

TRANSFER OTHER PENSIONS TO YOUR HL SIPP

HARGREAVES
LANSDOWN

Read the information overleaf first. If you're over 55 and would like to access your pension as a result of this transfer, call us on 0117 980 9926 before applying. Return to this address: **HARGREAVES LANSDOWN, Sunderland, SR43 4EH**

Transfer to the HL SIPP

APS5H

Title (Mr, Mrs, etc):	First name(s):	Surname:
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Address:

Postcode:	Date of birth: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Nationality:
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National Insurance No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Tick here if you have no NI No. <input type="checkbox"/>
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Pension details

Transfer the pension as cash Transfer the pension investments

Pension name:	Policy number:
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Approx transfer value (exact amount if partial transfer) £	<input type="checkbox"/> Tick if partial transfer
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Pension type: e.g. Stakeholder	<input type="checkbox"/> Tick if this is a drawdown policy
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Name and address of administrator:	Postcode:
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I confirm

- I have read the Transfer Checklist, checked if I will lose benefits or incur penalties and wish to transfer the policy listed above.
- I have read, understood and agree to the Common Transfer Declaration.
- I understand my pension will be transferred as cash if I haven't selected one of the transfer options above.

- Hargreaves Lansdown has not given me advice; I am responsible for my decision to transfer and I will seek personal financial advice if I am unsure transferring is right for me.
- I have read, agreed to and retained the Key Features, Key (Investor) Information Document of my chosen investments (where available), including all costs and charges, provided to me at www.hl.co.uk or on paper.
- I authorise the current provider as listed above to give Hargreaves Lansdown any information they require about my membership of the above scheme.

Please sign here



SIGNATURE

Date:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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TOP UP YOUR HL SIPP BY CHEQUE OR DIRECT DEBIT

HARGREAVES
LANSDOWN

Read the information overleaf first

1. Your details

APS5H

Full name:	Postcode:	Date of birth: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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I understand that all contributions are bound by the scheme rules and the Terms and Conditions for the HL SIPP. I have not received advice from HL about the merits of entering into, or the suitability of, this investment. I have read, agreed to and retained the Key Features, Key (Investor) Information Document of my chosen investments (where available), including all costs and charges, provided to me at www.hl.co.uk or on paper.

Please sign here



SIGNATURE

Date:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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2. Pay a single contribution by cheque – payable to HL SIPP/ your initials and surname

Personal contributions should be paid net. e.g. to contribute £10,000 gross, complete your cheque for the net amount of £8,000.

Personal single contribution: £	gross (min. £100)	multiply by 0.8 to calculate the amount to write on your cheque
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3. Increase an existing Direct Debit

Please increase my personal Direct Debit by: £	per month (gross)	making a total monthly personal contribution of: £	per month (gross)
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4. Start a Direct Debit – you must complete the Direct Debit mandate overleaf

Please set up a Direct Debit for: £	per month gross (min. £25)	multiply by 0.8 to calculate the amount taken from your bank	If your employer is to pay monthly contributions please call us on 0117 980 9926 for an employer contribution pack.
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5. Which investments would you like to choose?

You can choose to invest in the HL Ready-Made Pension Plan and/or other investments. If you leave this section blank, we'll leave your pension as cash.

The Ready-Made Pension Plan is an investment designed and managed by our experts for people who are not sure where to invest. We've enclosed a factsheet which provides more information on the Plan, **make sure you read this before investing.**

Please note, the plan has not been designed to meet your individual needs or goals.

	Transfer (min. £100 per fund)	Lump sum (min. £100 per fund)	Monthly saving (min. £25 per investment)
HL Ready-Made Pension Plan	%	£	£
Add/Choose other investments (or cash) Full fund/share name	%	£	£
	%	£	£
	%	£	£
	%	£	£
If you'd like to choose more investments please let us know on a separate sheet.	Cash	£	£
	Total	100	£

HOW TO TRANSFER OTHER PENSIONS TO YOUR SIPP

Before transferring please read the SIPP Key Features, including:

- ✓ Important Investment Notes
- ✓ Transfer Checklist
- ✓ Common Transfer Declaration

It's also really important to make sure you won't lose any valuable guarantees or benefits from your current pension provider or have to pay excessive exit fees.

Transfer options

- **Transfer the pension as cash** – your provider will sell the investments, then transfer the cash amount. The pension will not be invested during the transfer, so will not make gains or losses. Once the transfer is complete you'll be able to buy investments. This type of transfer usually takes 2-4 weeks depending on your provider.

- **Transfer the pension investments** – all the investments and cash will be transferred. The pension will be invested during the transfer, so you could make gains or losses. Usually you cannot trade until the transfer is complete. This type of transfer usually takes 6-8 weeks, depending on the investments and provider.

If you select this option we will convert any funds transferred to the lowest cost version we offer. We will never convert you into a fund that's more expensive than the one you already hold. There are no charges or tax to pay. Before transferring please read about converting funds at www.hl.co.uk/convert.

We'll contact you to cover your options if your provider cannot transfer your pension investments or you hold an investment we do not offer.

