

SJP Global Government Inflation Linked Bond Fund

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

This document is for bonds within the Early Withdrawal Charge (EWC) period. For more information or to understand whether this applies to your investment, please contact your St. James's Place Partner or call us at 0800 027 1030.

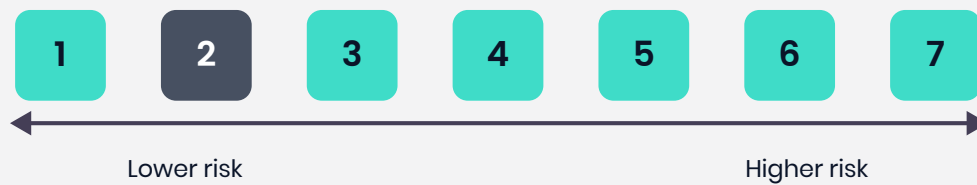
ISIN: GB00B6VJ8D62

Date of Production 06/04/2026

What is this product?

This is one of several funds available from St. James's Place. The investment objective of the fund is to provide a combination of growth and income over a term of five years or more by replicating the constituents of the Bloomberg World Government Inflation Linked Bonds 1 to 10 Year Hedged GBP Index (the "Index"). The performance of the fund, before permitted fees and charges, is expected to correspond closely to that of the Index.

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

This fund invests bonds. Its value can fluctuate, but tends to move less than a fund investing only in equities. Key risks to understand for this fund are:

- **Credit risk.** This fund invests in fixed income securities, including bonds issued by governments. There is a risk the issuer of these securities will fail to make interest or capital payments. The value of these securities will be affected by a change in the issuer's ability to make payments, or the perceived credit quality of the issuer.
- **Interest rate risk.** The fund's investments are sensitive to changes in interest rates. For example, an increase in interest rates will usually cause a fall in the value of the fund's investments.
- **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.
- **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 or by telephoning 0800 678 1100. The indicator shown above does not consider this protection.

Investment performance information

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

The benchmark for this fund is the Bloomberg World Government Inflation Linked Bonds 1 to 10 Year Hedged GBP Index. Because the investment objective of the fund is to replicate the index, the performance and volatility of the fund should be closely aligned with those of the index.

What could affect my return positively?

The value of the fund's fixed interest investments may increase from an improvement in the issuer's credit quality, or a decrease in interest rates.

What could affect my return negatively?

The value of the fund's fixed interest investments may decrease from a deterioration in the issuer's credit quality, or an increase in 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 £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	£756	£1,349	£2,727
Impact on return (RIY) per year	7.75%	1.67%	1.67%

When you invest with us, you pay us charges for our advice and charges for the products we recommend. The charges for our advice are 4.5% of the amount you invest and an annual charge of 0.5% a year. The charges for the product are 1.41% of the amount you invest; and an annual charge of 0.91% a year, which will in effect be waived for each of the first six years after your investment. If you withdraw all of the money from your bond in the first six years after making a contribution, an early withdrawal charge of 1% will apply to the funds accumulated from that contribution.

The effect of the above product and advice charges combined is equivalent in total to a 1.41% annual management charge together with an early withdrawal charge which will apply in the first six years on a reducing scale (6% in year one reducing to 1% in year six). This is equivalent to the advice and product charges above and not in addition to them.

In addition to the annual charges, any transaction costs and the costs of managing and maintaining the investments 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	0.42%	The impact of the costs you pay when entering your investment. This is the most you will pay, and you could pay less. This includes the costs of distribution of your products. This reflects our charge for advice (4.5% of the amount you invest) and our charge for the product (1.41% of the amount you invest).
	Exit costs	0.00%	The impact of the costs of exiting your investment.
Ongoing costs	Portfolio transaction costs	0.08%	The impact of the costs of buying and selling underlying investments for the product.
	Other ongoing costs	1.16%	The impact of the costs that we take each year for managing your investments and providing advice. This includes our charges for ongoing advice (0.5%) and our charges for the product, as well as the costs of managing and maintaining the funds, such as fees paid to the external fund manager.
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

In addition to describing accumulation units (ISIN: GB00B6VJ8D62), this document may also be used as a representative of distribution units (ISIN: GB00B77JTT09) of the St. James's Place Global Government Inflation Linked Bond 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.

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