

# 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.

IFSL

Fund Services

## IFSL YOU Multi-Asset Blend Cautious Fund Class A Shares

A Sub-fund of the IFSL YOU Asset Management Funds (ISIN Accumulation: GB00BN78XY23)

This Fund is managed by Investment Fund Services Limited (IFSL)

### Objectives and Investment Policy

The objective of the Fund is to increase the value of an investment over a minimum of 5 years, through a combination of capital growth, which is profit on an investment, and income, which is money paid out from an investment such as interest and dividends.

The Fund is actively managed, which means the Investment Manager decides which investments to buy or sell and when, and will invest at least 80% in other collective investment schemes, investment trusts and exchange traded funds (collectively "Investment Funds"). This could include other Investment Funds managed by the Authorised Corporate Director or the Investment Manager.

Through these investments, the Fund will have exposure to:

- Between 20% - 40% in UK and international shares in companies, any exposure above 35% will only be temporary.
- Between 30% - 80% in bonds
- Up to 25% in real assets e.g. property and commodities, for example gold
- Up to 25% in absolute return funds, (funds which have an objective of providing positive performance in a variety of market conditions)

Strategic asset allocation decisions will be taken based on the long term views of the Investment Manager and as such investors should expect broad changes to be gradual.

Whilst the Fund itself will not use derivatives, the Investment Funds purchased may have the ability to use derivatives to varying degrees.

In addition to the above, the Investment Funds may also hold other permitted investments such as money market instruments and securities whose returns are linked to other assets, although this is expected to be minimal.

The Fund can hold up to 20% in cash and cash funds.

The Investment Association (IA), the trade body for UK investment managers, has created a number of 'sectors', as a way of dividing funds into broad groups with similar characteristics.

The Fund's investment policy puts it in the IA Mixed Investment 0-35% shares sector. You may want to assess the Fund's performance compared to the performance of this sector.

However, please note that the Fund is not managed to align with the sector, meaning the Fund's performance can differ when compared to the average of the IA Mixed Investment 0-35% shares sector. As an example, when stock markets are falling and other funds within the sector have reduced their holding in company shares below 20%, the Fund's investment policy imposes at least 20% be held in company shares at all times.

Income from investments is not paid out but is added to the value of your investment.

You can buy or sell all or part of your investment on any business day subject to the minimum holding requirements.

### Risk and Reward Profile



This indicator aims to give you a measure of the price movement of this share class based on past data. It uses historic returns over the last five years. If five years' data is not available, simulated data based on a representative portfolio are used.

Past data may not be a reliable indication of the future risk profile of the Fund. The risk category may change in the future and is not guaranteed. The lowest category does not mean risk free. The value of investments and the income from them may fall as well as rise and you may not get back the amount you originally invested.

This Fund has been measured as 4 because its investments have experienced moderate volatility in the past. The Fund's volatility is affected by various risks, including:

- The Fund will be exposed to stock markets and market conditions can change rapidly. Prices can move irrationally and be affected unpredictably by diverse factors, including political and economic events.
- The Fund has exposure to bonds, the prices of which will be impacted by factors including; changes in interest rates, inflation expectations and perceived credit quality.
- When interest rates rise, bond values generally fall. This risk is generally greater for longer term bonds and for bonds with perceived lower credit quality.

- The Fund invests in other currencies. Changes in exchange rates will therefore affect the value of your investment.

- The Fund will have exposure to commodities or commodity indices, the prices of which may be impacted by diverse factors, including supply and demand, inflation, political, economic and financial events.

- The Fund will be exposed to property investments which may be harder to sell at a desired price and/or in a timely manner, especially in difficult market conditions.

The Fund may invest a large part of its assets in other funds for which investment decisions are made independently of the Fund. If these Investment Managers perform poorly, the value of your investment is likely to be adversely affected. Investment in other funds may also lead to duplication of fees and commissions.

Risks which are not adequately captured by the risk indicator include:

- In certain market conditions some assets may be less predictable than usual. This may make it harder to sell at a desired price and/or in a timely manner.
- In extreme market conditions redemptions in the underlying funds or the Fund itself may be deferred or suspended.

A more detailed description of the risks that apply to this Fund can be found in the Fund's prospectus.

## 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. The entry and exit charges shown are maximum figures. In some cases you may pay less - you can find this out from your financial adviser.

As this share class does not have 12 months accounting data the ongoing charges figure is based on estimated expenses. This share class has benefited from expense funding whereby some of the charges outlined in the prospectus have been fully or partially funded. Without this expense funding it is anticipated the OCF would be higher and potentially to the extent of having a noticeable impact on the returns investors receive. When this expense funding ceases if the OCF is expected to increase by an amount greater than 5% of its current value, Investment Fund Services Limited will give investors 60 days' written notice. This figure may vary from year to year. It excludes:

- Portfolio transaction costs, except in the case of an entry/exit charge paid by the non-UCITS retail scheme when buying or selling units in another collective investment undertaking.

**For more information about charges, please see Sections 23 - 25 of the Fund's Prospectus, which is available at [www.ifsfunds.com](http://www.ifsfunds.com).**

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

<b>Entry Charge</b>	0.00%
<b>Exit Charge</b>	None

This is the maximum that might be taken out of your money before it is invested.

### Charges taken from the fund over each year

<b>Ongoing Charges</b>	1.00%
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### Charges taken from the fund under certain conditions

<b>Performance Fee</b>	None
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## Past Performance

As the Fund has no performance data for one complete year, there is insufficient data to provide a useful indication of past performance.

This Fund was launched on 16 September 2022.

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## Practical Information

If you wish to sell all or part of your investment please write to us at Investment Fund Services Limited, Marlborough House, 59 Chorley New Road, Bolton, BL1 4QP or telephone 0808 178 9321. Your deal will be placed at the next valuation point after we receive your instruction.

The Prospectus, Annual and Half-Yearly Report and Accounts for the Fund are available free of charge at [www.ifsfunds.com](http://www.ifsfunds.com) or by calling 0808 178 9321. The documents are available in English only.

For further details including how to invest please see the Supplementary Information Document which is available at [www.ifsfunds.com](http://www.ifsfunds.com) or call 0808 178 9321.

For further details please see the Fund's Prospectus which is available at [www.ifsfunds.com](http://www.ifsfunds.com). The Prospectus, Annual and Half-Yearly Reports cover all the Funds within the OEIC.

You may switch to any Fund in the range subject to meeting the investment

criteria, please refer to the Prospectus for further details.

The Depositary for the Fund is HSBC Bank plc.

UK taxation may have an impact on your personal tax position.

Fund prices are available on our website [www.ifsfunds.com](http://www.ifsfunds.com).

The Sub-funds of the OEIC are segregated by law. In the unlikely event of one Sub-fund having debts, the assets of the other funds may not be used to settle these.

Investment Fund Services 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.

The Remuneration Policy of Investment Fund Services Limited is available from [www.ifsfunds.com](http://www.ifsfunds.com). This Policy describes how remuneration and benefits are calculated and the governance arrangements in place around these payments. A paper copy of this Policy is also available free of charge upon request.