If you're transferring a pension that's already in drawdown you'll need to complete a set of risk questions before we send you a drawdown application. You can do this by calling us on **0117 980 9926**.

We'll write to you to let you know when your transfer completes.

For clients requesting a transfer – By using this form we assume that you do not plan to access your pension as a direct result of this transfer. If you're over 55 and would like to access your pension as a result of this transfer contact us on 0117 980 9926

GOT ONLINE ACCESS?

If you're a client, the fastest way to transfer a pension is online. All you need to do is:

1. Visit www.hl.co.uk/sipp-transfer
2. Select 'transfer your pension now'

HOW TO TOP UP YOUR SIPP AND BOOST YOUR RETIREMENT FUND

To add new money to your HL SIPP, read the SIPP Key Features, including:

- ✓ Contribution checklist
- ✓ Important Investment Notes
- **To make a contribution by cheque** – complete section 2 and enclose a cheque payable to 'HL SIPP/Your initials and surname' for the net amount.
- **To increase an existing Direct Debit** – complete section 3. When completing the investment choice in section 5, please give instructions for your new total monthly contribution.
- **To start a Direct Debit** – complete section 4 and the Direct Debit mandate below.

Payments from your employer

If your employer wants to make a contribution, or wishes to start a monthly Direct Debit, request an employer contribution form on **0117 980 9926**.

Any questions?

- ☎ **0117 980 9926**
- ✉ sipp@hl.co.uk
- 🌐 www.hl.co.uk

TOP UP YOUR SIPP ONLINE OR BY PHONE

Log in to your account at www.hl.co.uk or call us on **0117 980 9897**.

You can make your contribution with your debit card, and start a monthly Direct Debit or make changes to an existing Direct Debit.

Instruction to your bank or building society to pay by Direct Debit – only complete if you're investing by Direct Debit

HARGREAVES
LANSDOWN

Please keep a copy of the Direct Debit guarantee which is in the Terms and Conditions.
Please complete using dark ink.

Service User Number

8 3 7 0 0 4



Name(s) of account holder(s):

Branch Sort Code - - Bank/Building Society Account Number

Name and full postal address of your Bank/Building Society To the Manager:

Address: Postcode:

Instruction to your Bank or Building Society – Please pay Hargreaves Lansdown Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Hargreaves Lansdown and, if so, details will be passed electronically to my Bank/ Building Society. Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

