

Monthly Performance Scenario

This document provides you with information on performance scenarios.

What you will get from this product depends on future market performance.

SJPI Money Market GBP Fund

This is one of several funds available from St. James's Place for investments held in the St. James's Place Spanish International Investment Bond.

This product is provided by St. James's Place International plc. The registered office is Fleming Court, Flemings Place, Dublin 4, Ireland. Our website is at www.sjp.co.uk. Call 00353 1 676 1122 for more information. St. James's Place International plc is authorised and regulated by the Central Bank of Ireland. It is incorporated under Irish company law and is a company limited by shares.

ISIN: IE0004778423

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.

Date of Production 08/09/2025

Monthly Performance Scenarios

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies and are not an exact indicator.

We are required by regulation to provide you with the performance scenarios in the table below. The calculation of these is prescribed by regulation and is derived from past performance. **We do not believe that this is an appropriate way to estimate future returns and for this reason the table below should not be used to make such an estimate.**

The table below includes all the costs of the product itself and includes the cost of your adviser. Please refer to the funds own Key Fund Information Document for more information, available from our website at www.sjp.co.uk/kids.

Currency is provided in £

			Scenarios							
			Stress		Unfavourable		Moderate		Favourable	
Date	Example Investment	Term	What you might get back after costs (£)	Avg return/year (%)	What you might get back after costs (£)	Avg return/year (%)	What you might get back after costs (£)	Avg return/year (%)	What you might get back after costs (£)	Avg return/year (%)
August 2025	£10,000	1 Year	8,910	-10.9	8,910	-10.9	8,970	-10.3	9,390	-6.1
		8 Years	7,690	-3.2	7,690	-3.2	7,830	-3.0	8,720	-1.7
		15 Years	6,950	-2.4	6,950	-2.4	7,210	-2.2	7,740	-1.7
July 2025	£10,000	1 Year	8,910	-10.9	8,910	-10.9	8,960	-10.4	9,390	-6.1
		8 Years	7,650	-3.3	7,650	-3.3	7,760	-3.1	8,640	-1.8
		15 Years	6,870	-2.5	6,870	-2.5	7,130	-2.2	7,680	-1.7
June 2025	£10,000	1 Year	8,910	-10.9	8,910	-10.9	8,960	-10.5	9,390	-6.1
		8 Years	7,650	-3.3	7,650	-3.3	7,740	-3.2	8,610	-1.9
		15 Years	6,870	-2.5	6,870	-2.5	7,130	-2.2	7,710	-1.7
May 2025	£10,000	1 Year	8,910	-10.9	8,910	-10.9	8,950	-10.5	9,390	-6.1
		8 Years	7,650	-3.3	7,650	-3.3	7,720	-3.2	8,580	-1.9
		15 Years	6,870	-2.5	6,870	-2.5	7,130	-2.2	7,740	-1.7

