

FUND AIM

The Fund seeks to provide growth (through income and increases in investment value) over a rolling five-year period through investment in bonds issued by companies and other credit instruments. The Fund avoids investment in bonds issued by companies which are materially engaged in certain sectors including tobacco, alcohol, armaments, gambling, adult entertainment and the extraction of fossil fuels.

FUND INFORMATION

Price	114.20p
Fund Size	£177.69m
ISIN	GB00BYMB5T28
SEDOL	BYMB5T2
CitiCode	NILX
Fund Structure	OEIC
Management Company	Sarasin Investment Funds Ltd
Domicile	United Kingdom
Base/Share Class Currency	British Pound
Benchmark	ICE BofA ML Stg Non-Gilt Index
Sector	IA Sterling Corporate Bond
Fund Manager(s)	Mark Van Moorsel, Artemis Vrahimis
Launch Date	14/11/2016
Share Class Launch date	14/11/2016
For Sale In	United Kingdom
OCF	0.61%
XD Dates	02/01, 02/04, 02/07, 02/10
Distribution Dates	28/02, 31/05, 31/08, 30/11

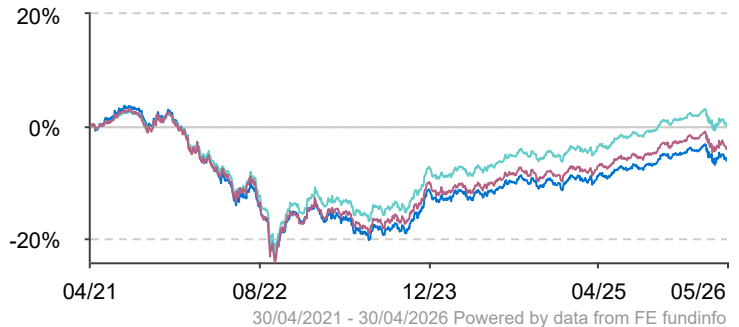
FUND STATISTICS

Alpha	-0.10
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YIELD INFORMATION

Fund Dividend Yield **4.48%**

FUND PERFORMANCE



● Fund ● Sector ● Comparator

CUMULATIVE

	1m	3m	YTD	1yr	3yr	5yr	Since Launch
Fund	0.00%	-1.89%	-1.64%	2.51%	12.29%	-6.16%	14.20%
Sector	0.16%	-1.81%	-1.47%	3.39%	15.51%	0.05%	20.45%
Comparator	0.18%	-1.70%	-1.42%	3.16%	13.66%	-3.84%	15.24%

ANNUALISED GROWTH RATE

	3yr (ann)	5yr (ann)	Since Launch (ann)
Fund	3.94%	-1.26%	1.41%
Sector	4.92%	0.01%	1.99%
Comparator	4.36%	-0.78%	1.51%

DISCRETE RETURNS - 12 MONTHS ENDING 31 March 2026

	0-12m	12-24m	24-36m	36-48m	48-60m
Fund	3.72%	2.13%	6.10%	-11.65%	-4.41%
Sector	4.36%	3.20%	7.35%	-9.14%	-4.25%
Comparator	4.33%	2.47%	6.12%	-10.27%	-5.09%

Performance is provided net of fees. **Past performance does not predict future returns.** Performance is calculated in GBP on the basis of net asset values (NAV) and dividends reinvested.

Source: Sarasin & Partners LLP and FE FundInfo as at 30/04/2026

Source: Sarasin & Partners LLP, FE FundInfo and BofA Merrill Lynch, used with permission. Annualised Growth Rate (AGR) is the increase or decrease in value of an investment, expressed as a percentage per year. The index data referenced is the property of ICE Data Indices, LLC, its affiliates ("ICE Data") and/or its Third Party Suppliers and has been licensed for use by us. ICE Data and its Third Party Suppliers accept no liability in connection with its use. See our website for a full copy of the Disclaimer <https://sarasinandpartners.com/important-information>. Accumulation share class dividends are reinvested back into the fund and income share class dividends are paid out to investors. The Fund Dividend Yield reflects distributions paid or declared over the past 12 months as a percentage of the share price as at the latest Ex-Dividend (XD) date.