Please sign here

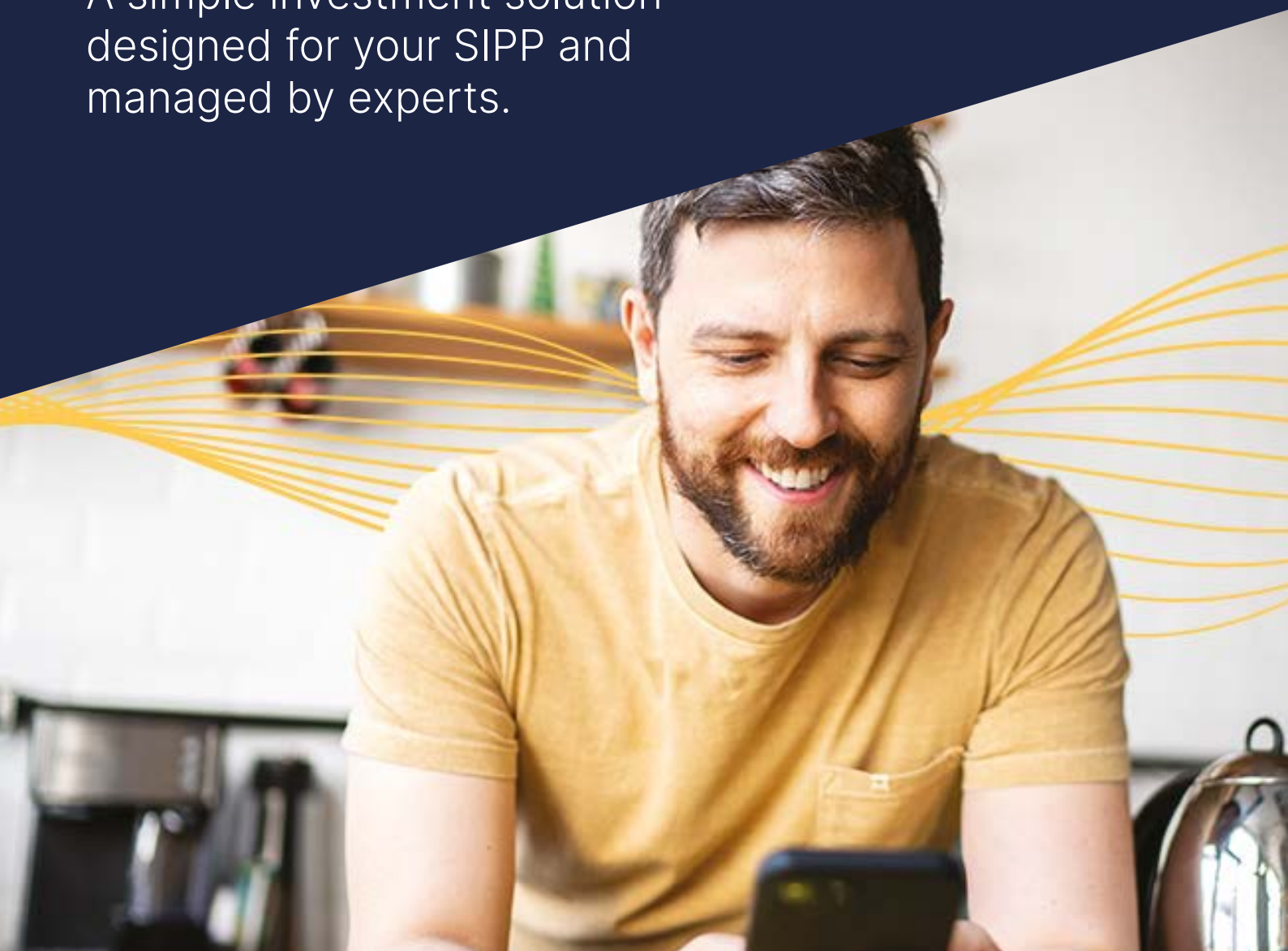


SIGNATURE

Date:

HL READY-MADE PENSION PLAN

A simple investment solution
designed for your SIPP and
managed by experts.



INTRODUCTION

Designed for pensions and managed by our experts.

What is the HL Ready-Made Pension Plan?

The HL Ready-Made Pension Plan is a simple, low-cost investment solution exclusive to the HL Self-Invested Personal Pension (SIPP). The plan is managed by our experts and aims to grow your money when you're younger and reduce the risk of your investments as you get closer to retirement.

The plan is made up of two funds to help meet that objective. The plan comes ready-made to help you manage your pension with confidence and convenience.

The HL Ready-Made Pension Plan is not designed to meet your individual needs and goals. Consider other investments if the plan does not suit your situation. You should ask for financial advice if you're not confident making decisions about your SIPP or the investments in it.

THE HL READY-MADE PENSION PLAN IS DESIGNED FOR PEOPLE WHO:

- want to take control of their pension but are not sure where to invest
- need experts to make the day-to-day decisions
- are comfortable with medium-high investment risk for growth
- want lower investment risk closer to retirement age
- are able to review their investments at least once a year

IMPORTANT INFORMATION

This factsheet/guide is written to give useful information and is not personal advice. If you're not sure if an investment is right for you, please ask about advice.

The information in this guide was correct as of 9 November 2023 date unless otherwise stated. Pension and tax rules can change, and their benefits depend on your circumstances. Investments can rise and fall, therefore we believe investing should be considered for the long term (+5 years). As with all investments, you can get back less than you put in.

HOW DOES IT WORK?

Our experts will manage your investment, so it's all taken care of.

The plan has two stages. Your money is invested in different funds in each stage.

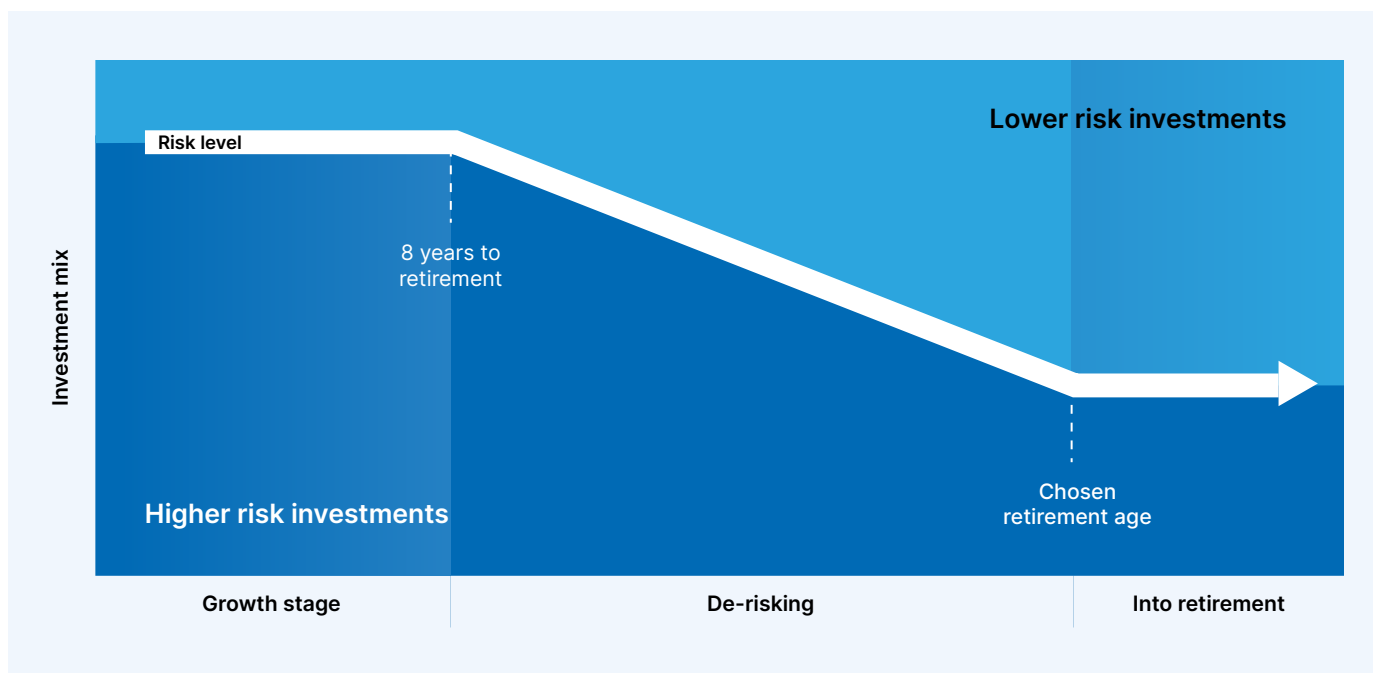
Each fund in the plan has a different mix of investments to manage risk at that stage of your life.

