

IFSL CAF Fund Charges and Costs

This document summarises the charges for investors and the costs incurred in running the fund(s) in the table below.

They include entry and exit charges, ongoing charges and performance fees, all of which are included in the relevant Key Investor Information Document (KIID). In addition, we have provided portfolio transaction costs (the expenses associated with buying and selling assets such as shares and bonds), which are not included in the KIID.

Definitions

Entry charge

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

Exit charge

IFSL does not apply an exit charge on any of these funds.

Performance fee

IFSL does not apply a performance fee on any of these funds.

Ongoing charge*

This charge covers all aspects of operating the fund during the year, including fees paid for investment management, administration, and the independent oversight functions.

Transaction costs

These costs are incurred when buying and selling underlying investments including shares, bonds and other types of assets.

These costs are a necessary part of buying and selling a fund's underlying investments in order to achieve the investment objective.

*From 30 April 2021, the Ongoing Charge calculation has been extended to include, where relevant, charges incurred by closed-ended vehicles such as investment trusts.

In the case of shares, where applicable, broker commissions, transfer taxes and stamp duty are paid by the fund on each transaction. In addition, there is a dealing spread between the buying and selling prices of the underlying investments. Unlike shares, other types of investments (such as bonds, money market instruments, derivatives) have no separately identifiable transaction costs; these costs form part of the dealing spread. Dealing spreads vary considerably depending on the transaction value and market sentiment. Comparing portfolio transaction costs for a range of funds may give a false impression of the relative costs of investing in them for the following reasons:

- Transaction costs do not necessarily reduce returns. The net impact of dealing is the combination of the effectiveness of the manager's investment decisions in improving returns and the associated costs of investment.
- Historic transaction costs are not an effective indicator of the future impact on performance.
- Transaction costs for buying and selling investments due to other investors joining or leaving the fund may be recovered from those investors.
- Transaction costs vary from country to country.
- Transaction costs vary depending on the types of investment in which a fund invests.
- As the manager's investment decisions are not predictable, transaction costs are also not predictable.

IFSL CAF Fund Charges and Costs

ISIN	Fund Name	Entry Charge	Exit Charge	Performance Fee	Ongoing Charge Date	Ongoing Charge	Transaction Costs Date	Transaction Costs
GB00B5LSVX77	IFSL CAF Fixed Interest A Accumulation	0.00%	0.00%	N/A	31/10/2021	0.86%	31/10/2021	0.11%
GB00B67GDR02	IFSL CAF Fixed Interest A Income	0.00%	0.00%	N/A	31/10/2021	0.86%	31/10/2021	0.11%
GB00B3MYKW25	IFSL CAF Fixed Interest B Accumulation	0.00%	0.00%	N/A	31/10/2021	0.78%	31/10/2021	0.11%
GB00B5T08M32	IFSL CAF Fixed Interest B Income	0.00%	0.00%	N/A	31/10/2021	0.78%	31/10/2021	0.11%
GB00B651RY27	IFSL CAF Fixed Interest C Accumulation	0.00%	0.00%	N/A	31/10/2021	0.86%	31/10/2021	0.11%
GB00BYRY2S49	IFSL CAF Fixed Interest D Income	0.00%	0.00%	N/A	31/10/2021	0.69%	31/10/2021	0.11%
GB00BYRY2W84	IFSL CAF Fixed Interest Z Accumulation	0.00%	0.00%	N/A	31/10/2021	0.60%	31/10/2021	0.11%
GB00BYRY2V77	IFSL CAF Fixed Interest Z Income	0.00%	0.00%	N/A	31/10/2021	0.60%	31/10/2021	0.11%
GB00B64YBF17	IFSL CAF International Equity A Accumulation	0.00%	0.00%	N/A	31/10/2021	0.92%	31/10/2021	0.12%
GB00B5W05N05	IFSL CAF International Equity A Income	0.00%	0.00%	N/A	31/10/2021	0.92%	31/10/2021	0.12%
GB00B5LB7D89	IFSL CAF International Equity C Accumulation	0.00%	0.00%	N/A	31/10/2021	0.92%	31/10/2021	0.12%
GB00BYRY2Z16	IFSL CAF International Equity D Income	0.00%	0.00%	N/A	31/10/2021	0.75%	31/10/2021	0.12%
GB00B5LJ4860	IFSL CAF UK Equity A Accumulation	0.00%	0.00%	N/A	31/10/2021	1.29%	31/10/2021	0.24%
GB00B5L5CV39	IFSL CAF UK Equity A Income	0.00%	0.00%	N/A	31/10/2021	1.29%	31/10/2021	0.24%
GB00B687XT40	IFSL CAF UK Equity B Accumulation	0.00%	0.00%	N/A	31/10/2021	1.29%	31/10/2021	0.24%
GB00B60KNR92	IFSL CAF UK Equity B Income	0.00%	0.00%	N/A	31/10/2021	1.29%	31/10/2021	0.24%
GB00B3PV4L78	IFSL CAF UK Equity C Accumulation	0.00%	0.00%	N/A	31/10/2021	1.29%	31/10/2021	0.24%
GB00BYRY2Y09	IFSL CAF UK Equity D Accumulation	0.00%	0.00%	N/A	31/10/2021	1.12%	31/10/2021	0.24%
GB00BYRY2X91	IFSL CAF UK Equity D Income	0.00%	0.00%	N/A	31/10/2021	1.12%	31/10/2021	0.24%

IFSL CAF Fund Charges and Costs (continued)

ISIN	Fund Name	Entry Charge	Exit Charge	Performance Fee	Ongoing Charge Date	Ongoing Charge	Transaction Costs Date	Transaction Costs
GB00B612CV17	IFSL CAF Alternative Strategies A Accumulation	0.00%	0.00%	N/A	31/10/2021	1.42%	31/10/2021	0.36%
GB00B5YQ7968	IFSL CAF Alternative Strategies A Income	0.00%	0.00%	N/A	31/10/2021	1.42%	31/10/2021	0.36%
GB00B5T3NX88	IFSL CAF Alternative Strategies C Accumulation	0.00%	0.00%	N/A	31/10/2021	1.42%	31/10/2021	0.36%
GB00BYRY3140	IFSL CAF Alternative Strategies D Income	0.00%	0.00%	N/A	31/10/2021	1.30%	31/10/2021	0.36%