Schroders

Schroder Sustainable Future Multi-Asset Fund

Marketing material for professional clients only.

X Accumulation GBP | Data as at 31.10.2026

Fund objectives and investment policy

The fund aims to provide capital growth and income of the ICE BofA Sterling 3-Month Government Bill Index plus 3.5% per annum (before fees have been deducted*) over a five to seven year period by investing in a diversified range of assets and markets worldwide which the investment manager deems to be:
(1) low carbon investments – companies or countries that are operating at a greenhouse gas (GHG) intensity below the level required to meet net zero GHG emissions by 2050 (net zero), based on their most recently reported or estimated emissions. This portion of the fund is aligned with the "Sustainability Focus" label requirements; or
(2) decarbonising investments – companies or countries that have the potential to reduce their GHG intensity below the level required to meet net zero, based on the targets those issuers have publicly committed to and/or evidence of previous emissions reductions. This portion of the fund is aligned with the "Sustainability Improvers" label requirements.
The fund aims to achieve this with a target average annual volatility (a measure of how much the fund's returns may vary over a year) over a five to seven year period of less than 67% of that of global stock markets (represented by the MSCI All Country World GBP hedged index). This financial return cannot be guaranteed and could change according to prevailing market conditions. Your capital is at risk. *For the target return after fees for each unit class please visit the Schroders website https://www.schroders.com/en/uk/private-investor/investing-with-us/historical-ongoing-charges/.

Above is the Investment Objective of the fund. For details on the full fund's Investment Policy please see the KIID.
Relevant risks associated with an investment in this fund are shown below and should be carefully considered before making any investment. Past Performance is not a guide to future performance and may not be repeated. The value of investments and the income from them may go down as well as up and investors may not get back the amounts originally invested. Exchange rate changes may cause the value of investments to fall as well as rise. Performance data does not take into account any commissions and costs, if any, charged when units or shares of any fund, as applicable, are issued and redeemed.

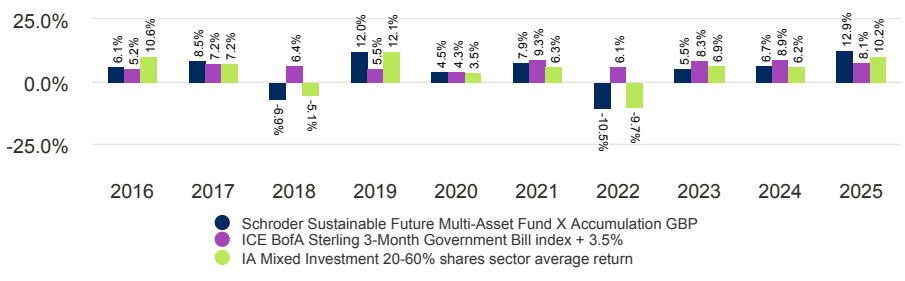
Share class performance (%)

Cumulative performance	1 month	3 months	YTD	1 year	3 years	5 years	10 years
Share class (Net)	-1.2	-0.2	6.0	7.0	36.7	21.9	55.5
Target	0.6	1.8	6.2	7.6	26.9	47.3	99.2
Comparator	-0.2	0.0	5.1	5.4	32.4	20.2	49.8

Discrete yearly performance (%)	Oct 16 - Oct 17	Oct 17 - Oct 18	Oct 18 - Oct 19	Oct 19 - Oct 20	Oct 20 - Oct 21	Oct 21 - Oct 22	Oct 22 - Oct 23	Oct 23 - Oct 24	Oct 24 - Oct 25	Oct 25 - Oct 26
Share class (Net)	7.5	-3.0	7.1	-0.1	14.3	-11.0	0.2	13.6	12.5	7.0
Target	7.1	6.5	5.8	4.6	7.2	7.7	7.8	9.0	8.3	7.6
Comparator	6.9	-1.8	6.7	-1.7	13.3	-10.7	1.7	13.6	10.6	5.4

Calendar year performance	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Share class (Net)	6.1	8.5	-6.9	12.0	4.5	7.9	-10.5	5.5	6.7	12.9
Target	5.2	7.2	6.4	5.5	4.3	9.3	6.1	8.3	8.9	8.1
Comparator	10.6	7.2	-5.1	12.1	3.5	6.3	-9.7	6.9	6.2	10.2

Performance over 10 years (%)



Please see the Benchmark section under Important information for more details.