The plan comes ready-made, so it's not possible to change the investments within it. We'll manage the plan and its investments for you, to keep it on track.

A fund is a type of investment which:

- pools together money from many individuals
- uses fund managers to invest that money in a range of shares and bonds

Here's how the plan's investments and risk change over time:



STAGE 1: GROWING YOUR PENSION POT

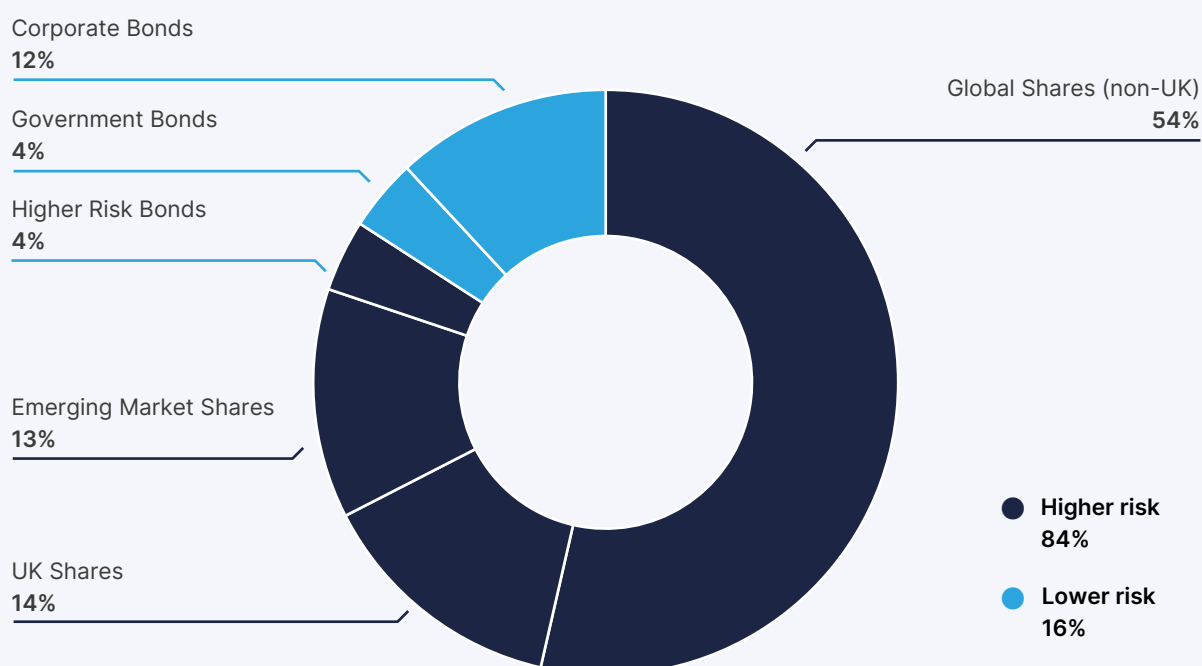
When you're more than 8 years away from your chosen retirement age, we focus on growing your pension pot. We aim to get the best return possible for a medium-high level of risk.

To do this, we invest your money in the **HL Multi-Index Moderately Adventurous Fund**.

This fund mainly invests in company shares and higher-risk bonds to grow your pension pot. These investments have more potential for growth but also carry more risk, especially shares in emerging market companies. Emerging markets include global emerging economies, from Brazil to Malaysia and India to Turkey.

We spread the risk by investing a small amount in lower-risk bonds.

Investments in the HL Multi-Index Moderately Adventurous Fund



Correct as of 9 November 2023

STAGE 2: LOWERING YOUR INVESTMENT RISK

When you're within 8 years of your chosen retirement age, we begin to reduce the impact of stock market falls on your pension pot.

To do this, we gradually sell the higher-risk investments and move your money into lower-risk ones. We still aim for better returns than cash might provide over a long period, with less ups and downs than you might see in the growth stage. There are no guarantees and the plan still involves some risk at this stage.

