



## ST. JAMES'S PLACE WEALTH MANAGEMENT

### Key Investor Information

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

## St. James's Place Global Smaller Companies Unit Trust

(ISIN: Class L accumulation units GB00B2Q6F227)

This fund is managed by St. James's Place Unit Trust Group Ltd.

### Objectives and Investment Policy

The fund aims to achieve capital growth through investment generally into shares of smaller companies quoted on global stock exchanges, including those in emerging markets, either directly or indirectly by exchange traded funds. It may also invest in the shares of medium- and large-cap companies.

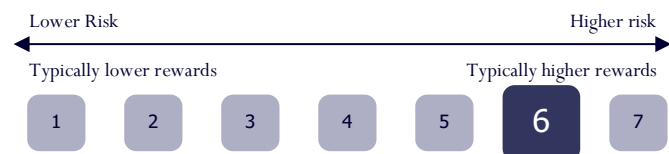
The fund is also permitted to invest in other types of transferable securities, units and/or shares in collective investment schemes, money market instruments and deposits. The fund may make use of derivatives for both investment purposes (although it is anticipated this will be limited and/or infrequent use) and for efficient portfolio management (including hedging).

You can choose to invest in accumulation units, which reinvest any income produced by the fund's investments, or income units which pay the income to the investor annually in May.

The fund is normally priced every working day and you can take your money out whenever you wish to do so.

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

### Risk and Reward Profile



The risk category above indicates how much the price of the fund is expected to go up and down. It was calculated using indicative performance data and does not necessarily provide a good indicator of future risk. Even funds in the lowest risk category are not risk-free.

This fund is in category 6 because it predominantly invests in company shares. The value of shares can go up and down sharply but, by accepting this risk, investors have the potential to achieve higher returns over the medium to longer term.

The risk category of the fund is not fixed and may well change over time.

Other key risks to understand for this fund are:

- The fund can hold assets in other currencies, so the value of the fund may rise and fall due to movements in exchange rates. Investments in other currencies typically make up most of the fund's assets.
- This fund generally invests in smaller companies so its value may fluctuate more than that of a fund which invests in larger companies. Markets conditions, such as a decrease in market

liquidity, may mean it is not easy to buy or sell the companies.

- This fund invests a significant amount of its assets, but typically less than half, in less developed economies and less mature stock markets, so its value may fluctuate more than that of a fund which invests in developed economies.
- This fund may make use of derivatives, which may result in the fund being leveraged and the potential for large fluctuations in the value of the fund. Leverage occurs when the use of derivatives means that the fund could be exposed to a greater loss than the initial investment. Leverage on certain types of transactions may: impair the fund's liquidity, cause it to sell holdings at unfavourable times, or otherwise cause the fund not to achieve its intended objectives. In addition, derivatives are bought from other institutions; if one of these institutions fails to meet its obligations when they fall due, this could impact the value of the fund.

The fund's custodians hold assets on behalf of the fund, but separate from their own balance sheets. This is designed to protect the assets if the custodians default on their obligations.

## Charges for this Fund

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

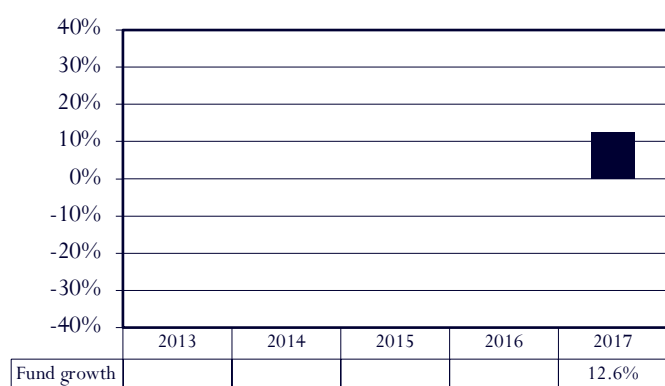
One-off charges taken before or after you invest	
Entry charge	5%
Exit charge	0%
This is the maximum that might be taken out of your money before it is invested and before the proceeds of your investment are paid out.	
Charges taken from the fund over a year	
Ongoing charges	2.15%
Charges taken from the fund under certain specific conditions	
Performance fee	None

More information about charges can be found in section 14 of the fund's prospectus, available from your St. James's Place Partner.

The entry and exit charges shown are maximum figures. In some cases you might pay less. For example, switches into this fund from other St. James's Place Unit Trusts receive a discount of up to 5% from the entry charge. Your St. James's Place Partner can give you more information about this.

The ongoing charges figure shown here is an estimate of the charges, because the actual charge percentage for the last year is lower than the expected ongoing percentage due to an increase in the investment adviser fee. The fund's annual report for each financial year will include detail on the exact charges made. This figure may vary from year to year. It does not include costs incurred by the fund when buying or selling assets.

## Past Performance



- **This fund was launched in 2016.**
- The chart shows the past performance of the fund for all full calendar years since it was launched.
- The performance shown in the chart allows for ongoing charges but does not allow for entry charges. It is shown in pounds Sterling.
- Past performance may not be a good indicator of future performance.

## Practical Information

- The trustee of the fund is National Westminster Bank plc.
- In addition to describing Class L Accumulation units (ISIN: GB00B2Q6F227), this Key Investor Information Document may also be used as a representative of Class L Income units (ISIN: GB00B2Q6FG63) of St. James's Place Global Smaller Companies Unit Trust. You can switch between Class L accumulation units and Class L income units at any time. All information in this document applies to both types of Class L units, with the exception of performance of the fund. Performance information relates only to Class L accumulation units as the performance of Class L income units is reduced due to income that has been distributed.
- The fund also issues Class H and Class Y units which are subject to certain ownership restrictions as set out in the prospectus.
- Further information about the fund can be found in the fund fact sheet, the prospectus, the annual report and accounts and the half-yearly reports, which are available in English, free of charge from your St. James's Place Partner.
- The latest fund prices are available at [www1.sjp.co.uk/funds](http://www1.sjp.co.uk/funds) or by calling our Administration Centre on 0800 027 1031.
- The amount you receive from your investment will depend on your personal tax position and tax rules in the United Kingdom, which may change without warning.

St. James's Place Unit Trust Group Ltd may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the fund.

Details of the manager's up to date remuneration policy, including a description of how remuneration and benefits are calculated and the composition of the remuneration committee, are available on our website at [www1.sjp.co.uk/about-st-james-place/our-responsibilities/corporate-governance](http://www1.sjp.co.uk/about-st-james-place/our-responsibilities/corporate-governance) or by calling our Administration Centre on 0800 027 1031.

The fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority.

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