April 2025	£10,000	1 Year	8,910		-10.9	8,910		-10.9	8,950		-10.5	9,390		-6.1
		8 Years	7,650		-3.3	7,650		-3.3	7,700		-3.2	8,550		-1.9
		15 Years	6,870		-2.5	6,870		-2.5	7,130		-2.2	7,770		-1.7
March 2025	£10,000	1 Year	9,050		-9.6	9,050		-9.6	9,090		-9.1	9,530		-4.7
		8 Years	8,640		-1.8	8,640		-1.8	8,700		-1.7	9,630		-0.5
		15 Years	8,630		-1.0	8,630		-1.0	8,950		-0.7	9,790		-0.1
February 2025	£10,000	1 Year	9,050		-9.6	9,050		-9.6	9,090		-9.1	9,530		-4.7
		8 Years	8,640		-1.8	8,640		-1.8	8,700		-1.7	9,590		-0.5
		15 Years	8,630		-1.0	8,630		-1.0	8,950		-0.7	9,830		-0.1
January 2025	£10,000	1 Year	9,050		-9.6	9,050		-9.6	9,090		-9.1	9,530		-4.7
		8 Years	8,640		-1.8	8,640		-1.8	8,700		-1.7	9,560		-0.6
		15 Years	8,630		-1.0	8,630		-1.0	8,950		-0.7	9,860		-0.1
December 2024	£10,000	1 Year	9,050		-9.6	9,050		-9.6	9,090		-9.1	9,530		-4.7
		8 Years	8,640		-1.8	8,640		-1.8	8,700		-1.7	9,520		-0.6
		15 Years	8,630		-1.0	8,630		-1.0	8,950		-0.7	9,890		-0.1
November 2024	£10,000	1 Year	9,050		-9.6	9,050		-9.6	9,090		-9.1	9,530		-4.7
		8 Years	8,640		-1.8	8,640		-1.8	8,700		-1.7	9,490		-0.7
		15 Years	8,630		-1.0	8,630		-1.0	8,950		-0.7	9,930		-0.1
October 2024	£10,000	1 Year	9,050		-9.6	9,050		-9.6	9,090		-9.1	9,530		-4.7
		8 Years	8,640		-1.8	8,640		-1.8	8,700		-1.7	9,450		-0.7
		15 Years	8,630		-1.0	8,630		-1.0	8,950		-0.7	9,960		0.0
September 2024	£10,000	1 Year	9,050		-9.6	9,050		-9.6	9,090		-9.1	9,530		-4.7
		8 Years	8,640		-1.8	8,640		-1.8	8,700		-1.7	9,420		-0.8
		15 Years	8,630		-1.0	8,630		-1.0	8,970		-0.7	9,990		0.0
August 2024	£10,000	1 Year	9,050		-9.6	9,050		-9.6	9,090		-9.1	9,530		-4.7
		8 Years	8,640		-1.8	8,640		-1.8	8,700		-1.7	9,380		-0.8
		15 Years	8,630		-1.0	8,630		-1.0	9,010		-0.7	10,030		0.0
July 2024	£10,000	1 Year	9,050		-9.6	9,050		-9.6	9,090		-9.1	9,530		-4.7
		8 Years	8,640		-1.8	8,640		-1.8	8,700		-1.7	9,340		-0.8
		15 Years	8,630		-1.0	8,630		-1.0	9,040		-0.7	10,060		0.0
June 2024	£10,000	1 Year	9,050		-9.6	9,050		-9.6	9,090		-9.1	9,530		-4.7
		8 Years	8,640		-1.8	8,640		-1.8	8,700		-1.7	9,310		-0.9
		15 Years	8,630		-1.0	8,630		-1.0	9,080		-0.6	10,090		0.1
May 2024	£10,000	1 Year	9,050		-9.6	9,050		-9.6	9,090		-9.1	9,530		-4.8
		8 Years	8,640		-1.8	8,640		-1.8	8,700		-1.7	9,270		-0.9
		15 Years	8,630		-1.0	8,630		-1.0	9,120		-0.6	10,130		0.1
April 2024	£10,000	1 Year	9,050		-9.6	9,050		-9.6	9,090		-9.1	9,520		-4.8
		8 Years	8,640		-1.8	8,640		-1.8	8,700		-1.7	9,230		-1.0
		15 Years	8,630		-1.0	8,630		-1.0	9,160		-0.6	10,160		0.1
March 2024	£10,000	1 Year	9,050		-9.6	9,050		-9.6	9,090		-9.1	9,510		-4.9
		8 Years	8,640		-1.8	8,640		-1.8	8,700		-1.7	9,200		-1.0
		15 Years	8,630		-1.0	8,630		-1.0	9,190		-0.6	10,180		0.1
February 2024	£10,000	1 Year	9,050		-9.5	9,050		-9.5	9,090		-9.1	9,500		-5.0
		8 Years	8,670		-1.8	8,670		-1.8	8,730		-1.7	9,200		-1.0
		15 Years	8,690		-0.9	8,690		-0.9	9,300		-0.5	10,290		0.2