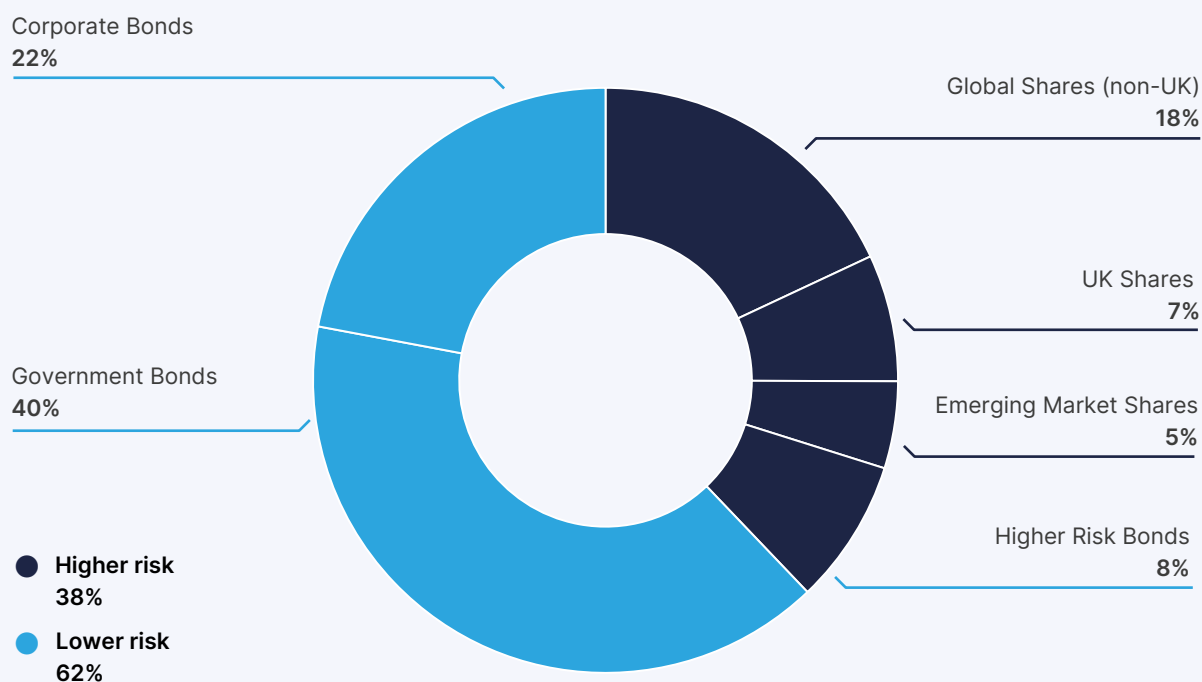
Each month, we automatically move some money:

- out of the HL Multi Index Moderately Adventurous Fund
- into the lower-risk HL Multi Index Cautious Fund

By the end of this stage, all your money will be in the **HL Multi-Index Cautious Fund**.

Most of the fund is invested in bonds with only a small amount in higher-risk shares, including emerging markets. This fund has around half the risk of the growth stage.

Investments in the HL Multi-Index Cautious Fund



Correct as of 9 November 2023

COSTS AND CHARGES

A cost-effective investment you don't have to manage.

The HL Ready-Made Pension Plan is a simple option, designed and managed by experts, with a maximum yearly charge of 0.75%. You pay nothing up front. The yearly charge includes managing and adjusting investments during the plan's lifetime.

Yearly charge based on an example £1,000 investment:

£3.00

Plan management charge

£4.50

HL account charge

£7.50

Total yearly charge

0.30%

Plan management charge

0.45%

HL account charge

0.75%

Total yearly charge

The plan management charge is taken directly from the plan. This covers the management of the plan and all expenses other than for transactions within the funds, which can be an additional cost on top of this. These costs are incurred by all funds when investments within them are bought or sold and are reflected in the fund's price. The HL account charge is our charge for looking after your investments which won't be over 0.45% per year. The above example assumes no growth.

This plan is managed by Hargreaves Lansdown Fund Managers Ltd, part of the Hargreaves Lansdown Group. If you invest, HL will benefit from the plan's management charge, as well as the HL account charge.



NON UCITS RETAIL SCHEME KEY INVESTOR INFORMATION

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

HL Multi-Index Moderately Adventurous (“the Fund”) Class D Accumulation Shares

The Fund is established as a non-UCITS retail scheme (‘NURS’) as a Sub-Fund of HL ICVC 1 Umbrella company. ISIN GB00BQVVWK75. This Fund is managed by Hargreaves Lansdown Fund Managers Ltd., part of Hargreaves Lansdown PLC.

This Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority.

OBJECTIVES AND INVESTMENT POLICY

The Fund aims to maximise total returns for a specified level of risk ranging between 70% and 90% of the forecasted long-term volatility of global equities as represented by the MSCI All Countries World Index (GBP Total Return, Net) over rolling 5-year periods. The Fund’s volatility is assessed using forecasted volatility figures at least monthly.

