

Temple Bar Investment Trust PLC

For investments held in the St. James's Place Fund Administration Bond or Portfolio Administration Bond. The manufacturer of this fund is Temple Bar Investments, a firm authorised and regulated by the Financial Conduct Authority in the United Kingdom. Website: www.templebarinvestments.co.uk Tel: 0207 5971 800

This document is for bonds within the Early Withdrawal Charge (EWC) period. For more information or to understand whether this applies to your investment, please contact your St. James's Place Partner or call us at 0800 027 1030.

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What is this product?

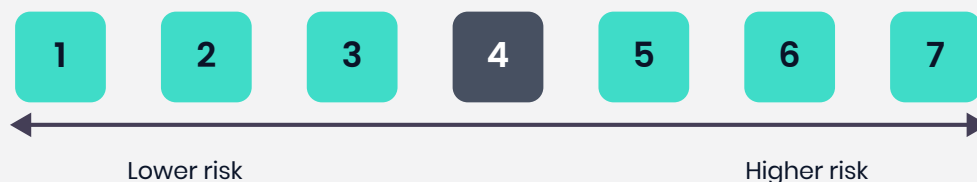
Temple Bar is a closed-ended investment trust company incorporated in England and listed on the London Stock Exchange. Temple Bar is categorised as an Alternative Investment Fund under the EU Alternative Investment Fund Managers Directive.

Temple Bar aims to provide long-term total returns (a combination of income and capital growth) greater than the FTSE All-Share Index (an index representing a broad spread of companies listed on the London Stock Exchange). It invests primarily in the shares of companies in the UK with the majority selected from companies within the FTSE 350 Index (the largest 350 companies listed on the London Stock Exchange). Currently a value-based, contrarian approach (investing in companies seen as undervalued where market sentiment is believed to be generally weak) is used in selecting investments.

Temple Bar's share price will be affected by both the value of the underlying assets in which it invests as well as current market sentiment towards Temple Bar's shares, therefore the price of its shares may trade at a higher or lower level than its net asset value (the value of its assets, minus any liabilities it has to meet, divided by number of shares issued). Temple Bar has borrowed to purchase assets. This will magnify any gains or losses made by Temple Bar. Shares of Temple Bar are bought and sold via markets. Typically, at any given time on any given day, the price you pay for a share will be higher than the price at which you could sell it.

Temple Bar has been designed to form part of a broader portfolio of investments and should be purchased with advice or on an execution only basis by an informed investor. Investors must be able to bear loss of capital in order to seek to generate higher potential returns and should be prepared to remain invested for at least five years. Temple Bar has been established for an unlimited period

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



The risk indicator assumes you keep the product for 15 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact our capacity to pay you.

Temple Bar's shares may trade at a lower/higher price than the value of its assets. Proceeds from any sale of shares may therefore be lower/higher than the value of your share of the assets.

Be aware of currency risk. You may choose to receive payments in a different currency, so the final return you will get may depend on the exchange rate between the two countries. This risk is not considered in the indicator shown above.

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

If we are not able to pay you what is owed, you could lose your entire investment. St. James's Place International holds ring-fenced assets that match the value of your investment. This is designed to protect your investment if St. James's Place International defaults on its obligations. There is no compensation scheme for this product.

Investment performance information

The performance of the fund is dependent on the ability of the manager to identify appropriate investments, and the ability of those investments to perform in line with their objectives. Please see the funds own Key Information Document for more information.

What could affect my return positively?

The return of the fund is dependent on the ability of the manager to identify appropriate investments, and the ability of those investments to perform in line with their objectives. Please see the funds own Key Information Document for more information.

What could affect my return negatively?

The return of the fund is dependent on the ability of the manager to identify appropriate investments, and the ability of those investments to perform in line with their objectives. Please see the funds own Key Information Document for more information.

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. They include potential early withdrawal charges. The figures assume you invest £10,000. The figures are estimates and may change in the future. The actual costs will depend on the performance of the underlying investments.

Investment £10,000			
Scenarios	If you cash in after 1 year	If you cash in after 8 years	If you cash in at 15 years
Total costs	£850	£3,410	£15,005
Impact on return (RIY) per year	9.81%	2.54%	2.42%

When you invest with us, you pay us charges for our advice and charges for the products we recommend. The charges for our advice are 4.5% of the amount you invest and an annual charge of 0.5% a year. The charges for the product are up to 1.5% of the amount you invest; and an annual charge of up to 1.125% a year for the first ten years, reducing thereafter to up to 0.875%, which will in effect be waived, up to a maximum of 1% each year, for each of the first six years after your investment. If you decide to cash in all or part of an investment within six years of making it, we will take an early withdrawal charge of up to 1.625%.

The effect of the above product and advice charges combined is equivalent in total to an annual bond maintenance charge, of up to 1.625% a year for the first ten years, reducing thereafter to up to 1.375%, together with an early withdrawal charge which will apply if you withdraw your investment in the first six years on a reducing scale (6% in year one reducing to 1% in year six). This is equivalent to the advice and product charges above and not in addition to them.

In addition to the annual charges, any transaction costs and the costs of managing and maintaining the investments are charged to the fund daily, and are reflected in the prices of the fund. These costs include the fee paid to the fund manager and various other costs (such as audit fees, custody fees, VAT etc). These are also included in the total costs.

There is an administration fee of £100 each quarter, taken if the total amount invested is less than £250,000.

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 and the meaning of the different cost categories.

This table shows the impact on return per year of each cost category over the 15-year recommended holding period.

One-off costs	Entry costs	0.51%	The impact of the costs you pay when entering your investment. This is the most you will pay, and you could pay less. This includes the costs of distribution of your products. This reflects our charge for advice (4.5% of the amount you invest) and our charge for the product (up to 1.5% of the amount you invest).
	Exit costs	0.01%	The impact of the costs of exiting your investment.
Ongoing costs	Portfolio transaction costs	0.00%	The impact of the costs of buying and selling underlying investments for the product.
	Other ongoing costs	1.91%	The impact of the costs that we take each year for managing your investments and providing advice. This includes our charges for ongoing advice (0.5%) and our charges for the product, as well as the costs of managing and maintaining the funds, such as fees paid to the external fund manager.
Incidental costs	Performance fees	0.00%	The impact of the performance fee. We take these from your investment if the product outperforms its benchmark.
	Carried interests	N/A	The impact of carried interests. There are no carried interests for this fund.

Other relevant information

You are responsible for the investment decisions under your Bond. St. James's Place does not provide advice on external funds held within your Bond and will not be liable for any loss arising from investment decisions you ask us to implement, whether or not we agree to implement them.

Information on how to complain about Temple Bar is available at www.templebarinvestments.co.uk. You can also contact: Investec Fund Managers Limited (Alternative Investment Fund Manager for Temple Bar) Woolgate Exchange, 25 Basinghall Street, London, EC2V 5HA. Alternatively, complaints may be raised electronically using the email address enquiries@investecmail.com. Should you have a complaint about advice received in connection with your investment, please contact your financial adviser in the first instance. As a shareholder of Temple Bar investment company you do not have the right to complain to the Financial Ombudsman Service about the management of Temple Bar

Copies of the latest Report and Financial Statements are either mailed or sent electronically to investors. They are also available on www.templebarinvestments.co.uk (<http://www.templebarinvestments.co.uk/document-centre/annual-reports.aspx>) together with the AIFMD investor information document (<http://www.templebarinvestments.co.uk/document-centre/alternative-investment-fund-manager.aspx>).

The latest Key Fund Information Documents are available from our website at www.sjp.co.uk/kids.