Sustainability Mixed Goals

SDR Information

Please see the SDR information section for further information

Ratings and accreditation

MSCI ESG RATINGS A
CCC B BB BBB A AA AAA

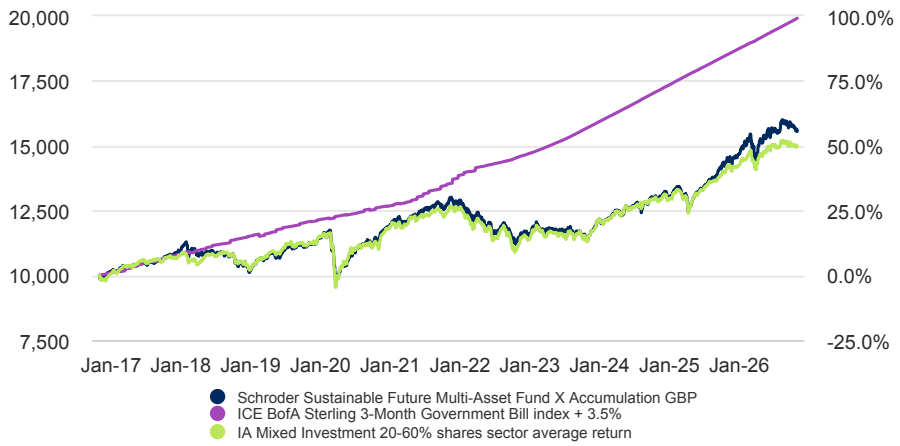
MORNINGSTAR ★★★

Please refer to the Source and ratings information section for details on the icons shown above.

Fund facts

Fund manager	Remi Olu-Pitan Eleanor Lambert
Managed fund since	02.05.2008 ; 01.10.2026
Fund management company	Schroder Unit Trusts Limited
Domicile	United Kingdom
Fund launch date	02.05.2008
Share class launch date	11.09.2015
Fund base currency	GBP
Share class currency	GBP
Fund size (Million)	GBP 970.37
Target	ICE BofA Sterling 3-Month Government Bill index + 3.5%
Comparator	IA Mixed Investment 20-60% shares sector average return
Unit NAV	GBP 0.8250
Dealing frequency	Daily
Distribution frequency	Annually

10 year return of GBP 10,000



The chart is for illustrative purposes only and does not reflect an actual return on any investment.
Returns are calculated bid to bid (which means performance does not include the effect of any initial charges), net income reinvested, net of fees.

Risk considerations

Counterparty risk: The fund may have contractual agreements with counterparties. If a counterparty is unable to fulfil their obligations, the sum that they owe to the fund may be lost in part or in whole.
Credit risk: If a borrower of debt provided by the fund or a bond issuer experiences a decline in financial health, their ability to make payments of interest and principal may be affected, which may cause a decline in the value of the fund.
Currency risk: If the fund's investments are denominated in currencies different to the fund's base currency, the fund may lose value as a result of movements in foreign exchange rates, otherwise known as currency rates. If the investor holds a share class in a different currency to the base currency of the fund, investors may be exposed to losses as a result of movements in currency rates.
Currency risk / hedged share class: The currency hedging of the share class may not be fully effective and residual currency exposure may remain. The cost associated with hedging may impact performance and potential gains may be more limited than for unhedged share classes.
Derivatives risk: Derivatives, which are financial instruments deriving their value from an underlying asset, may be used to manage the portfolio efficiently. A derivative may not perform as expected, may create losses greater than the cost of the derivative and may result in losses to the fund.
High yield bond risk: High yield bonds (normally lower rated or unrated) generally carry greater market, credit and liquidity risk meaning greater uncertainty of returns.
Liquidity risk: The fund invests in illiquid instruments, which are harder to sell. Illiquidity increases the risks that the fund will be unable to sell its holdings in a timely manner in order to meet its financial obligations at a given point in time. It may also mean that there could be delays in investing committed capital into the asset class.
Market risk: The value of investments can go up and down and an investor may not get back the amount initially invested.
Operational risk: Operational processes, including those related to the safekeeping of assets, may fail. This may result in losses to the fund.
Performance risk: Investment objectives express an intended result but there is no guarantee that such a result will be achieved. Depending on market conditions and the macro economic environment, investment objectives may become more difficult to achieve.
Sustainable Investing risk: The fund applies sustainability criteria in its selection of investments. This investment focus may limit the fund's exposure to assets, companies, industries or sectors and the fund may forego investment opportunities that do not align with its sustainability criteria chosen by the investment manager. As investors may differ in their views of what constitutes sustainability, the fund may invest in companies that do not reflect the beliefs or values of any particular investor.

