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.

Worldwide Healthcare Trust PLC

For investments held in the St. James's Place Fund Administration Bond or Portfolio Administration Bond. Frostrow Capital LLP ('Frostrow') is the Alternative Investment Fund Manager for Worldwide Healthcare Trust PLC. Frostrow's website is www.frostrow.com and phone number is 0203 0084910. Frostrow is authorised and regulated by the Financial Conduct Authority. Portfolio Management has been delegated to OrbiMed Capital LLC ('Portfolio Manager'), who are authorised and regulated by the Securities & Exchange Commission ('SEC').

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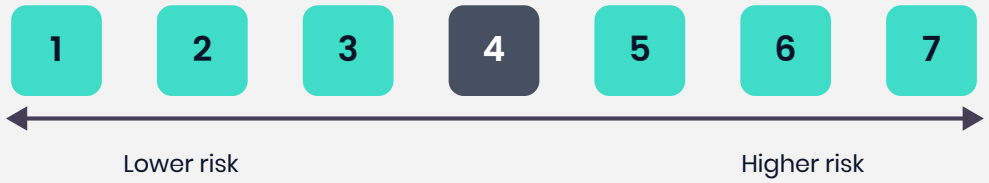
What is this product?

Worldwide Healthcare Trust PLC ('the Company') is a public limited company whose shares are premium listed on the London Stock Exchange ('LSE') and is registered with HMRC as an investment trust. The Company invests in the global healthcare sector with the objective of achieving a high level of capital growth. To achieve its investment objective, the Company invests worldwide in a diversified portfolio of shares in pharmaceutical and biotechnology companies and related securities in the healthcare sector. It uses gearing and derivative transactions to enhance returns and mitigate risk; Performance is measured against the MSCI World Healthcare Index ('net total return, sterling adjusted') ('the Benchmark').

The Company does not have a fixed life although shareholders consider and vote on the continuation of the Company every five years ('the next such vote will be held in 2019'). The intended retail investors are those with a long-term ('at least five years') investment horizon, the ability to bear capital losses and with, at least, basic market knowledge and experience. The Company has increased its exposure to investments, via the use of an overdraft facility and derivatives; this could potentially magnify any gains or losses made by the company. Shares of the Company are bought and sold on the LSE.

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 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact our capacity to pay you.

Please refer to the Company's Annual Report at www.worldwidewh.com which should be read to ensure a full understanding of the risks involved in investing in the Company.

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.

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	£152	£1,036	£1,802
Impact on return (RIY) per year	1.52%	1.39%	1.38%

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.

There is an administration fee of £100 each quarter, taken if the total amount invested is less than £250,000.

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. This is the charge you'll pay if you choose to invest in shares or in funds not offered by St. James's Place.
	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	1.37%	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 of 15% of outperformance of the Benchmark. The Portfolio Manager receives this from the Company if it has cumulatively outperformed the Benchmark, since the Company's launch, maintained the outperformance for one year, and, the cumulative outperformance is higher than the cumulative outperformance on which the last performance fee was paid.
	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 the Company you do not have the right to complain to the Financial Ombudsman Service about the management of the Company. Complaints about the Company can be made via the Contact section of the Company's website, www.worldwidewh.com, by emailing info@frostrow.com or in writing to the Company at 25 Southampton Buildings, London, WC2A 1AL.

The costs shown in the 'What are the costs?' section may differ materially from the Ongoing Charges Figure declared in the Company's Annual Report, Factsheet and website as the methodology for calculation of costs mandated under PRIIPs includes, for example, the costs of the Company's borrowings and the transaction costs of buying and selling investments in the portfolio.

The latest Key Fund Information Documents are available from our website at www.sjp.co.uk/kids.