

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 Balanced Multi-Asset EUR 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.

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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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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	6,300	-37.0	7,800	-22.0	9,340	-6.6	11,020	10.2
		8 Years	5,130	-8.0	8,630	-1.8	9,890	-0.1	11,650	1.9
		15 Years	3,860	-6.2	8,700	-0.9	13,540	2.0	16,250	3.3
July 2025	£10,000	1 Year	6,300	-37.0	7,800	-22.0	9,310	-6.9	11,010	10.1
		8 Years	5,100	-8.1	8,570	-1.9	9,840	-0.2	11,590	1.9
		15 Years	3,810	-6.2	8,570	-1.0	13,400	2.0	16,070	3.2
June 2025	£10,000	1 Year	6,300	-37.0	7,800	-22.0	9,290	-7.1	11,010	10.1
		8 Years	5,110	-8.0	8,400	-2.2	9,870	-0.2	11,590	1.9
		15 Years	3,830	-6.2	8,400	-1.2	13,390	2.0	16,070	3.2
May 2025	£10,000	1 Year	6,300	-37.0	7,800	-22.0	9,280	-7.2	11,010	10.1
		8 Years	5,650	-6.9	8,360	-2.2	9,880	-0.2	11,590	1.9
		15 Years	4,420	-5.3	8,360	-1.2	13,370	2.0	16,070	3.2

April 2025	£10,000	1 Year	6,450	-35.5	7,800	-22.0	9,220	-7.8	11,010	10.1
		8 Years	5,670	-6.8	8,120	-2.6	9,910	-0.1	11,590	1.9
		15 Years	4,440	-5.3	8,120	-1.4	13,370	2.0	16,070	3.2
March 2025	£10,000	1 Year	6,930	-30.7	7,920	-20.8	9,350	-6.5	11,180	11.8
		8 Years	6,430	-5.4	8,850	-1.5	11,220	1.5	13,090	3.4
		15 Years	5,600	-3.8	8,850	-0.8	16,800	3.5	20,180	4.8
February 2025	£10,000	1 Year	6,930	-30.7	7,920	-20.8	9,340	-6.6	11,180	11.8
		8 Years	6,430	-5.4	9,110	-1.2	11,240	1.5	13,090	3.4
		15 Years	5,600	-3.8	9,110	-0.6	16,800	3.5	20,180	4.8
January 2025	£10,000	1 Year	6,930	-30.7	7,920	-20.8	9,320	-6.8	11,180	11.8
		8 Years	6,430	-5.4	9,050	-1.2	11,260	1.5	13,090	3.4
		15 Years	5,600	-3.8	9,050	-0.7	16,800	3.5	20,180	4.8
December 2024	£10,000	1 Year	6,930	-30.7	7,920	-20.8	9,320	-6.9	11,180	11.8
		8 Years	6,430	-5.4	8,960	-1.4	11,380	1.6	13,710	4.0
		15 Years	5,600	-3.8	8,960	-0.7	16,800	3.5	20,180	4.8
November 2024	£10,000	1 Year	6,920	-30.8	7,920	-20.8	9,310	-6.9	11,180	11.8
		8 Years	6,420	-5.4	8,900	-1.4	11,440	1.7	14,060	4.4
		15 Years	5,600	-3.8	8,900	-0.8	16,800	3.5	20,180	4.8
October 2024	£10,000	1 Year	6,920	-30.8	7,920	-20.8	9,310	-6.9	11,180	11.8
		8 Years	6,420	-5.4	8,780	-1.6	11,600	1.9	14,210	4.5
		15 Years	5,600	-3.8	8,780	-0.9	16,800	3.5	20,180	4.8
September 2024	£10,000	1 Year	6,920	-30.8	7,920	-20.8	9,310	-6.9	11,180	11.8
		8 Years	6,420	-5.4	8,780	-1.6	11,680	2.0	14,210	4.5
		15 Years	5,600	-3.8	8,780	-0.9	16,800	3.5	20,180	4.8
August 2024	£10,000	1 Year	6,920	-30.8	7,920	-20.8	9,290	-7.1	11,180	11.8
		8 Years	6,430	-5.4	8,640	-1.8	11,790	2.1	14,470	4.7
		15 Years	5,610	-3.8	8,640	-1.0	16,800	3.5	20,180	4.8
July 2024	£10,000	1 Year	7,470	-25.3	7,920	-20.8	9,290	-7.1	11,180	11.8
		8 Years	6,470	-5.3	8,530	-2.0	11,920	2.2	14,470	4.7
		15 Years	5,650	-3.7	8,530	-1.1	16,800	3.5	20,180	4.8
June 2024	£10,000	1 Year	7,470	-25.3	7,920	-20.8	9,290	-7.1	11,180	11.8
		8 Years	6,460	-5.3	8,530	-2.0	12,140	2.5	14,470	4.7
		15 Years	5,650	-3.7	8,530	-1.1	16,800	3.5	20,180	4.8
May 2024	£10,000	1 Year	7,470	-25.3	7,920	-20.8	9,290	-7.1	11,180	11.8
		8 Years	6,460	-5.3	8,440	-2.1	12,230	2.6	14,470	4.7
		15 Years	5,650	-3.7	8,440	-1.1	16,800	3.5	20,180	4.8
April 2024	£10,000	1 Year	7,460	-25.4	7,920	-20.8	9,290	-7.1	11,180	11.8
		8 Years	6,460	-5.3	8,320	-2.3	12,350	2.7	14,470	4.7
		15 Years	5,640	-3.7	8,320	-1.2	16,800	3.5	20,180	4.8
March 2024	£10,000	1 Year	7,460	-25.4	7,920	-20.8	9,290	-7.1	11,180	11.8
		8 Years	6,460	-5.3	8,430	-2.1	12,380	2.7	14,470	4.7
		15 Years	5,640	-3.7	8,430	-1.1	16,800	3.5	20,180	4.8
February 2024	£10,000	1 Year	7,460	-25.4	7,920	-20.8	9,290	-7.1	11,180	11.9
		8 Years	6,480	-5.3	8,280	-2.3	12,470	2.8	14,530	4.8
		15 Years	5,680	-3.7	8,280	-1.3	16,930	3.6	20,290	4.8