January 2024	£10,000	1 Year	9,050	-9.5	9,050	-9.5	9,090	-9.1	9,500	-5.0
		8 Years	8,670	-1.8	8,670	-1.8	8,730	-1.7	9,160	-1.1
		15 Years	8,690	-0.9	8,690	-0.9	9,330	-0.5	10,320	0.2
December 2023	£10,000	1 Year	9,050	-9.5	9,050	-9.5	9,090	-9.1	9,480	-5.2
		8 Years	8,670	-1.8	8,670	-1.8	8,730	-1.7	9,120	-1.1
		15 Years	8,690	-0.9	8,690	-0.9	9,370	-0.4	10,340	0.2
November 2023	£10,000	1 Year	9,050	-9.5	9,050	-9.5	9,090	-9.1	9,460	-5.4
		8 Years	8,670	-1.8	8,670	-1.8	8,730	-1.7	9,090	-1.2
		15 Years	8,670	-1.0	8,670	-1.0	9,400	-0.4	10,370	0.2
October 2023	£10,000	1 Year	9,050	-9.5	9,050	-9.5	9,090	-9.1	9,440	-5.6
		8 Years	8,670	-1.8	8,670	-1.8	8,730	-1.7	9,050	-1.2
		15 Years	8,640	-1.0	8,640	-1.0	9,440	-0.4	10,390	0.3
September 2023	£10,000	1 Year	9,050	-9.5	9,050	-9.5	9,090	-9.1	9,410	-5.9
		8 Years	8,670	-1.8	8,670	-1.8	8,730	-1.7	9,010	-1.3
		15 Years	8,610	-1.0	8,610	-1.0	9,470	-0.4	10,420	0.3
August 2023	£10,000	1 Year	9,050	-9.5	9,050	-9.5	9,090	-9.1	9,390	-6.1
		8 Years	8,670	-1.8	8,670	-1.8	8,730	-1.7	8,980	-1.3
		15 Years	8,580	-1.0	8,580	-1.0	9,510	-0.3	10,440	0.3
July 2023	£10,000	1 Year	9,050	-9.5	9,050	-9.5	9,090	-9.1	9,360	-6.4
		8 Years	8,670	-1.8	8,670	-1.8	8,730	-1.7	8,940	-1.4
		15 Years	8,550	-1.0	8,550	-1.0	9,540	-0.3	10,470	0.3
June 2023	£10,000	1 Year	9,050	-9.5	9,050	-9.5	9,090	-9.1	9,330	-6.7
		8 Years	8,670	-1.8	8,670	-1.8	8,730	-1.7	8,910	-1.4
		15 Years	8,530	-1.1	8,530	-1.1	9,580	-0.3	10,490	0.3
May 2023	£10,000	1 Year	9,020	-9.8	9,020	-9.8	9,090	-9.1	9,300	-7.0
		8 Years	8,670	-1.8	8,670	-1.8	8,720	-1.7	8,880	-1.5
		15 Years	8,450	-1.1	8,450	-1.1	9,620	-0.3	10,540	0.4
April 2023	£10,000	1 Year	9,020	-9.8	9,020	-9.8	9,090	-9.1	9,280	-7.3
		8 Years	8,670	-1.8	8,670	-1.8	8,720	-1.7	8,850	-1.5
		15 Years	8,420	-1.1	8,420	-1.1	9,650	-0.2	10,570	0.4
March 2023	£10,000	1 Year	9,020	-9.8	9,020	-9.8	9,090	-9.1	9,250	-7.5
		8 Years	8,670	-1.8	8,670	-1.8	8,720	-1.7	8,830	-1.6
		15 Years	8,390	-1.2	8,390	-1.2	9,680	-0.2	10,600	0.4
February 2023	£10,000	1 Year	9,020	-9.8	9,020	-9.8	9,090	-9.1	9,230	-7.7
		8 Years	8,710	-1.7	8,710	-1.7	8,760	-1.6	8,830	-1.5
		15 Years	8,420	-1.1	8,420	-1.1	9,790	-0.1	10,710	0.5
January 2023	£10,000	1 Year	9,020	-9.8	9,020	-9.8	9,090	-9.1	9,200	-8.0
		8 Years	8,710	-1.7	8,710	-1.7	8,760	-1.6	8,810	-1.6
		15 Years	8,390	-1.2	8,390	-1.2	9,830	-0.1	10,730	0.5