

## SJP Polaris 4 Fund

For investments held in the St. James's Place Investment Bond or Trustee Bond.

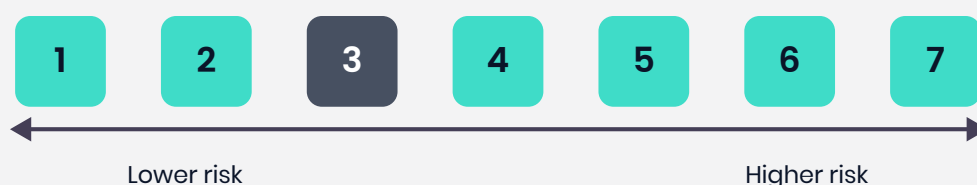
ISIN: GB00BQV3RK85

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## What is this product?

This is one of several funds available from St. James's Place. The investment objective of the fund is to achieve capital growth over a term of five years or more. The fund will aim to achieve this objective by investing up to 100% in a portfolio of units and/or shares in collective investment schemes managed by the fund's Manager. In most market conditions, the fund will invest in a maximum of 100% in equities whilst fixed interest and alternatives will range between 0% and 20%.

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

The Collective Investment Schemes in which the fund invests holds equities, whose value can change substantially over short periods of time. Other key risks to understand for this fund are:

- Foreign currency exposure. The fund holds assets denominated in other currencies, the value of which may rise and fall due to movements in exchange rates.
- Emerging markets. This fund invests in less developed economies and less mature markets, so its value may fluctuate more than that of a fund which invests in developed economies.
- Smaller companies. The fund invests in smaller companies whose value may fluctuate more than that of larger companies. Market conditions, such as a decrease in market liquidity, may mean it is not easy to buy or sell the companies.
- Derivative risk. This fund may invest in derivatives for efficient portfolio management. This is intended to reduce risk, reduce costs, or to generate additional capital or income at a low level of risk. The Collective Investment Schemes in which the fund invests may use derivatives for investment purposes and efficient portfolio management. This may result in the fund being leveraged and creates the potential for large fluctuations in the value of the fund. There is also a risk that the counterparties of such trades may fail in meeting their obligations.
- Counterparty risk. The fund may trade in instruments which are not dealt on a centralised exchange. There is a risk that the counterparties of such trades may fail in meeting their obligations.
- Liquidity risk. In certain market conditions the fund's investments may be illiquid, meaning at times they may be difficult to buy and sell. This may cause an adverse impact on the trading price and can decrease the value of the fund.

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. However, you may benefit from a consumer protection scheme. St. James's Place UK holds ring-fenced assets that match the value of your investment. This is designed to protect your investment if St. James's Place UK defaults on its obligations. The Financial Services Compensation Scheme (FSCS) covers your investment. In the unlikely event that we are unable to meet our obligations to you, you may be entitled to compensation under this scheme. You can ask us for detailed information about the compensation arrangements that would apply to your investment under the FSCS. Further information about the FSCS is available from [www.fscs.org.uk](http://www.fscs.org.uk) or by telephoning 0800 678 1100. The indicator shown above does not consider this protection.

# Investment performance information

This fund invests in equities (e.g. shares) and equity-related investments. The value of these investments will change according to company profits and future prospects as well as more general market factors.

The fund is actively managed without reference to a benchmark. Investors can refer to the MSCI All Country World Index as context in assessing the performance of the fund, because that provides an overall indication of the markets in which the fund invests. However, this benchmark is only used as a comparator, and the performance and volatility of the fund may deviate from those of the benchmark.

## What could affect my return positively?

The value of the fund's equity investments may increase following positive company financial results, and periods of increased economic growth.

## What could affect my return negatively?

The value of the fund's equity investments may decrease following negative company financial results, and periods of decelerating or negative economic growth. The value of your investment is not guaranteed and under severely adverse market conditions, you could lose some or all of your initial investment.

## 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	£203	£1,733	£3,462
Impact on return (RIY) per year	1.99%	1.99%	1.99%

When you invest, you pay a product charge and, where agreed, an initial advice charge and an ongoing advice charge. Each charge is determined and disclosed separately.

The maximum product charge each year is 0.35% of your account value, reducing on a tiered basis for larger account values. The advice charges are as agreed between you and St. James's Place Wealth Management for the advice you receive via your St. James's Place Partner.

Your personalised illustration shows the specific charges that apply to your investment.

Any transaction costs and fund charges 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.

The total cost figures above reflect the charges that would apply where you do not make withdrawals or receive distribution income.

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	0.00%	The impact of the costs you pay when entering your investment.
	Exit costs	0.00%	The impact of the costs of exiting your investment.
Ongoing costs	Portfolio transaction costs	0.26%	The impact of the costs of buying and selling underlying investments for the product.
	Other ongoing costs	1.74%	The impact of the costs that we take each year for managing your investments and providing advice. This includes our charges for ongoing advice (0.8%) and our charge for the product, as well as the fund charge.
Incidental costs	Performance fees	0.00%	The impact of the performance fee. We take these from your investment if the product outperforms its benchmark.
	Carried interests	N/A	There are no carried interests for this fund.

## Other relevant information

In addition to describing accumulation units (ISIN: GB00BQV3RK85), this document may also be used as a representative of distribution units (ISIN: GB00BQV3RL92) of the St. James's Place Polaris 4 fund. You can switch between accumulation units and distribution units at any time. All information in this document applies to both types of units, with the exception of performance of the fund which relates only to accumulation units as the performance of the distribution units is reduced due to income that has been distributed.

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

For past performance of this fund, please see the fund factsheet which is available from our website at [www.sjp.co.uk/funds](http://www.sjp.co.uk/funds).

This fund may hold other investments that have performance fees applied to them. Please speak to your St. James's Place Partner for more information about this.