At least 90% of the Fund’s net asset value will be invested in collective investment schemes which aim to track the performance of various indices by investing in assets which make up the relevant index. Such asset classes are: equity securities (such as shares of companies), fixed income securities (such as corporate bonds and government bonds), commodities, and gold. The Fund may from time to time also invest up to 10% of its net asset value in actively managed funds. The Fund may also invest directly or indirectly up to 10% in money market instruments, cash and near cash.

The Fund may often invest entirely in collective investment schemes (including both regulated and unregulated schemes) managed or operated by an Investment Adviser. This includes investment of up to 100% of the Fund’s net asset value in index tracking funds and ETFs which are designed to replicate the performance of an index. The collective investment schemes will be established in Europe and the UK.

The Fund will typically have between 65% and 85% exposure to global equities, though this exposure may be lower or higher in extraordinary market conditions.

The Fund is actively managed and uses a mixture of asset allocation techniques to blend asset classes for diversification, aiming to provide returns consistent with the Fund’s “Moderately Adventurous” risk profile and return aim. As part of the investment process, the ACD will use strategic asset allocation to determine the Fund’s longer-term allocation to different asset classes. The strategic asset allocation will be adjusted periodically, to take into account changes in risks, returns and changing market conditions. The ACD may also engage in tactical asset allocation decisions. This involves adjusting the Fund’s allocations to take advantage of shorter-term market trends, market forecasts, or economic conditions.

A minimum of 70% of the equities and corporate bonds in this fund, held through collective investment schemes, will adhere to the following exclusions:

- Companies involved in the manufacture of controversial weapons (including nuclear weapons);
- Violators of the UN Global Compact Principles; and

- Companies with a specified revenue exposure to: oil sands extraction, and thermal coal extraction and power generation.

Based on the assets held by the HL Multi-Index Moderately Adventurous fund, at least 49% of the Fund’s net asset value will be invested in collective investment schemes which apply the exclusions referred to above. Within this, at least 20% of the fund’s net asset value will go further, excluding companies or bond issuers involved in activities like tobacco, alcohol, gambling, adult entertainment, the production of civilian firearms and genetically modified organisms.

There may be periods when the equity and corporate bond investment may be less than 70% of the Fund’s net asset value due to market movements or in extraordinary market conditions.

Subject to the requirements above, the Fund aims to meet its objective by diversifying across different asset classes, geographies, sectors, and industries.

The Fund may make use of exchange traded derivative instruments and foreign exchange forward transactions for the purposes of efficient portfolio management, including hedging (these are methods of managing the Fund in a way that is designed to reduce risk or cost).

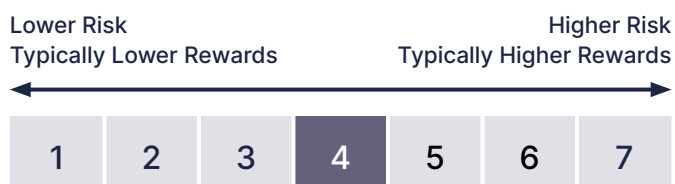
The ACD may allocate all or a portion of the Fund’s assets to an Investment Adviser who will use its own methodology for managing its allocated portion of the Fund’s portfolio. The ACD may, at its discretion choose to retain the investment management of some, or all, of the Fund’s portfolio.

Dividend income generated by the Fund is reinvested.

You can normally buy or sell shares in this Fund on each Business Day. Instructions received and accepted up until 10:00 (09:00 for HL platform clients) will be dealt at the price calculated at 22:30 that day.

Recommendation: this fund may not be appropriate for investors who plan to withdraw their money within 5 years.

RISK/REWARD PROFILE



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

The Fund's risk category has been calculated using historical data, which may not be a reliable indication of the future risk profile of the Fund.

The Fund's category is not guaranteed to remain the same and may change over time. Even a fund in the lowest category is not a risk-free investment.

The value of your investment and any income you take from it may fall as well as rise and is not guaranteed. You might get back less than you invest.

The indicator does not take into account the following risks of investing in this Fund:

- The Fund's Net Asset Value can be influenced by factors such as stock market fluctuations, political and economic events, corporate earnings reports and catastrophic events.

- Economic factors such as changes in interest rates, inflation, deflation and supply and demand can affect the price of your investment in a Fund. As with any investment, inflation will reduce the real value (i.e. purchasing power) of the capital over time.
- The Fund is potentially exposed to adverse movements in markets, indices or rates (market risk) or changes in the anticipated or calculated volatility of these movements (volatility risk). This could result in a Fund losing value.
- The Fund's volatility is assessed using forecasted volatility figures at least monthly. The Fund's volatility may not remain within the risk range stated in the Objective and there may be periods when the Fund's volatility either exceeds or falls below this range.
- In extreme liquidity conditions, redemptions in the underlying funds, and/or the fund itself, may need to be deferred or suspended.
- The Fund is valued using the latest available price for each collective investment scheme. These prices may not fully reflect changing market conditions. The Fund can apply a 'fair value price' to all or part of its portfolio to mitigate this risk.
- There is a risk that any derivative counterparty used does not fulfil its obligation.