Fees & expenses

Ongoing charge	0.04%
Redemption fee	0.00%

Purchase details

Minimum initial subscription	GBP 0

Codes

ISIN	GB00BYSQ5N52
Bloomberg	SCHDYXA LN
SEDOL	BYSQ5N5

Synthetic risk & reward indicator (SRRI)

LOWER RISK Potentially lower reward — **HIGHER RISK** Potentially higher reward

1 2 3 4 **5** 6 7

The risk category was calculated using historical performance data and may not be a reliable indicator of the fund's future risk profile. The fund's risk category is not guaranteed to remain fixed. Please see the Key Investor Information Document for more information.

Risk statistics & financial ratios

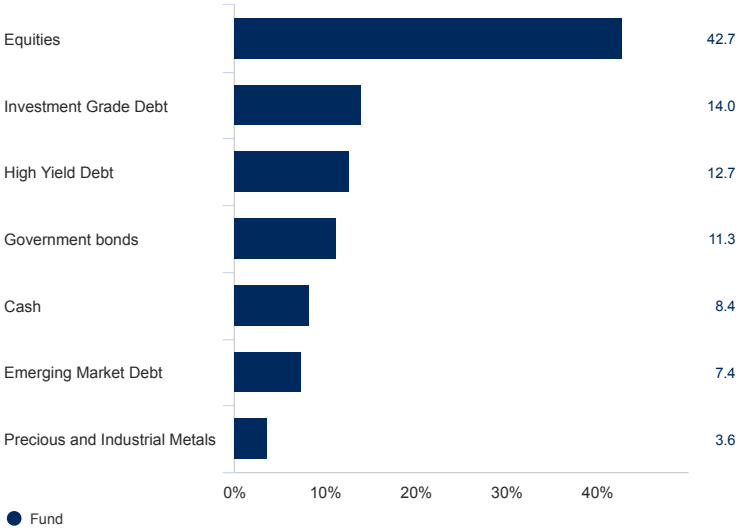
	Fund	Target
Annual volatility (%) (3y)	7.0	0.2
Beta (3y)	34.8	-
Sharpe ratio (3y)	0.9	33.5

Source: Morningstar. The above ratios are based on bid to bid price based performance data.

Asset allocation

Target refers to the Benchmark listed in the Fund facts section and described under the Share class performance section on page 1.

Asset class (%)



Top 10 holdings (%)

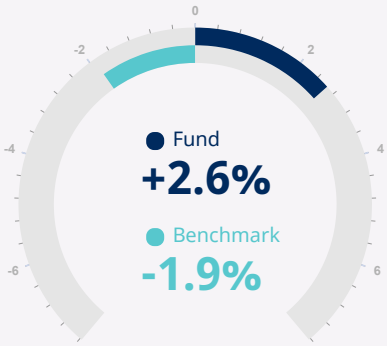
Holding name	%
Schroder QEP Core Decarbonisation Basket	20.7
Schroder International Selection Fund Sustainable US Dollar High Yield	12.7
Schroder ISF Sustainable EURO Credit	8.7
Cash	8.4
Schroder ISF Global Sustainable Growth	7.3
Schroder Global Sustainable Value Equity Fund	7.3
US 2 Year Bond Future	6.7
Schroder ISF Emerging Market Local Currency Bond	5.4
Schroder All Maturities Corporate Bond Fund	5.2
Australian 3 Year Bond Future	4.6

Source: Schroders. Top holdings and asset allocation are at fund level.

