

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.

SJP Polaris 3 Unit Trust

(ISIN: Class L accumulation units GB00BQV3MK31). 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 capital growth over a term of five years or more.

The fund will aim to achieve this objective by investing up to 100% in a portfolio of units and/or shares in collective investment schemes managed by the fund's Manager. In most market conditions, investment in equity will be in the region of 80%, but can range between 60% and 100%, fixed interest and alternatives will range between 0% and 40%.

The fund may also invest in other regulated and unregulated collective investment schemes (which may include exchange traded funds) which are not managed by the fund's Manager. The fund is permitted to invest up to 20% in unregulated collective investment schemes in order to gain exposure to asset classes including, but not limited to, private loans, syndicated loans, asset backed securities, secured and unsecured bonds, private equity, real estate and infrastructure. At least 80% of the underlying collective investment schemes will be established in Europe (including England and Wales, Ireland, Luxembourg, Jersey and Guernsey).

The fund is also permitted to invest directly into transferable securities, money market instruments, cash and near cash. It may also invest in derivative instruments and forward transactions for the purposes of efficient portfolio management (including hedging).

The fund is actively managed without reference to a benchmark. The fund uses multiple investment approaches to seek a diverse combination of investment opportunities across asset classes, predominantly focused on equity and fixed interest securities.

The fund will invest in a diverse range of asset classes in order to reduce risk, but fluctuations in value may be significant.

The fund's portfolio of underlying Collective Investment Schemes is subject to change based on prevailing market conditions and circumstances in accordance with the risk profile of the fund.

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 annually in March.

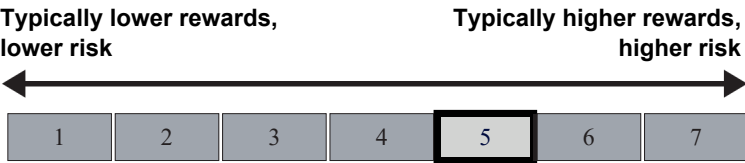
The fund is normally priced every working day and you can take your money out whenever you wish to do so.

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 risk category above was calculated using indicative performance data and does not necessarily provide a good indicator of future risk. The risk category above reflects how much the fund's unit price may have moved up and down historically. The Collective Investment Schemes in which the fund invests holds a wide range of investments including equities and bonds. The value of the fund 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. 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.
- Foreign currency exposure. The fund holds assets denominated in other currencies, whose value may rise and fall due to movements in exchange rates.
- Emerging markets. This fund invests in less developed economies and less mature markets, so its value may fluctuate more than that of a fund which invests in developed economies.
- Smaller companies. The fund invests in smaller companies whose value may fluctuate more than that of larger companies. Market conditions, such as a decrease in market liquidity, may make it difficult to buy or sell these shares.
- 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. The Collective Investment Schemes in which the fund invests may additionally use derivatives for investment purposes. This may result in the fund being leveraged and creates the potential for large fluctuations in the value of the fund. There is also a risk that the counterparties of such trades may fail in meeting their obligations.
- 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	1.59%
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Charges taken from the Fund under specific conditions

Performance fee	NONE
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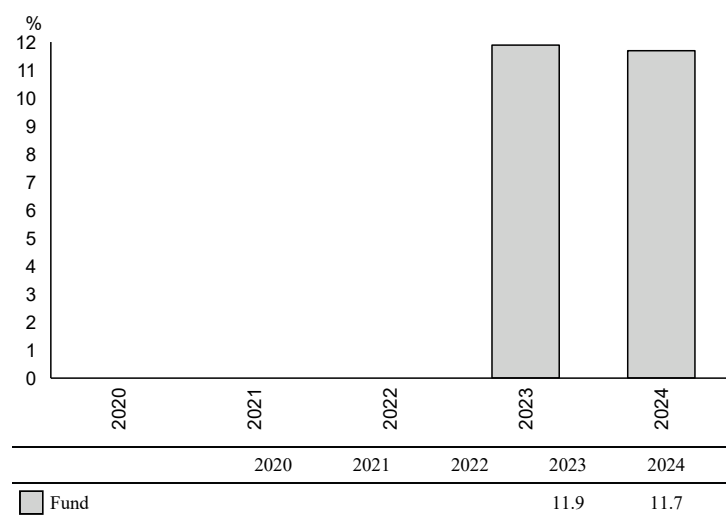
The entry and exit charges shown are maximum figures. In some cases you might pay less. For example, switches into this fund from other St. James's Place Unit Trusts receive a discount of up to 5% from the entry charge. Your St. James's Place Partner can give you more information about this.

The ongoing charges figure shown here is an estimate of the charges because there was a decrease 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.

Details of the performance fees applying to the underlying collective investment schemes held by the fund, and how they may impact on the performance of the Scheme, are provided in the 'Performance Fees Explained' document, available from your St. James's Place Partner.

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

Past performance



Source: FE fundinfo 2025

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

Fund launch date: 21/11/2022.

Share/unit class launch date: 21/11/2022.

Performance is calculated in GBP.

- The chart shows the past performance of this unit class for all full calendar years since it was launched.
- The performance shown in the chart allows for ongoing charges but does not allow for entry charges.

Practical information

- The trustee of the fund is NatWest Trustee and Depositary Services Limited.
- In addition to describing Class L Accumulation units (ISIN: GB00BQV3MK31), this Key Investor Information Document may also be used as a representative of Class L Income units (ISIN: GB00BQV3ML48) of St. James's Place Polaris 3 Unit Trust. You can switch between Class L accumulation units and Class L income units at any time. All information in this document applies to both types of Class L units, with the exception of past performance of this unit class. Performance information relates only to Class L accumulation units as the performance of Class L income units is reduced due to income that has been distributed.
- The fund also issues Class M, Class S 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 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 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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