

SJPI Money Market USD Fund

For investments held in the St. James's Place International Regular Investment Bond.

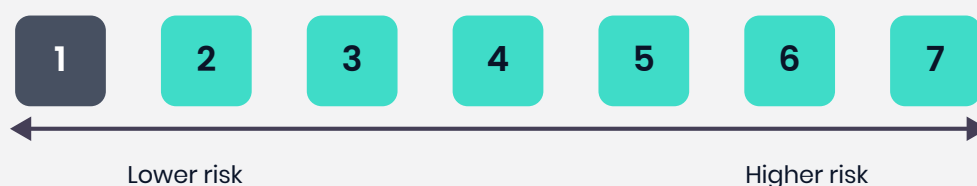
ISIN: IE0004776930

Date of Production 25/07/2025

What is this product?

This is one of several funds available from St. James's Place. The fund aims to preserve capital and maintain liquidity for investors seeking access to their investments. It invests in short-term money market funds which invest in high quality money market instruments issued by banks and other financial institutions.

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

This fund invests in cash and high quality money market instruments whose values tend to be relatively stable over time. However, the price of the fund can fall as well as rise. Key risks to understand for this fund are:

- Cash and money markets. The fund invests in cash and money market instruments. The return on these assets will be lower in periods when interest rates are low.
- Money market risk. The fund differs from an investment in deposits because the amount invested may fluctuate and is not guaranteed. Additionally, it does not rely on external support to guarantee liquidity or stabilise the value of the fund. Therefore, there is a risk that you may get back less than the amount invested.
- 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.
- 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.

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

This fund holds short term fixed interest securities issued by companies and governments. The value of these investments will change according to changes in short term interest rates. The value of these investments is also sensitive to the debtor's ability to make interest and principal payments, and the general market outlook on the issuer's credit quality.

The fund is actively managed without reference to a benchmark.

What could affect my return positively?

The value of the fund's fixed interest investments may increase from an increase in short term interest rates.

What could affect my return negatively?

The value of the fund's fixed interest investments may decrease from a decrease in short term interest rates. 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 £1,000 each year. The figures are estimates and may change in the future. The actual costs will depend on the performance of the underlying investments.

Investment £1,000 each year			
Scenarios	If you cash in after 1 year	If you cash in after 8 years	If you cash in at 15 years
Total costs	£14	£535	£1,862
Impact on return (RIY) per year	1.41%	1.41%	1.41%

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 costs figures above reflect the charges that would apply to regular investments of at least our minimum level of £1,000 per month or £12,000 per year.

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	0.00%	The impact of the costs of buying and selling underlying investments for the product.
	Other ongoing costs	1.42%	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	N/A	There are no performance fees for this fund.
	Carried interests	N/A	There are no carried interests for this fund.

Other relevant information

The latest Key Fund Information Documents are available from our website at 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.