

# 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.*

## Baillie Gifford Shin Nippon PLC

For investments held in the St. James's Place Fund Administration Bond or Portfolio Administration Bond. The Baillie Gifford Shin Nippon PLC in an Investment Trust and has appointed Baillie Gifford & Co Limited as its manager and secretary. They can be contacted at [www.bailliegifford.com](http://www.bailliegifford.com) or on 0800 917 2112. Baillie Gifford & Co Limited is authorised and regulated by the Financial Conduct Authority.

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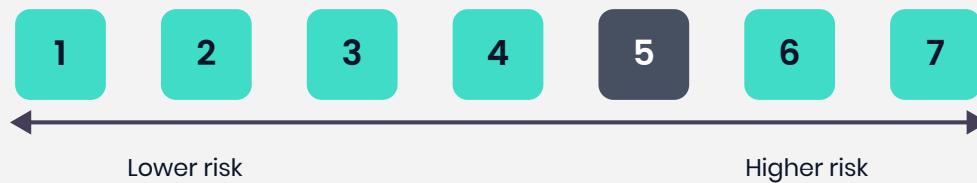
## What is this product?

The Baillie Gifford Shin Nippon Investment Trust (the Trust) is an ordinary share in a closed-ended investment trust, a company whose shares are listed on the London Stock Exchange. The Trust is actively managed and invests in a diversified portfolio of assets. It aims for long term capital growth principally through investment in shares of small Japanese companies. It is unlikely that it will provide an income. It can borrow money to invest with the intention of increasing returns (sometimes known as gearing) but in a falling market losses may be magnified. The Manager looks for companies believed to offer above average growth potential typically over a 3-5 year horizon. It does not track its comparative index.

This Trust is suitable for all investors seeking a fund that aims to deliver capital growth with a long investment time horizon as the core or a component of a portfolio of investments. The stock market provides ready access to the investment. The investor should be prepared to bear losses. The Trust is compatible for mass market distribution.

The shares are not traded directly with the Trust but are instead traded on the London Stock Exchange (directly or via an intermediary). The shares can be traded on the exchange during trading hours. The price you pay or receive, like other listed shares, is determined by supply and demand and may be at a discount or premium to the underlying net asset value of the Trust. 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. There is no right of redemption attached to the shares and if the Trust is wound up, following a default or otherwise, shareholders will be paid any surplus assets after meeting the Trust's liabilities in proportion to their shareholdings. There is no fixed maturity date. An investor can hold their investment for any time period. There is no ability for Baillie Gifford & Co Limited to terminate holdings unilaterally or for the shares to be terminated automatically.

## 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.

Gearing, exposure to a single market, smaller and unlisted companies, foreign currency, derivatives and the ability of the Trust to buy back its own shares may increase risk.

**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	£239	£1,169	£1,516
Impact on return (RIY) per year	2.49%	2.38%	2.37%

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.

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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	0.00%	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	2.38%	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	0.00%	The impact of carried interests.

## 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 Baillie Gifford Shin Nippon PLC you do not have the right to complain to the Financial Ombudsman Service about the management of Baillie Gifford Shin Nippon PLC. Complaints about the Trust should be sent to the Client Relations Manager at Baillie Gifford & Co Limited, Calton Square, 1 Greenside Row, Edinburgh EH1 3AN or email [trusenquiries@bailliegifford.com](mailto:trusenquiries@bailliegifford.com) or by calling 0800 917 2112. You can also visit [www.bailliegifford.com](http://www.bailliegifford.com) for more information.

You can access additional information about the Trust, including fact sheets, report and accounts and relevant articles, at [www.bailliegifford.com](http://www.bailliegifford.com). The report and accounts includes details of the Trust's management fees, administrative expenses and borrowing costs, which are the main components of the other ongoing costs disclosed in the table above.

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