Proprietary Sustainability Metrics %

Overall Impact

Data as at 31.10.2026



82.7% Coverage*	95.0% Coverage*

The sustainability scores of the fund and the benchmark are shown. The benchmark is the bespoke asset-weighted blend.

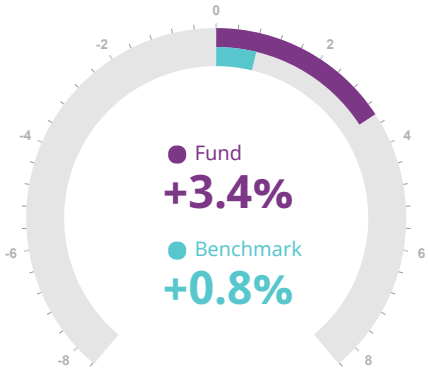
The Schroders Impact score is based on Schroders' proprietary tool, SustainEx™. SustainEx™ provides an estimate of the potential societal or environmental impact that may be created by the companies and other issuers in which the fund is invested. The result is expressed as a notional percentage (positive or negative) of sales of the relevant underlying companies and other issuers. For example, a SustainEx™ score of +2% would mean a company contributes $2 of relative notional positive impact (i.e. benefits to society) per $100 of sales.

We calculate SustainEx™ scores for companies and other issuers in the fund to arrive at the total fund score.

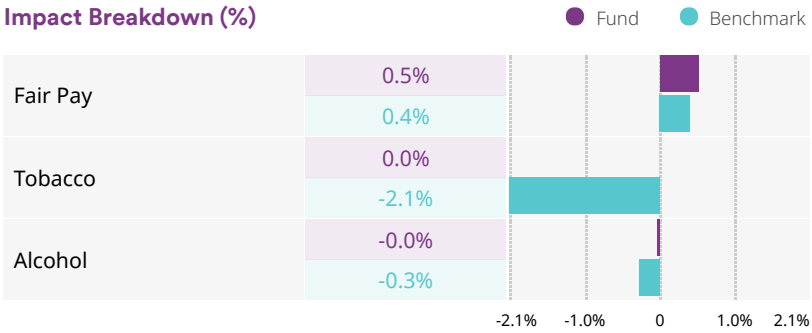
The "Overall Impact" shown is a measure of the fund's estimated impact compared to that of its benchmark, in each case calculated as a relative notional percentage as described above.

The "Impact on People" and "Impact on Planet" measure the fund's estimated underlying benefits and harms, as compared to its benchmark, in each case calculated as a relative notional percentage as described above.

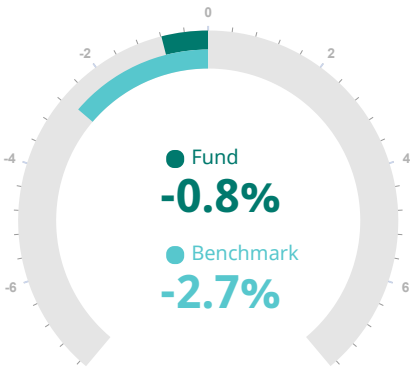
Overall Impact On: People



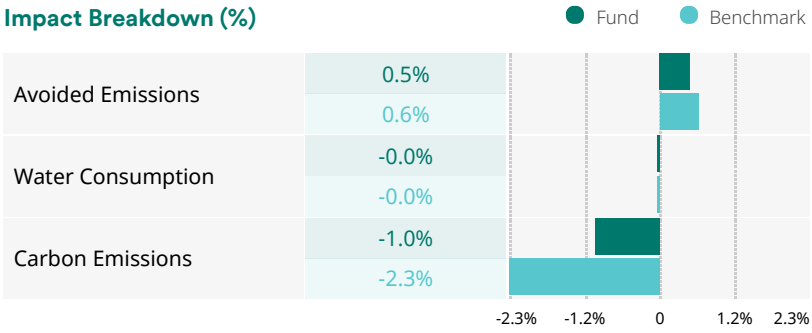
Impact Breakdown (%)



