transaction costs. Ongoing charges are the same for all investors in the share class.

## Past performance

The graph shows fund performance over the past 5 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 24 May 2022 and the share class on 24 May 2022.

The Royal London Sustainable Growth Fund  
(Accumulation - Class M Shares) in GBP



Source: RLAM and DataStream as at 31 December 2024

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](http://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](http://www.rlam.com).

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

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

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

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

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

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

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

**Telephone:** 03456 04 04 04

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

A member of the Investment Association

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

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

## Royal London Sustainable World Trust (Income - Class C Shares)

ISIN: GB00B8GG6326

Managed by RLUM Limited

### Objectives and investment policy

**Objective** The Fund's financial objective is to achieve capital growth over the medium term, which should be considered as a period of 3-5 years.

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

**Policy** Between 60% and 85% of the Fund is invested in the shares of companies globally that are listed on stock exchanges in their respective countries.

The remainder of the Fund may be invested as follows: up to 40% in investment grade corporate bonds denominated in sterling or hedged back to sterling (of which up to 60% may be rated BBB or Baa); up to 10% in indirect property, money-market instruments and deposits; and up to 2% in sub-investment grade bonds.

Overall, at least 70% of the Fund is invested in Sustainable Companies or Issuers. Up to 30% may be held in Non-Sustainable Companies or Issuers. The remaining portfolio will not conflict with the sustainability objective of the Fund. The Fund is actively managed.

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

The Fund may use derivatives for the purposes of investment and Efficient Portfolio Management ("EPM") (including hedging). For the sole purpose of the Fund's asset allocation, the Investment Adviser may (in extreme market conditions) enter into transactions in index derivatives. The use of derivatives for EPM is unlikely to increase the risk profile of the Fund. The use of derivatives for the purpose of investment may affect the risk profile of the Fund although this is not the Manager's intention.

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

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

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

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

**Benchmark** The performance comparator for the Fund is the IA Mixed Investments 40-85% Shares sector (the "IA Sector"). Funds in the IA Sector must invest a range of different investments and invest between 40% and 85% in shares of companies. The Fund's assets are consistent with these investment parameters therefore the IA Sector is considered appropriate as a performance comparator.

**Recommendation** This Fund may not be appropriate for investors who plan to withdraw their money within 3-5 years.

### Concepts to understand

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

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

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

**Efficient Portfolio Management** A list of approved investment techniques, including the use of derivatives, used to protect against excessive risk, reduce cost or generate extra income or growth.

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

### Risk and reward profile



Lower risk

Higher risk

← Typically lower rewards

→ Typically higher rewards

The fund is shown in risk category 5 because its unit price has shown a medium to high level of volatility historically. The indicator has been calculated using historical data and may not be a reliable indication of the future risk profile of the Fund. As an investment, bonds are typically more volatile than money market instruments but less volatile than shares. Bonds issued by corporations are typically more volatile than bonds issued by governments.

This Fund has a mixture of bonds, money market instruments 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.

**Concentration risk** The price of Funds that invest in a reduced number of holdings, sectors, or geographical areas may be more heavily affected by events that influence the stockmarket and therefore more volatile.

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

**Derivative Risk** Derivatives are highly sensitive to changes in the value of the underlying asset which can increase both Fund losses and gains. The impact to the Fund can be greater where they are used in an extensive or complex manner, where the Fund could lose significantly more than the amount invested in derivatives.

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

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

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

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

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

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

## Charges

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

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

Entry charge	None
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Exit charge	None
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### Charges taken from the fund over a year:

Ongoing charge	0.77%
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### Charges taken from the fund under specific conditions:

Performance fee	None
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The entry and exit charge is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

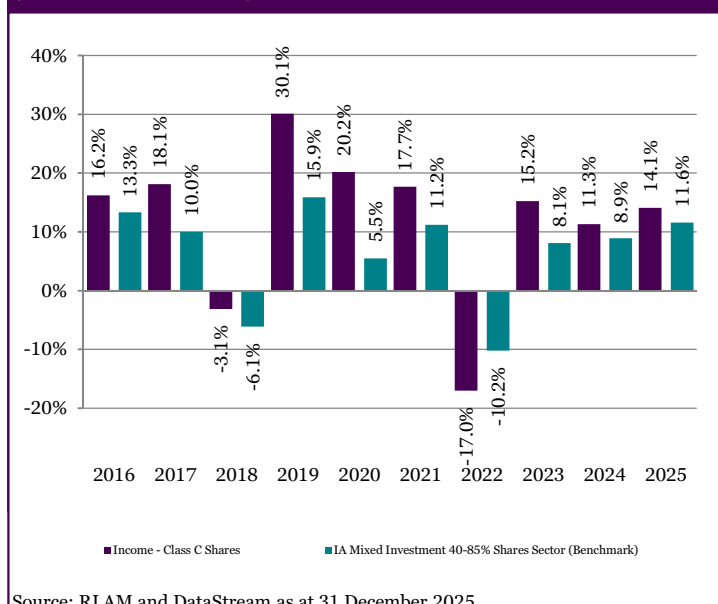
The ongoing charges figure is based on expenses as at 31 December 2025. This figure may vary from year to year and does not include portfolio transaction costs. Ongoing charges are the same for all investors.

## Past performance

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

The Fund was launched on 21 September 2009 and the share class on 4 December 2012.

The Royal London Sustainable World Trust  
(Income - Class C Shares) in GBP



Source: RLAM and DataStream as at 31 December 2025

Past performance is not a guarantee or reliable indicator of future returns. The chart shows performance in British Pounds after the ongoing charges and the portfolio transaction costs have been paid. Entry and exit charges are excluded from calculations of past performance. All performance shown assumes reinvestment of dividends.

## Practical information

**Trustee:** HSBC Bank plc

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

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

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

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

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

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

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

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

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

**Telephone:** 0345 605 7777

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

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