

## 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 SIIB Adventurous Equity 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](http://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.

SEDOL: BHZ63H9

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](http://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	3,430	-65.7	7,900	-21.0	9,930	-0.7	12,550	25.5
		8 Years	1,800	-19.3	10,170	0.2	18,710	8.2	21,310	9.9
		15 Years	810	-15.4	10,170	0.1	29,050	7.4	43,110	10.2
July 2025	£10,000	1 Year	3,420	-65.8	7,890	-21.1	9,920	-0.8	12,540	25.4
		8 Years	1,790	-19.3	10,120	0.1	18,670	8.1	21,190	9.8
		15 Years	800	-15.5	10,120	0.1	28,730	7.3	42,650	10.2
June 2025	£10,000	1 Year	3,420	-65.8	7,890	-21.1	9,920	-0.8	12,540	25.4
		8 Years	1,790	-19.4	9,600	-0.5	18,720	8.2	21,190	9.8
		15 Years	800	-15.5	9,600	-0.3	28,460	7.2	42,650	10.2
May 2025	£10,000	1 Year	3,420	-65.8	7,890	-21.1	9,990	-0.1	12,540	25.4
		8 Years	1,790	-19.4	9,640	-0.5	18,980	8.3	21,190	9.8
		15 Years	800	-15.5	9,640	-0.2	28,300	7.2	42,650	10.2

April 2025	£10,000	1 Year	3,500	-65.0	7,890	-21.1	9,990	-0.1	12,540	25.4
		8 Years	1,790	-19.4	9,120	-1.2	18,980	8.3	21,190	9.8
		15 Years	800	-15.5	9,120	-0.6	28,230	7.2	42,650	10.2
March 2025	£10,000	1 Year	3,860	-61.4	8,010	-19.9	10,140	1.4	12,730	27.3
		8 Years	2,010	-18.2	9,720	-0.4	21,430	10.0	23,930	11.5
		15 Years	1,000	-14.2	9,720	-0.2	35,430	8.8	53,540	11.8
February 2025	£10,000	1 Year	3,850	-61.5	8,010	-19.9	10,140	1.4	12,730	27.3
		8 Years	2,010	-18.2	10,580	0.7	21,430	10.0	23,930	11.5
		15 Years	1,000	-14.2	10,580	0.4	35,360	8.8	53,540	11.8
January 2025	£10,000	1 Year	3,850	-61.5	8,010	-19.9	10,080	0.8	12,730	27.3
		8 Years	2,010	-18.2	10,990	1.2	21,430	10.0	23,930	11.5
		15 Years	990	-14.3	10,990	0.6	33,920	8.5	53,540	11.8
December 2024	£10,000	1 Year	3,840	-61.6	8,010	-19.9	10,040	0.4	12,730	27.3
		8 Years	1,990	-18.3	10,760	0.9	21,470	10.0	23,930	11.5
		15 Years	990	-14.3	10,760	0.5	33,920	8.5	53,540	11.8
November 2024	£10,000	1 Year	3,840	-61.6	8,010	-19.9	10,010	0.1	12,730	27.3
		8 Years	1,990	-18.3	10,680	0.8	21,500	10.0	23,930	11.5
		15 Years	980	-14.4	10,680	0.4	33,920	8.5	53,540	11.8
October 2024	£10,000	1 Year	3,840	-61.6	8,010	-19.9	9,960	-0.4	12,730	27.3
		8 Years	1,980	-18.3	10,320	0.4	21,570	10.1	23,930	11.5
		15 Years	970	-14.4	10,320	0.2	33,920	8.5	53,540	11.8
September 2024	£10,000	1 Year	3,840	-61.6	8,010	-19.9	9,960	-0.4	12,730	27.3
		8 Years	1,960	-18.4	10,020	0.0	21,640	10.1	23,930	11.5
		15 Years	960	-14.5	10,020	0.0	33,920	8.5	53,540	11.8
August 2024	£10,000	1 Year	3,840	-61.6	8,010	-19.9	9,930	-0.7	12,730	27.3
		8 Years	1,960	-18.4	9,890	-0.1	21,690	10.2	25,240	12.3
		15 Years	960	-14.5	9,890	-0.1	33,920	8.5	53,540	11.8
July 2024	£10,000	1 Year	3,860	-61.4	8,010	-19.9	9,900	-1.0	12,730	27.3
		8 Years	1,960	-18.4	9,850	-0.2	21,700	10.2	25,240	12.3
		15 Years	960	-14.5	9,850	-0.1	33,920	8.5	53,540	11.8
June 2024	£10,000	1 Year	3,860	-61.4	8,010	-19.9	9,900	-1.0	12,730	27.3
		8 Years	1,950	-18.5	9,930	-0.1	21,830	10.3	25,240	12.3
		15 Years	950	-14.5	9,930	-0.1	33,920	8.5	53,540	11.8
May 2024	£10,000	1 Year	3,860	-61.4	8,010	-19.9	9,900	-1.0	12,730	27.3
		8 Years	1,950	-18.5	9,610	-0.5	21,830	10.3	25,240	12.3
		15 Years	950	-14.5	9,610	-0.3	33,920	8.5	53,540	11.8
April 2024	£10,000	1 Year	3,860	-61.4	8,010	-19.9	9,900	-1.0	12,730	27.3
		8 Years	1,940	-18.5	9,570	-0.5	21,830	10.3	25,240	12.3
		15 Years	940	-14.6	9,570	-0.3	33,920	8.5	53,540	11.8
March 2024	£10,000	1 Year	3,860	-61.4	8,010	-19.9	9,900	-1.0	12,730	27.3
		8 Years	1,940	-18.6	9,770	-0.3	21,830	10.3	25,240	12.3
		15 Years	940	-14.6	9,770	-0.2	33,920	8.5	53,540	11.8
February 2024	£10,000	1 Year	3,870	-61.3	8,020	-19.8	9,910	-0.9	12,740	27.4
		8 Years	1,940	-18.5	9,540	-0.6	21,790	10.2	25,340	12.3
		15 Years	940	-14.6	9,540	-0.3	34,180	8.5	53,940	11.9

