

# 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.



## Lloyds Money Fund Limited - Sterling Class (the "Fund")

Sterling (£) ISIN: GB0005222475

The Fund is managed by Lloyds Investment Fund Managers Limited

### Objectives and investment policy

Investment objective:

To provide a competitive, easy-access return. The Fund invests in a portfolio of short term Sterling cash deposits and other investments that can be readily converted to cash.

Investment policy:

The policy of the Fund is to invest in deposits which are available on the Eurocurrency markets (including deposits placed within the Lloyds Banking Group), which are denominated in Sterling.

For full investment objectives and policy details please refer to the prospectus.

Other information:

Investing in the Fund is likely to be lower risk than, for example, funds that invest in company shares, but may also generate lower returns (which are not guaranteed).

Any income the Fund generates will be rolled up into the value of your shares.

You can buy and sell shares on any working day in Jersey, between 9am and 5pm.

### Risk and reward profile

The Risk and Reward Indicator table demonstrates where the Fund ranks in terms of its potential risk and reward. The higher the rank the greater the potential reward but the greater the risk of losing money. It is based on past data, may change over time and may not be a reliable indication of the future risk profile of the Fund. The shaded area in the table below shows the Fund's ranking on the Risk and Reward Indicator.

Typically lower rewards,  
lower risk

Typically higher rewards,  
higher risk



|   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|---|---|---|---|---|---|

- This Fund is ranked at 1 because funds of this type have experienced very low rises and falls in value in the past.
- Please note that even the lowest risk class can lose you money and that extreme market circumstances can mean you suffer severe losses in all cases. The indicator does not take into account the following risks of investing in this Fund:
  - Changing market conditions and interest rate levels may affect the value of your investment.



## Charges

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

### One-off charges taken before or after you invest

|              |       |
|--------------|-------|
| Entry charge | 0.00% |
| Exit charge  | 0.00% |

These are the maximum charges that we might take out of your money before it is invested and before we pay out the sale proceeds of your investment. In some cases, you might pay less and you should speak to your financial adviser about this.

### Charges taken from the Fund over a year

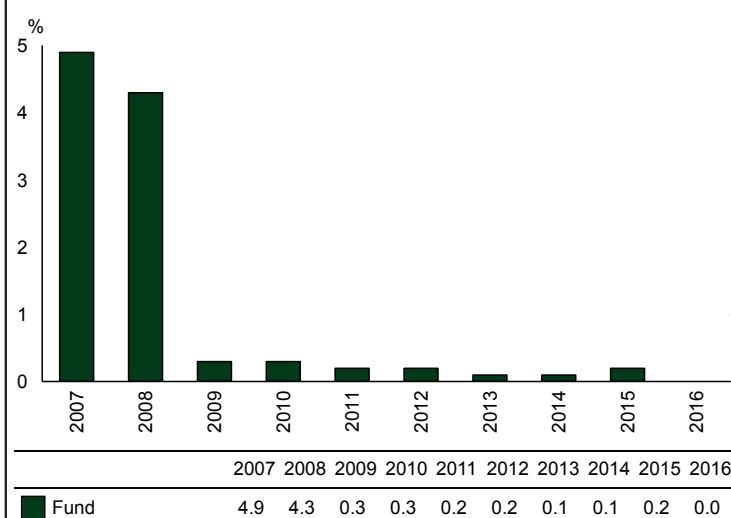
|                 |       |
|-----------------|-------|
| Ongoing charges | 0.36% |
|-----------------|-------|

### Charges taken from the Fund under specific conditions

|                 |      |
|-----------------|------|
| Performance fee | NONE |
|-----------------|------|

- The ongoing charges figure is based on the last year's expenses and may vary from year to year. It excludes the costs of buying or selling assets for the Fund (unless these assets are shares of another fund).
- The ongoing charges figure is calculated as at 31/12/2016.
- You will find further details about the calculation of charges by checking the relevant section of the prospectus.

## Past performance



Source: FE 2017

- You should be aware that past performance is not a guide to future performance.
- Fund launch date: 23/11/1983.
- Share/unit class launch date: 23/11/1983.
- Performance is calculated in GBP.
- All charges and fees, except any entry charge, have been included within the performance.

## Practical information

- This document describes only one share class and other share classes may be available. Information on how to buy, sell and switch shares is available by contacting us at Lloyds Investment Fund Managers Limited, PO Box 311, 11-12 Esplanade, St. Helier, Jersey, Channel Islands JE4 8ZU. Telephone: 0800 735 3408 (UK only) +44 (0)1534 845555 (international) (9am - 5pm Monday to Friday, excluding bank holidays). Telephone calls may be recorded and monitored. Call charges may vary depending on your service provider. Website: [international.lloydsbank.com/international-investments/funds](http://international.lloydsbank.com/international-investments/funds).
- Further detailed information about the fund, including its prospectus and latest annual and half-yearly reports, is available free of charge by contacting us (see above). The documents are available in English only.
- Lloyds Money Fund Limited offers a range of funds with different investment objectives. The prospectus and annual and half-yearly reports cover all funds in Lloyds Money Fund Limited. If one fund has debts, the assets of the other funds may be used to settle these, although this is an unlikely situation and would only occur if the fund closed.
- Other practical information, including current share prices for the fund, may be obtained from our website [international.lloydsbank.com/international-investments/funds](http://international.lloydsbank.com/international-investments/funds) or by contacting us. Prices may also be published in appropriate newspapers.
- The fund's custodian is Capita Trust Company (Jersey) Limited.
- The tax legislation of Jersey and in your country of residence may have an impact on your personal tax position.
- Lloyds Investment Fund Managers 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 this fund.
- This document has been issued by Lloyds Investment Fund Managers Limited (the "Manager"). Registered office address P.O. Box 160, 25 New Street, St Helier, Jersey, Channel Islands, JE4 8RG. The Manager and the Fund have been authorised by the Jersey Financial Services Commission under the Collective Investment Funds (Jersey) Law, 1988.