Overall Impact On: Planet



Impact Breakdown (%)



Climate dashboard

Carbon Metrics

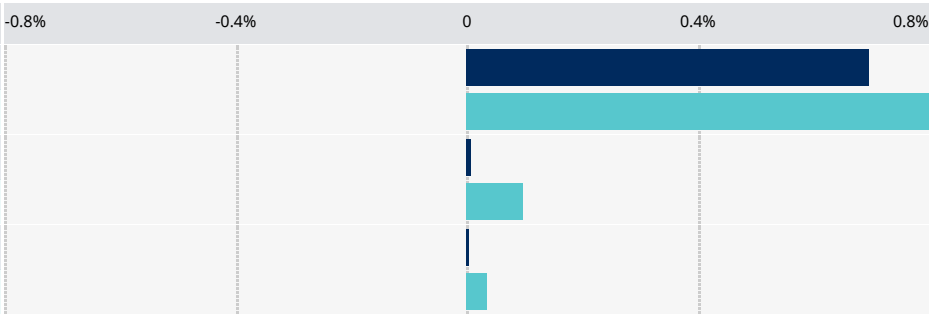


	Value	Coverage*
Carbon Footprint Scope 1&2 Tonnes of CO2e per $mn invested	14.2	88.4%
	47.0	92.0%
Carbon Footprint Scope 3 Tonnes of CO2e per $mn invested	216.7	88.7%
	335.6	91.9%
Wtd. Avg. Carbon Intensity Scope 1&2 Tonnes of CO2e per $mn revenue	46.1	88.5%
	144.6	92.3%
Wtd. Avg. Carbon Intensity Scope 3 Tonnes of CO2e per $mn revenue	536.7	89.0%
	779.9	92.2%

Fossil Fuel Exposures



	Value
Renewables (%) Weighted avg. % revenue exposure	0.7%
	0.8%
Tar Sands (%) Weighted avg. % revenue exposure	0.0%
	0.1%
Coal (%) Weighted avg. % revenue exposure	0.0%
	0.0%



Source: MSCI. The graphs above include the Weighted Average Carbon Intensity (WACI), carbon footprint and energy exposure of the fund and its benchmark, where applicable. WACI and carbon footprint are based on Scope 1, 2 and 3 emissions. WACI measures the carbon-intensity of the portfolio by assessing the ratio of emissions to revenue generated from underlying investee companies. Carbon footprint normalises the total carbon emissions of the portfolio to its market value. When calculating carbon metrics, Schroders will exclude neutral assets (such as cash) and other non-eligible assets. This means that Schroders aggregates company-level GHG emissions based on the portfolio's eligible assets only (which are listed equity and credit holdings, where applicable). The energy exposure metrics are calculated based on the revenue generated from these activities by the underlying investee companies and weighted by the fund's holdings. Fund exposure to 'Coal' represents Thermal Coal mining and reflects investments in companies whose coal-related revenues are below the accepted threshold. Please refer to the fund sustainability disclosures for more details on exclusions. All metrics use reported company data. Where data may not be available, then MSCI may use estimates. Benchmark used is the bespoke asset-weighted blend.
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Adverse Impacts

The table below shows some adverse impacts of this fund and its benchmark, where applicable. The indicators referred to below aim to show the negative effects that investment decisions, made in respect of the fund's portfolio, have on certain sustainability factors, such as environmental, social and employee matters. We also identify the coverage, which refers to the percentage of indicator data available at month-end for the underlying holdings of the fund and the benchmark, where applicable.

Category	Measure	Description	Units	Fund	Benchmark
People	Board Gender Diversity	Average ratio of female to male board members in investee companies	Ratio (%)	36.5% Coverage*: 86.9%	32.5% Coverage*: 92.7%
	UNGC and OECD principle policies	Share of investment in companies without policies to monitor compliance with UNGC and OECD principles	Ratio (%)	0.5% Coverage*: 89.5%	0.9% Coverage*: 93.6%
	UNGC and OECD principle violators	Share of investments in companies that have been involved in violations of UNGC and OECD principles	Ratio (%)	0.1% Coverage*: 88.3%	0.1% Coverage*: 93.1%
Planet	Non-renewable energy exposure	Share of non-renewable energy consumption and production	Ratio (%)	58.6% Coverage*: 88.6%	62.7% Coverage*: 92.9%
	Exposure to companies without carbon emissions reduction initiatives	Investing in companies without carbon emission reduction initiatives aligned with the Paris Agreement	Ratio (%)	9.4% Coverage*: 88.7%	11.6% Coverage*: 93.6%