January 2024	£10,000	1 Year	3,870	-61.4	8,020	-19.8	9,910	-0.9	12,740	27.4
		8 Years	1,940	-18.5	9,280	-0.9	21,660	10.1	25,340	12.3
		15 Years	940	-14.6	9,280	-0.5	34,180	8.5	47,890	11.0
December 2023	£10,000	1 Year	3,860	-61.4	8,020	-19.8	9,910	-0.9	12,740	27.4
		8 Years	1,940	-18.6	9,140	-1.1	21,580	10.1	25,340	12.3
		15 Years	940	-14.6	9,140	-0.6	34,180	8.5	45,870	10.7
November 2023	£10,000	1 Year	3,860	-61.4	8,020	-19.8	9,910	-0.9	12,740	27.4
		8 Years	1,940	-18.6	8,840	-1.5	21,580	10.1	25,340	12.3
		15 Years	940	-14.6	8,840	-0.8	34,130	8.5	45,870	10.7
October 2023	£10,000	1 Year	3,860	-61.4	8,020	-19.8	9,940	-0.6	12,740	27.4
		8 Years	1,940	-18.6	8,400	-2.2	21,660	10.1	25,340	12.3
		15 Years	940	-14.6	8,400	-1.2	34,130	8.5	42,870	10.2
September 2023	£10,000	1 Year	3,860	-61.4	8,020	-19.8	9,940	-0.6	12,740	27.4
		8 Years	1,940	-18.6	8,640	-1.8	21,660	10.1	25,340	12.3
		15 Years	940	-14.6	8,640	-1.0	34,130	8.5	40,280	9.7
August 2023	£10,000	1 Year	3,860	-61.4	8,020	-19.8	9,970	-0.3	12,740	27.4
		8 Years	1,940	-18.6	8,830	-1.5	21,780	10.2	25,340	12.3
		15 Years	940	-14.6	8,830	-0.8	34,130	8.5	40,280	9.7
July 2023	£10,000	1 Year	3,860	-61.4	8,020	-19.8	9,990	-0.1	12,740	27.4
		8 Years	1,940	-18.6	8,960	-1.4	21,790	10.2	25,340	12.3
		15 Years	940	-14.6	8,960	-0.7	34,130	8.5	40,280	9.7
June 2023	£10,000	1 Year	3,860	-61.4	8,020	-19.8	9,970	-0.3	12,740	27.4
		8 Years	1,930	-18.6	8,670	-1.8	21,920	10.3	25,340	12.3
		15 Years	940	-14.6	8,670	-0.9	34,130	8.5	40,280	9.7
May 2023	£10,000	1 Year	3,860	-61.4	7,920	-20.8	10,000	0.0	13,480	34.8
		8 Years	1,930	-18.6	6,600	-5.1	22,080	10.4	25,860	12.6
		15 Years	940	-14.6	4,900	-4.7	34,650	8.6	40,960	9.9
April 2023	£10,000	1 Year	3,860	-61.4	7,920	-20.8	10,000	0.0	13,480	34.8
		8 Years	1,930	-18.6	5,230	-7.8	22,110	10.4	25,860	12.6
		15 Years	940	-14.6	3,160	-7.4	34,920	8.7	41,870	10.0
March 2023	£10,000	1 Year	3,010	-69.9	7,920	-20.8	10,000	0.0	13,480	34.8
		8 Years	1,710	-19.8	5,040	-8.2	22,110	10.4	25,860	12.6
		15 Years	780	-15.7	2,960	-7.8	35,140	8.7	41,870	10.0
February 2023	£10,000	1 Year	3,010	-69.9	7,930	-20.7	10,010	0.1	13,490	34.9
		8 Years	1,720	-19.8	5,240	-7.8	22,200	10.5	25,960	12.7
		15 Years	780	-15.6	3,180	-7.4	35,550	8.8	47,150	10.9
January 2023	£10,000	1 Year	3,010	-69.9	7,930	-20.7	10,010	0.1	13,490	34.9
		8 Years	1,720	-19.8	4,950	-8.4	22,320	10.6	25,960	12.7
		15 Years	780	-15.6	2,860	-8.0	35,660	8.9	47,150	10.9