BOND RATING (%)

AAA	7.0%	A-	17.3%
AA+	0.3%	BBB+	22.6%
AA	1.3%	BBB	17.3%
AA-	4.7%	BBB-	7.8%
A+	13.3%	BB+	2.0%
A	3.2%	Other	3.3%

Top 10 Holdings

CHANNEL LINK ENT	3.0430%	30/06/50	GBP	2.6%
KFW	6.0000%	07/12/28	GBP	2.6%
THFC FUNDING 2	6.3500%	08/07/39	GBP	2.3%
HSBC HOLDINGS	8.2010%	16/11/34	GBP	2.1%
AA BOND CO LTD	5.5000%	31/07/32	GBP	2.0%
CPUK FINANCE	6.1360%	28/08/31	GBP	2.0%
PRS FINANCE PLC	1.7500%	24/11/26	GBP	2.0%
THE UNITE GROUP	5.6250%	25/06/32	GBP	2.0%
COVENTRY BDG SOC	7.0000%	07/11/27	GBP	1.9%
ZURICH FINANCE	3.0000%	19/04/51	USD	1.9%

Risk Profile

Lower risk

Potentially lower reward

Higher risk

Potentially higher reward



The Risk and Reward Indicator table demonstrates where the Fund ranks in terms of its potential risk and return, calculated using the volatility of monthly returns over five years. As it is based upon how the Fund has performed in the past, you should note that the Fund may well perform differently in the future. The risk category shown is not guaranteed and may shift over time. The higher the rank the greater the potential reward but the greater the risk of losing money. The Fund is ranked at 4 reflecting observed historical returns. The fund is in this category because it has shown moderate levels of volatility historically. The following risks may not be fully captured by the Indicator:

Derivatives risk: Derivatives are financial instruments whose value is linked to the expected future price movements of an underlying asset. Derivatives such as futures, forward contracts, options, and swaps may be used to seek to manage risk within the fund, reduce investment costs and generate additional income. However, these strategies may not be successful and could lead to losses greater than the cost of the derivative.

Operational risk: Operational risks arising from failures or delays in processes and systems, or the failure of a third-party provider may affect the value of your investments. If compensation is required to due failures, payments may be delayed.

Counterparty and settlement risk: The fund could lose money if a counterparty with which it transacts with becomes unwilling or unable to repay money owed to the fund.

Bond risk: In stressed conditions bonds may become harder to sell in a timely manner, resulting in unpredictable changes in the value of your holdings.

Charges deducted from capital: The fund has charges deducted from capital, which may reduce the potential for growth.

Further details of the risks that apply to the fund can be found in the fund's Prospectus.

CONTACT US

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For further details please see the full Prospectus, Additional Information Document and KIID as well as the Semi Annual and Annual Reports which are available from the above website.

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Capital at risk. The value of investments and any income derived from them can fall as well as rise and investors may not get back the amount originally invested. If investing in foreign currencies, the return in the investor's reference currency may increase or decrease as a result of currency fluctuations. Past performance is not a reliable indicator of future results and may not be repeated. Forecasts are not a reliable indicator of future performance.

The fund is managed by Sarasin Investment Funds Limited (the "Authorised Corporate Director/ACD"), which is authorised and regulated by the Financial Conduct Authority (FRN: 122244). The ACD has delegated its administration and registrar functions to Northern Trust Global Services SE, UK Branch. The ACD has appointed Sarasin & Partners LLP as the Investment Manager of the fund. The fund may not be appropriate for investors who plan to withdraw their money within five years. Prospective investors should review the Prospectus carefully, including the section on 'Risk Factors', prior to making any final investment decisions. The Prospectus, the Key Investor Information Document for the relevant class, as well as the annual and half-yearly reports, are available in English free of charge via the relevant product pages on our website or upon request. The fund may not be distributed to investors in jurisdictions where such distribution would be unlawful. The ACD reserves the right to reject any applications from investors outside of the jurisdictions where the fund is registered for sale. US Persons are not permitted to subscribe for shares in the fund.

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