Source: MSCI: The aggregation of benchmark level metrics has been calculated by Schroders, not MSCI: Benchmark used is the bespoke asset-weighted blend.
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Contact information

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Information relating to changes in fund manager, investment objective, benchmark and corporate action information

On 19 August 2025 a new comparator IA Mixed Investment 20-60% was added On 30.11.2024 Remi Olu-Pitan & Dominique Braeuninger (co-managers) replaced Johanna Kyrklund & Remi Olu-Pitan as fund managers. With effect from 25.07.2011, the Fund, previously named Schroder Diversified Target Return Fund, changed its name to Schroder Dynamic Multi Asset Fund. With effect from 01.04.2022, the Fund, previously named Schroder Dynamic Multi Asset Fund changed its name to Schroder Life Sustainable Future Multi Asset Fund. The Fund updated the Fund Objective and Investment Policy on 01.04.2022.

Benchmarks: (If applicable)
Some performance differences between the fund and the benchmark may arise because the fund performance is calculated at a different valuation point from the benchmark. The target benchmark has been selected because it is representative of the type of investments in which the fund is likely to invest, and it is, therefore, an appropriate target in relation to the return that the fund aims to provide. The investment manager invests on a discretionary basis and there are no restrictions on the extent to which the fund's portfolio and performance may deviate from the benchmark. The investment manager will invest in companies or sectors not included in the benchmark in order to take advantage of specific investment opportunities.

Source and ratings information

Source of all performance data, unless otherwise stated: Morningstar, bid to bid, net income reinvested, net of fees.

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SDR Information

Sustainable labels help investors find products that have a specific sustainability goal.

This product has a Sustainability Mixed Goals label, which means it invests mainly in a mix of assets that either focus on sustainability, aim to improve their sustainability over time, or aim to achieve a positive impact for people or the planet.

Sustainability Focus - 18.0%

Sustainability Improvers - 63.1%

Data as at 28 February 2025
Please select the following to show the sustainable consumer-facing disclosure for this fund. **CFD Schroder Sustainable Future Multi-Asset Fund .**.

For more information on sustainability labels please go to: **https://www.fca.org.uk/consumers/sustainable-investment-labels-greenwashing**

Important information

Costs:
Certain costs associated with your investment in the fund may be incurred in a different currency to that of your investment. These costs may increase or decrease as a result of currency and exchange rate fluctuations.

If a performance fee is applicable to this fund, details of the performance fee model and its computation methodology can be found in the fund's prospectus. This includes a description of the performance fee calculation methodology, the dates on which the performance fee is paid and details of how the performance fee is calculated in relation to the fund's performance fee benchmark, which may differ from the benchmark in the fund's investment objective or investment policy.
For further information regarding the costs and charges associated with your investment, please consult the funds' offering documents and annual report.

General:
For help in understanding any terms used, please visit address https://www.schroders.com/en-gb/uk/individual/glossary/ The fund is an authorised unit trust. Subscriptions for fund units can only be made on the basis of its latest Key Investor Information Document, Supplementary Information Document and Prospectus, together with the latest audited annual report (and subsequent unaudited semi-annual report, if published), copies are available in English and can be obtained, free of charge, from Schroder Unit Trusts Limited. These can be requested via out website at www.schroders.co.uk, or by calling the Investor Services Team on 0800 182 2399 requesting a printed version. Any reference to regions/ countries/ sectors/ stocks/ securities is for illustrative purposes only and not a recommendation to buy or sell any financial instruments or adopt a specific investment strategy. Reliance should not be placed on any views or information in the material when taking individual investment and/or strategic decisions. The material is not intended to provide, and should not be relied on for, accounting, legal or tax advice, or investment recommendations.
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