

F&C Investment Trust Plc

For investments held in the St. James's Place Fund Administration Bond or Portfolio Administration Bond. The manufacturer of this fund is BMO Investment Business Limited. Visit www.fandcit.com or call +44 0345 600 3030 for more information. BMO Investment Business Limited is regulated by Financial Conduct Authority.

ISIN: GB0003466074

Date of Production 21/07/2025

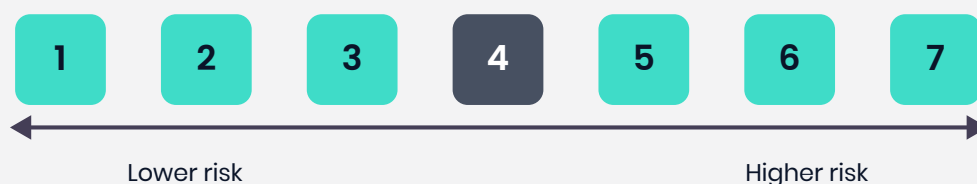
What is this product?

F&C Investment Trust PLC (the Company) is a closed-end Investment Company incorporated in England and listed on the London Stock Exchange.

The Company invests in an internationally diversified portfolio of publicly-listed securities (ordinary shares in companies and bonds listed on an exchange) and unlisted securities (instruments not traded on an exchange) and private equity (direct investments into companies rather than via stock holdings), with the objective of securing long-term growth in capital and income. There are no specific geographic or industry sector exposure limits. A maximum of 5% of the portfolio value may be invested in unlisted securities, excluding private equity investments, and long-term exposure to private equity will not exceed 20% without approval from shareholders. The Company has both short and long-term credit facilities in place.

Derivatives (investment contracts between the Company and counterparties, the values of which are derived from one or more underlying assets) may be used for income enhancement and efficient portfolio management. Borrowings, which may be short or long-term, in sterling or foreign currencies, would normally fall within a range of 0% to 20% of net assets. This trust is intended for UK retail and professionally-advised private clients that are prepared to take on a medium level of risk of loss to their original capital in order to get a higher potential return. There is no fixed term or maturity and cannot be terminated without a shareholder vote.

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 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.

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	£281	£2,923	£7,691
Impact on return (RIY) per year	2.69%	2.54%	2.54%

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	0.01%	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	0.01%	The impact of the costs of exiting your investment.
Ongoing costs	Portfolio transaction costs	0.20%	The impact of the costs of buying and selling underlying investments for the product.
	Other ongoing costs	2.34%	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%	No performance fees are applied.
	Carried interests	0.00%	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.

Any complaints concerning this fund should be sent to investor.relations@bmogam.com or in writing to 'Investor Relations Manager, BMO Investment Business Limited, Quatermile 4, 7a Nightingale Way, Edinburgh, EH3 9EG'. 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.

The prospectus and any other information can be obtained from the Company's website www.fandcit.com.

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