

# KEY INVESTOR INFORMATION

This document provides you with key investor information about the Fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in the Fund. You are advised to read it so you can make an informed decision about whether to invest.

## RBS Stakeholder Investment Fund ICVC

(Accumulation share class 2 ISIN:GB00BKPG5525)

The Fund is managed by RBS Collective Investment Funds Limited.

## OBJECTIVES AND INVESTMENT POLICY

The objective of the Fund is to provide an increase in value over the long term. The majority of the return will reflect income received with some potential for capital appreciation.

To achieve this the Fund will invest in a mixed portfolio of equities, bonds (predominantly gilts), cash deposits and units in collective investment schemes. The Fund will invest in a range of other funds as well as directly in bonds and equity shares. The Fund will follow an index-tracking (or passive) approach in relation to these underlying asset classes. The Fund aims to closely track the Benchmark shown below.

Asset Class	Benchmark	Weight
Equities	FTSE All Share Index GBP	55%
Bonds	Bloomberg Barclays Sterling Gilts TR Index Value GBP	43%
Cash	SONIA	2%

The Investment Manager is able to make discretionary choices when deciding which investments should be held subject to the aim of closely tracking the Benchmark.

The Fund may use derivatives for efficient portfolio management only. Funds in which the Fund invests may also invest in Derivatives for investment purposes as well as for Efficient Portfolio Management purposes.

For liquidity management purposes the Fund may also invest in other cash instruments, deposits and cash funds.

The FTSE All Share Index is part of the FTSE UK Series and is designed to measure the performance of all companies traded on the London Stock Exchange. The Bloomberg Barclays Sterling Gilt Total Return Index is a measure of GBP-denominated, fixed-rate, investment grade public obligations of the United Kingdom. The Sterling Overnight Index Average (SONIA) is administered by the Bank of England and measured as the mean of interest rates paid on eligible sterling denominated deposit transactions.

## RISK AND REWARD PROFILE



These ratings indicate how the Fund may perform and the risk of losing some or all of your capital. Generally the potential for higher gains also means a higher risk of losses. The lowest rating does not mean a risk free investment.

The Fund is ranked at 4 because funds of this type have experienced average rises and falls in value in the past.

The risk and reward category for the Fund is not guaranteed to remain unchanged, and may shift over time.

Historical data, such as is used for calculating the rating, may not be a reliable indication of the future risk profile of the Fund.

The following risk factors contribute to the overall risk and reward indicator:

For more information on the FTSE® All Share Index please go to: <http://www.ftse.com/products/indices/uk>.

For more information on the Bloomberg Barclays Sterling Gilts TR Index, please go to: <https://www.bloomberg.com/professional/product/indices/bloomberg-barclays-indices-fact-sheets-publications/> and select the Fact Sheet for “Bloomberg Barclays Sterling Gilts TR Index”.

You may normally sell your shares in the Fund on each Business Day. Requests to sell received and accepted by 3pm on a Business Day will be dealt at the price calculated on that Business Day.

The Fund only issues Accumulation shares and any income is automatically accumulated and reflected in the price of each Accumulation share.

The Fund is designed for retail customers with little or no experience of investing in collective investment schemes and basic or no knowledge of the characteristics and risks of investing in equities and bonds (capital markets).

A typical investor in the Fund has a medium tolerance for risk; they accept that the value of their investment may fluctuate and they have a medium tolerance to bear losses to their capital. The minimum investment horizon is 5 years.

1. The Fund invests in company stocks and shares and their value depends on the financial state of the underlying companies. Any fall in the financial outlook for, or failure of, such companies can reduce the Fund's share price and the income that it pays.

2. As the Fund holds fixed interest securities the share price will rise and fall due to movements in interest rates and inflation.

3. Smaller companies are likely to be financially weaker and less well established than larger companies. Therefore shares in such companies are generally a higher risk investment than shares in larger companies.

## CHARGES

One-off charges taken before or after you invest	
Entry charge	None
Exit charge	None
This is the maximum that might be taken out of your money before it is invested or paid out	
Charges taken from the Fund over a year	
Ongoing charge	0.54%
Charges taken from the Fund under certain specific conditions	
Performance fee	None

The charges you pay are used to pay the costs of running this Fund, including the costs of marketing and distributing it, but not the costs of any advice you have been given. These charges reduce the growth of your investment.

Any entry and exit charges shown are maximum figures, and in some cases investors may pay less.

The ongoing charges figure would ordinarily be based on expenses incurred in the previous financial year ending 31 March 2022. As this share class for the Fund was launched in July 2021 the ongoing charge has been estimated. The estimate is based on the Annual Management Charge payable to the ACD for this share class and other cost information for the existing share class for the previous financial year ending 31 March 2022. The ongoing charge figure may vary from year to year

The ongoing charges figure excludes portfolio transaction costs.

For more information about charges, please see the Fees and Expenses section of the Fund's Prospectus.

## PAST PERFORMANCE

The Fund was launched in 2005. As this share class for the Fund was launched in July 2021 past performance is not available. Past performance is not a reliable guide to future performance.

## PRACTICAL INFORMATION

The Depositary for the Fund is The Bank of New York Mellon (International) Limited who are responsible for the safekeeping of the Fund's assets and ensuring the Fund is managed in accordance with FCA rules.

For more information about the Fund or to obtain copies of the prospectus, or Report and Accounts for the Fund in English at no charge, you can write to us at: RBS Collective Investment Funds Limited, PO Box 9908, Chelmsford, CM99 2AF. Tel: 0345 300 2585.

Customers with hearing and speech impairments can contact us by minicom (RBS 0800 404 6160 / NW 0800 404 6161).

The prices of Shares are available under the investment section of our website at <https://rbs.co.uk> or <https://NatWest.com> or on the Financial Times website at <http://www.markets.ft.com> or by telephoning the number above.

Tax legislation in the UK may have an impact on your personal tax position.

RBS Collective Investment Funds Limited may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Fund.

Details of the up-to-date Remuneration Policy, which includes a description of how remuneration and benefits are calculated and the identities of the persons responsible for awarding remuneration and benefits, are available at:

[http://personal.natwest.com/personal/investments/existing-customers/Key\\_Customer\\_Documents.html](http://personal.natwest.com/personal/investments/existing-customers/Key_Customer_Documents.html)

and

[http://personal.rbs.co.uk/personal/investments/existing-customers/Key\\_Customer\\_Documents.html](http://personal.rbs.co.uk/personal/investments/existing-customers/Key_Customer_Documents.html)

and a paper copy will be made available free of charge on request to the ACD, at the address shown above.