CHARGES

The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distribution. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry charge	3%
Exit charge	0%

These are the maximum charges that might be taken out of your money before it is invested and before we pay out the sale proceeds of your investment. Actual entry/exit charges can be obtained from your financial advisor or distributor.

Charges taken from the Fund over a year	
Ongoing Charges	0.30%

The ongoing charges have been fixed at 0.30%. Any additional costs will be met by the Fund Manager.

The Funds are single-priced. A dilution adjustment may be applied when you buy or sell units. This may increase the price you pay when you buy units or decrease the price you receive when you sell units, in the fund.

Further information about charges can be found in the Prospectus.

Charges taken from the Fund under specific conditions	
Performance Fee	0%

PAST PERFORMANCE

There is insufficient data to provide a useful indication of past performance to investors.

Past performance is not a guide to future performance.

Fund launch date: 09/11/2023

Unit class launch date: 09/11/2023

Base currency: Pounds Sterling.

PRACTICAL INFORMATION

Trustee/Depository: Northern Trust Investor Services Limited (NTISL), 50 Bank Street, Canary Wharf, London E14 5NT. NTISL is authorised and regulated by the Financial Conduct Authority (FCA).

Fund Registrar: Northern Trust Global Services SE (NTGS SE), 50 Bank Street, London E14 5NT. NTGS SE is authorised by the Prudential Regulation Authority (PRA) and regulated by the FCA and the PRA.

Fund Auditors: Ernst & Young Chartered Accountants, 1 More London Place, London SE1 2AF.

This key investor information is accurate as at 12/09/2023

Jurisdiction and Governing Law

This document is governed by English Law. HLFM will communicate with you in English (and you with us) in respect of this product. Current fund unit prices may be obtained from www.hl.co.uk or on 0117 900 9000.

Any tax features of your investment in the Fund are not guaranteed: they can change at any time and their value will depend on your circumstances.

Changes to U.K. Tax legislation may have an impact on your personal tax position.

A full prospectus for this fund in English is available free of charge by contacting HL on 0117 900 9000.

NON UCITS RETAIL SCHEME KEY INVESTOR INFORMATION

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

HL Multi-Index Cautious (“the Fund”) Class D Accumulation Shares

The Fund is established as a non-UCITS retail scheme (‘NURS’) as a Sub-Fund of HL ICVC 1 Umbrella company. ISIN GB00BQVWH47. This Fund is managed by Hargreaves Lansdown Fund Managers Ltd., part of Hargreaves Lansdown PLC.

This Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority.

OBJECTIVES AND INVESTMENT POLICY

The Fund aims to maximise total returns for a specified level of risk ranging between 30% and 50% of the forecasted long-term volatility of global equities as represented by the MSCI All Countries World Index (GBP Total Return, Net) over rolling 5-year periods. The Fund’s volatility is assessed using forecasted volatility figures at least monthly.

At least 90% of the Fund’s net asset value will be invested in collective investment schemes which aim to track the performance of various indices by investing in assets which make up the relevant index. Such asset classes are: equity securities (such as shares of companies), fixed income securities (such as corporate bonds and government bonds), commodities, and gold. The Fund may from time to time also invest up to 10% of its net asset value in actively managed funds. The Fund may also invest directly or indirectly up to 10% in money market instruments, cash and near cash. The Fund may often invest entirely in collective investment schemes (including both regulated and unregulated schemes) managed or operated by an Investment Adviser. This includes investment of up to 100% of the Fund’s net asset value in index tracking funds and ETFs which are designed to replicate the performance of an index. The collective investment schemes will be established in Europe and the UK.

The Fund will typically have between 20% and 40% exposure to global equities, though this exposure may be lower or higher in extraordinary market conditions.

The Fund is actively managed and uses a mixture of asset allocation techniques to blend asset classes for diversification, aiming to provide returns consistent with the Fund’s “Cautious” risk profile and return aim. As part of the investment process, the ACD will use strategic asset allocation to determine the Fund’s longer-term allocation to different asset classes. The strategic asset allocation will be adjusted periodically, to take into account changes in risks, returns and changing market conditions. The ACD may also engage in tactical asset allocation decisions. This involves adjusting the Fund’s allocations to take advantage of shorter-term market trends, market forecasts, or economic conditions.

A minimum of 70% of the equities and corporate bonds in this fund, held through collective investment schemes, will adhere to the following exclusions:

- Companies involved in the manufacture of controversial weapons (including nuclear weapons);
- Violators of the UN Global Compact Principles; and
- Companies with a specified revenue exposure to: oil sands extraction, and thermal coal extraction and power generation

Based on the assets held by the HL Multi-Index Cautious fund, at least 28% of the Fund’s net asset value will be invested in collective investment schemes which apply the exclusions referred to above. Within this, at least 10% of the fund’s net asset value will go further, excluding companies or bond issuers involved in activities like tobacco, alcohol, gambling, adult entertainment, the production of civilian firearms and genetically modified organisms.

