

# Key Fund Information

*This document provides you with key information about this fund. It is not marketing material. It should be read alongside the Key Information Document. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this fund and to help you compare it with other products.*

## Aquila Energy Efficiency Trust Plc

For investments held in the St. James's Place Fund Administration Bond or Portfolio Administration Bond. The manufacturer of this fund is Aquila Energy Efficiency Trust Plc. Website: [aquila-energy-efficiency-trust.com](http://aquila-energy-efficiency-trust.com); telephone +44 204 513 9260. Aquila Energy Efficiency Trust Plc is regulated by the Financial Conduct Authority.

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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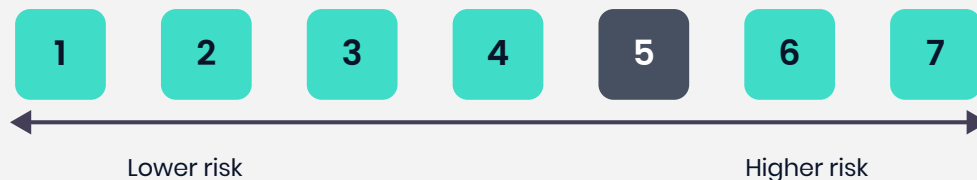
## What is this product?

The Aquila Energy Efficiency Trust Plc (the "Company") was incorporated and registered in England and Wales on 9th April 2021, as a public company limited by shares and listed on the London Stock Exchange Main Market with a premium listing. Shares of the Company 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 and brokers may additionally charge commissions. The product may borrow to purchase assets for the company. This will magnify any gains or losses made by the company.

The Company will seek to generate attractive returns, principally in the form of income distributions by investing in a diversified portfolio of Energy Efficiency Investments. Its investment objective will be achieved through investment in a diversified portfolio of Energy Efficiency Investments located in Europe, with private and public sector counterparties. It will seek the acquisition of majority or minority shareholdings in companies with a strategy that aligns with the Company's investment objective. The capital value of the investment portfolio will be supplemented and supported through reinvestment of excess cash flows, asset management initiatives and the use of leverage. These investments seek to reduce primary energy consumption, reduce CO2 emissions, and in many cases deliver economic savings and other benefits to the counterparties including improved air quality. They will be in operational, ready-to-build or under construction assets and will typically include long term contracts. This will entitle the Company or its subsidiaries to receive stable, predictable cash flows payable by the counterparties, who will benefit from the use of the installed equipment during a contractual period typically ranging from five to fifteen years. The Company will seek to diversify its commercial exposure by contracting, where practicable, with a range of different equipment manufacturers, project developers and other service providers.

Typical investors in the Company are expected to be institutional investors, professionally advised private investors, financially sophisticated, non-advised private investors who are capable of evaluating the risks and merits of such an investment and who have sufficient resources to bear any loss which may result from such an investment.

## 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 5 out of 7, which is a medium-high risk class. This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely impact our capacity to pay you.

Please see the funds own Key Information Document for more information on it's risks.

**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.

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## 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	£1,007	£1,905	£2,102
Impact on return (RIY) per year	9.54%	4.83%	4.75%

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.

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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	0.34%	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	0.00%	The impact of the costs of exiting your investment.
Ongoing costs	Portfolio transaction costs	0.35%	The impact of the costs of buying and selling underlying investments for the product.
	Other ongoing costs	4.12%	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	N/A	The impact of performance fees on your investment. None are payable at this time.
	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.

As a shareholder of Aquila Energy Efficiency Trust PLC you do not have the right to complain to the Financial Ombudsman Service (FOS) about the management of Aquila Energy Efficiency Trust PLC. Any complaints concerning the Company should be sent to [London@praxisifm.com](mailto:London@praxisifm.com) or Aquila Energy Efficiency Trust PLC, 1st Floor, Senator House, 85 Queen Victoria Street, London, EC4V 4AB - Attention: Company Secretary.

The prospectus and any other information can be obtained from the Company's website: [aquila-energy-efficiency-trust.com](http://aquila-energy-efficiency-trust.com). Information on the investment objective, investment restrictions, borrowing and gearing can be found on pages 23 and 59-67 of the prospectus.

The latest Key Fund Information Documents are available from our website at [www.sjp.co.uk/kids](http://www.sjp.co.uk/kids).