

# 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.

## SJP Corporate Bond

(ISIN: Class L accumulation units GB0007650087). This fund is managed by St. James's Place Unit Trust Group Ltd.

### Objectives and investment policy

The investment objective of the fund is to achieve income and growth over a term of 5 years or more.

The fund is actively managed and will invest at least 75% of its net asset value in Sterling denominated corporate bond securities (or non-sterling denominated securities hedged back to Sterling or in any combination of both). This may include bonds issued by government owned and supranationally owned corporates. Securities may be investment grade (as determined by the Manager using the highest rating ascribed by relevant credit rating agencies), below investment grade or unrated and issuers may be domiciled in emerging market countries. The fund invests across the full spectrum of corporate bonds, including subordinated financials, and other subordinated and hybrid corporate bonds. It may invest in convertible bonds including contingent convertible bonds ("CoCos").

Subject to the requirements described above, the fund may invest the remainder of its assets in other fixed income securities, including government bonds and asset backed securities, other transferable securities (shares and other equity securities), money market instruments (i.e. debt securities with short term maturities), cash and near cash, deposits and (to a limit of 10% of its net asset value) in units in collective investment schemes.

The fund is permitted to make limited use of derivatives and forward transactions for the purposes of efficient portfolio management (including hedging).

The fund is actively managed without reference to a benchmark. The strategy uses a blend of bottom up and top down analysis to seek credit opportunities across multiple regions and credit ratings.

You can choose to invest in accumulation units, which reinvest any income produced by the fund's investments, or income units which pay the income to the investor quarterly in February, May, August and November.

The fund is normally priced every working day and you can take your money out whenever you wish to do so.

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

**Other information:** The fund's custodians hold assets on behalf of the fund but separate from their own balance sheets. This is designed to protect the assets if the custodian's default on their obligations. For further details on the specific risks applicable to this fund please see the fund's prospectus.

### 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.



The category above reflects how much the fund's unit price has moved up and down over the last five years. This fund invests bonds. Its value can fluctuate, but tends to move less than a fund investing only in equities. Even funds in the lowest risk category are not risk-free. The value of your investments is not guaranteed and you may not get back the amount invested.

Other key risks to understand for this fund are:

- **Credit risk.** This fund invests in fixed income securities, including bonds issued by companies and 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.
- **High yield bond risk.** High yield bonds (normally rated below Investment Grade or unrated as measured by S&P or equivalent credit rating agencies) generally carry greater market, credit and liquidity risk meaning greater uncertainty of returns and higher probability of default.
- **Securitised credit risk.** This fund may invest in securitised credit, which is a pool of assets such as mortgages or loans. The value and liquidity of these assets may vary due to the acceleration or extension of the underlying cashflows, in addition to the potential for default.
- **Hybrid Securities.** The fund may invest in contingent convertible bonds ("CoCos"), which may provide a higher yield than traditional bonds but also carry higher risks due to their complex structure. CoCos can be converted into equity securities at a time chosen by the issuer and this timing may result in capital loss for the investor.
- **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.

## 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	5.00%
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.

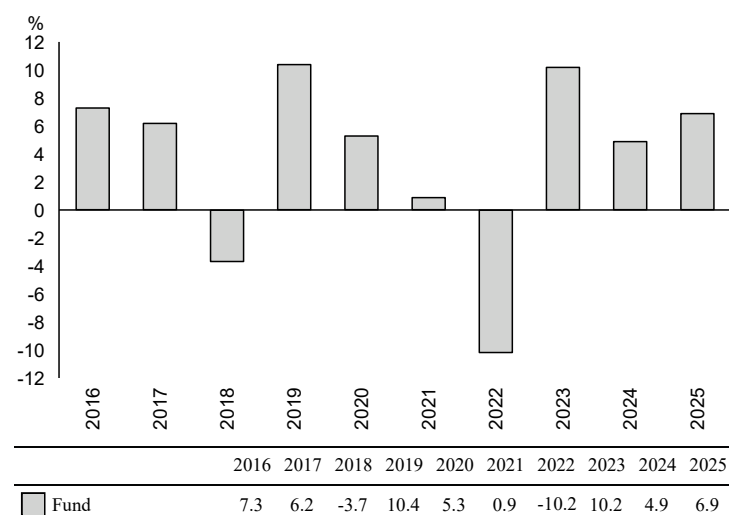
### Charges taken from the Fund over a year

Ongoing charges	1.51%
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### Charges taken from the Fund under specific conditions

Performance fee	NONE
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## Past performance



Source: FE fundinfo 2026

## Practical information

- The trustee of the fund is NatWest Trustee and Depositary Services Limited.
- In addition to describing Class L Accumulation units (ISIN: GB0007650087), this Key Investor Information Document may also be used as a representative of Class L Income units (ISIN: GB0007649428), Class L Gross Accumulation units (ISIN: GB00BMNQJ340) and Class L Gross Income units (ISIN: GB00BMNQJ456) of St. James's Place Corporate Bond Unit Trust. Class L accumulation units and Class L income units are available for non-ISA investment and you can switch between them at any time. Class L Gross Accumulation units and Class L Gross Income units are only available for investment within an ISA and you can switch between them at any time. All information in this document applies to all types of Class L units, with the exception of past performance of this unit class. Performance information relates only to Class L Accumulation units. The performance of Class L Income units and Class L Gross Income units is reduced due to income that has been distributed.
- The fund also issues Class H, Class M, Class S, Class T, Class Y and Class Z units. Ownership restrictions vary by unit class and are set out in the prospectus.
- Further information about the fund can be found in the fund fact sheet, the prospectus, the annual report and accounts and the half-yearly reports, which are available in English, free of charge from your St. James's Place Partner or by calling our Administration Centre on 0800 027 1031.
- The latest fund prices are available at [www1.sjp.co.uk/funds](http://www1.sjp.co.uk/funds) or by calling our Administration Centre on 0800 027 1031.
- The amount you receive from your investment will depend on your personal tax position and tax rules in the United Kingdom, which may change without warning.

St. James's Place Unit Trust Group Ltd 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 manager's up to date remuneration policy, including a description of how remuneration and benefits are calculated and the composition of the remuneration committee, are available on our website at [www.sjp.co.uk/the-group/corporate-governance](http://www.sjp.co.uk/the-group/corporate-governance) or by calling our Administration Centre on 0800 027 1031.

The fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority.

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The entry and exit charges shown are maximum figures. In some cases you might pay less. For example, switches into this fund from other St. James's Place Unit Trusts receive a discount of up to 5% from the entry charge. Your St. James's Place Partner can give you more information about this.

The ongoing charges figure shown here is an estimate of the charges because there was an increase in fund management charges with effect from 22 August 2025 following a pricing review. The fund's annual report for each financial year will include detail on the exact charges made. This figure may vary from year to year. It does not include costs incurred by the fund when buying or selling assets. The ongoing charges and expenses on the fund are taken from capital rather than income. This has the effect of constraining growth.

More information about charges can be found in section 14 of the fund's prospectus, available from your St. James's Place Partner.

You should be aware that past performance is not a guide to future performance.

Fund launch date: 01/09/1995.

Share/unit class launch date: 01/09/1995.

Performance is calculated in GBP.

- The chart shows the past performance of this unit class over the last 10 years. The percentage returns for the gross accumulation units held within an ISA would have been at least as high as those shown.
- The performance shown in the chart allows for ongoing charges but does not allow for entry charges.