January 2024	£10,000	1 Year	7,460	-25.4	7,920	-20.8	9,290	-7.1	11,180	11.9
		8 Years	6,470	-5.3	8,180	-2.5	12,510	2.8	14,530	4.8
		15 Years	5,670	-3.7	8,180	-1.3	16,930	3.6	19,250	4.5
December 2023	£10,000	1 Year	7,450	-25.5	7,920	-20.8	9,290	-7.1	11,180	11.9
		8 Years	6,470	-5.3	8,170	-2.5	12,550	2.9	14,530	4.8
		15 Years	5,670	-3.7	8,170	-1.3	16,930	3.6	19,080	4.4
November 2023	£10,000	1 Year	7,450	-25.5	7,920	-20.8	9,290	-7.1	11,180	11.9
		8 Years	6,470	-5.3	7,940	-2.8	12,550	2.9	14,530	4.8
		15 Years	5,660	-3.7	7,940	-1.5	16,930	3.6	18,970	4.4
October 2023	£10,000	1 Year	7,440	-25.6	7,920	-20.8	9,310	-6.9	11,180	11.9
		8 Years	6,460	-5.3	7,670	-3.3	12,610	2.9	14,530	4.8
		15 Years	5,660	-3.7	7,670	-1.8	16,930	3.6	18,970	4.4
September 2023	£10,000	1 Year	7,410	-25.9	7,920	-20.8	9,320	-6.8	11,180	11.9
		8 Years	6,460	-5.3	7,810	-3.0	12,630	3.0	14,530	4.8
		15 Years	5,650	-3.7	7,810	-1.6	16,930	3.6	18,970	4.4
August 2023	£10,000	1 Year	7,370	-26.3	7,920	-20.8	9,320	-6.8	11,180	11.9
		8 Years	6,450	-5.3	7,910	-2.9	12,650	3.0	14,530	4.8
		15 Years	5,640	-3.7	7,910	-1.6	17,000	3.6	20,120	4.8
July 2023	£10,000	1 Year	7,320	-26.8	7,920	-20.8	9,330	-6.7	11,180	11.9
		8 Years	6,450	-5.3	8,050	-2.7	12,660	3.0	14,530	4.8
		15 Years	5,640	-3.8	8,050	-1.4	17,010	3.6	20,120	4.8
June 2023	£10,000	1 Year	7,290	-27.1	7,920	-20.8	9,340	-6.6	11,180	11.9
		8 Years	6,450	-5.3	7,960	-2.8	12,670	3.0	14,650	4.9
		15 Years	5,640	-3.8	7,960	-1.5	17,070	3.6	20,360	4.9
May 2023	£10,000	1 Year	7,250	-27.5	7,860	-21.4	9,410	-5.9	11,740	17.4
		8 Years	4,390	-9.8	4,390	-9.8	12,750	3.1	15,010	5.2
		15 Years	2,280	-9.4	2,280	-9.4	17,130	3.7	21,030	5.1
April 2023	£10,000	1 Year	7,250	-27.5	7,860	-21.4	9,430	-5.7	11,740	17.4
		8 Years	4,150	-10.4	4,150	-10.4	12,780	3.1	15,050	5.3
		15 Years	2,050	-10.0	2,050	-10.0	17,180	3.7	21,540	5.3
March 2023	£10,000	1 Year	5,910	-40.9	7,860	-21.4	9,450	-5.5	11,740	17.4
		8 Years	3,930	-11.0	3,930	-11.0	12,800	3.1	15,050	5.3
		15 Years	1,860	-10.6	1,860	-10.6	17,230	3.7	21,980	5.4
February 2023	£10,000	1 Year	5,910	-40.9	7,860	-21.4	9,470	-5.3	11,750	17.5
		8 Years	4,040	-10.7	4,040	-10.7	12,890	3.2	15,530	5.7
		15 Years	1,950	-10.3	1,950	-10.3	17,470	3.8	23,220	5.8
January 2023	£10,000	1 Year	5,910	-40.9	7,860	-21.4	9,490	-5.1	11,750	17.5
		8 Years	4,120	-10.5	4,120	-10.5	12,920	3.3	16,270	6.3
		15 Years	2,020	-10.1	2,020	-10.1	17,550	3.8	23,220	5.8