

HarbourVest Global Private Equity Limited (the "Company")

For investments held in the St. James's Place Fund Administration Bond or Portfolio Administration Bond. The manufacturer of this fund is HarbourVest Advisors LP. Visit www.hvpe.com or call 020 7399 9847 for more information. HarbourVest Advisors LP is regulated by Financial Conduct Authority.

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: GG00BR30MJ80

Date of Production 26/08/2025

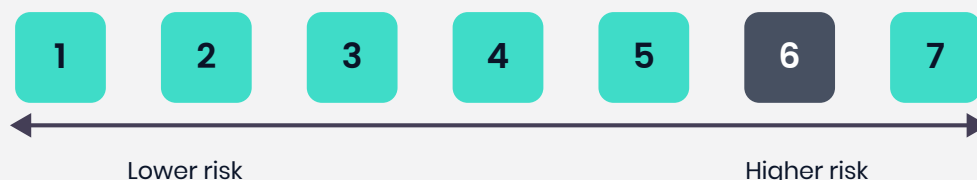
What is this product?

HVPE is designed to achieve long-term capital appreciation for shareholders by investing in funds managed by HarbourVest Partners. These funds, in turn, make investments into private companies and portfolios of private companies. HVPE is therefore indirectly exposed to the underlying investment of these funds. HVPE invests in private markets assets on a global basis.

The investment returns made by HVPE are principally determined by the performance of the investments made by the investment manager for the underlying fund in which HVPE invests. Where an exit from an investor's holding in HVPE is other than by way of a buy-back, redemption or other liquidity mechanism, the investor's return will be determined by the price at which the shares of HVPE can be sold on the market. HVPE's share price is influenced by the aggregate value of the underlying investments over the long term, but frequently diverges from this value for extended periods of time. HVPE may borrow to purchase assets. This may magnify any gains or losses made by HVPE.

This product is targeted at both (a) investors who may have basic or little knowledge and experience of investing in financial markets or collective investment undertakings or investment funds and (b) experienced investors, and is intended for long-term investment. The investor should have a long-term investment horizon and be able to withstand short-term volatility in the Company's share price. The investor should have some knowledge of investment companies; in particular, the fact that the share price can trade some way below the value of the underlying assets on a per-share basis (known as a discount to NAV). Investors should familiarise themselves with the risks involved, including the risk of losing all capital invested and must evaluate the Company's objective and risks in terms of whether they are consistent with their own investment goals (e.g. capital growth) and risk tolerances. No investment in the Company is intended as a complete investment plan.

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 6 out of 7, which is the second-highest risk class. This rates the potential losses from future performance at a high level, and poor market conditions are very likely to impact our capacity to pay you.

The following are some of the other risks materially relevant to the PRIIP which are not taken into account in the summary risk indicator: Changes in the value of underlying investments (including currency risk); illiquidity in the market for the shares; shares trading at a discount/premium to NAV; reliance on the performance of the investment manager; and the Company's continued access to credit. Please refer to the Annual Report cited in the "Other Relevant Information" section for further information on these 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	£940	£2,837	£5,508
Impact on return (RIY) per year	9.60%	3.44%	3.34%

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 up to 1.5% of the amount you invest; and an annual charge of up to 1.125% a year for the first ten years, reducing thereafter to up to 0.875%, which will in effect be waived, up to a maximum of 1% each year, for each of the first six years after your investment. If you decide to cash in all or part of an investment within six years of making it, we will take an early withdrawal charge of up to 1.625%.

The effect of the above product and advice charges combined is equivalent in total to an annual bond maintenance charge, of up to 1.625% a year for the first ten years, reducing thereafter to up to 1.375%, together with an early withdrawal charge which will apply if you withdraw your investment 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.

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	0.44%	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 (up to 1.5% of the amount you invest).
	Exit costs	0.01%	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	2.59%	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	0.34%	No performance fees are applied.
	Carried interests	N/A	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.

Any complaints concerning this fund should be sent to rhickman@harbourvest.com or in writing to 'HarbourVest Global Private Equity, BNP Paribas House, St Julian's Avenue, St Peter Port, Guernsey GY1 WIA'. 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.

Carried Interests are paid by the Company to the investment manager when certain underlying investments have performed better than an 8% internal rate of return.

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

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