There may be periods when the equity and corporate bond investment may be less than 40% of the Fund’s net asset value due to market movements or in extraordinary market conditions.

Subject to the requirements above, the Fund aims to meet its objective by diversifying across different asset classes, geographies, sectors, and industries.

The Fund may make use of exchange traded derivative instruments and foreign exchange forward transactions for the purposes of efficient portfolio management, including hedging (these are methods of managing the Fund in a way that is designed to reduce risk or cost).

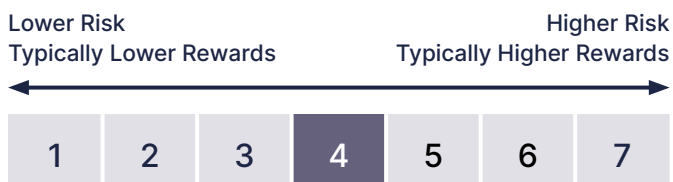
The ACD may allocate all or a portion of the Fund’s assets to an Investment Adviser who will use its own methodology for managing its allocated portion of the Fund’s portfolio. The ACD may, at its discretion choose to retain the investment management of some, or all, of the Fund’s portfolio.

Dividend income generated by the Fund is reinvested.

You can normally buy or sell shares in this Fund on each Business Day. Instructions received and accepted up until 10:00 (09:00 for HL platform clients) will be dealt at the price calculated at 22:30 that day.

Recommendation: this fund may not be appropriate for investors who plan to withdraw their money within 5 years.

RISK/REWARD PROFILE



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

The Fund's risk category has been calculated using historical data, which may not be a reliable indication of the future risk profile of the Fund.

The Fund's category is not guaranteed to remain the same and may change over time. Even a fund in the lowest category is not a risk-free investment.

The value of your investment and any income you take from it may fall as well as rise and is not guaranteed. You might get back less than you invest.

The indicator does not take into account the following risks of investing in this Fund:

- The Fund's Net Asset Value can be influenced by factors such as stock market fluctuations, political and economic events, corporate earnings reports and catastrophic events.

- Economic factors such as changes in interest rates, inflation, deflation and supply and demand can affect the price of your investment in a Fund. As with any investment, inflation will reduce the real value (i.e. purchasing power) of the capital over time.
- The Fund is potentially exposed to adverse movements in markets, indices or rates (market risk) or changes in the anticipated or calculated volatility of these movements (volatility risk). This could result in a Fund losing value.
- The Fund's volatility is assessed using forecasted volatility figures at least monthly. The Fund's volatility may not remain within the risk range stated in the Objective and there may be periods when the Fund's volatility either exceeds or falls below this range.
- In extreme liquidity conditions, redemptions in the underlying funds, and/or the fund itself, may need to be deferred or suspended.
- The Fund is valued using the latest available price for each collective investment scheme. These prices may not fully reflect changing market conditions. The Fund can apply a 'fair value price' to all or part of its portfolio to mitigate this risk. There is a risk that any derivative counterparty used does not fulfil its obligation.

CHARGES

The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distribution. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest

Entry charge	3%
Exit charge	0%

These are the maximum charges that might be taken out of your money before it is invested and before we pay out the sale proceeds of your investment. Actual entry/exit charges can be obtained from your financial advisor or distributor.

Charges taken from the Fund over a year

Ongoing Charges	0.30%
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The ongoing charges have been fixed at 0.30%. Any additional costs will be met by the Fund Manager.

The Funds are single-priced. A dilution adjustment may be applied when you buy or sell units. This may increase the price you pay when you buy units or decrease the price you receive when you sell units, in the fund.

Further information about charges can be found in the Prospectus.

Charges taken from the Fund under specific conditions

Performance Fee	0%
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PAST PERFORMANCE

There is insufficient data to provide a useful indication of past performance to investors.

Past performance is not a guide to future performance.

Fund launch date: 09/11/2023

Unit class launch date: 09/11/2023

Base currency: Pounds Sterling.

PRACTICAL INFORMATION

Trustee/Depository: Northern Trust Investor Services Limited (NTISL), 50 Bank Street, Canary Wharf, London E14 5NT. NTISL is authorised and regulated by the Financial Conduct Authority (FCA)

Fund Registrar: Northern Trust Global Services SE (NTGS SE), 50 Bank Street, London E14 5NT. NTGS SE is authorised by the Prudential Regulation Authority (PRA) and regulated by the FCA and the PRA.

Fund Auditors: Ernst & Young Chartered Accountants, 1 More London Place, London SE1 2AF.

Jurisdiction and Governing Law

This document is governed by English Law. HLFM will communicate with you in English (and you with us) in respect of this product. Current fund unit prices may be obtained from www.hl.co.uk or on 0117 900 9000.

Any tax features of your investment in the Fund are not guaranteed: they can change at any time and their value will depend on your circumstances.

Changes to U.K. Tax legislation may have an impact on your personal tax position.

A full prospectus for this fund in English is available free of charge by contacting HL on 0117 900 9000.

This key investor information is accurate as at 12/09/2023



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