

Z Accumulation GBP | Data as at 30.11.2024

## Fund objectives and investment policy

The Fund aims to provide capital growth and income by investing in a diversified range of assets and markets worldwide with a target average annual volatility (a measure of how much the Fund's returns may vary over a year) over a rolling five year period of between 30% to 45% of that of global stock markets (represented by the MSCI All Country World index). The Fund is part of the SISCO Schroder Blended Portfolio range, which offers six funds with different expected combinations of investment risk and return. This Fund is risk level 3, which aims to be the lowest risk fund in this range with the lowest equity weighting.

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.

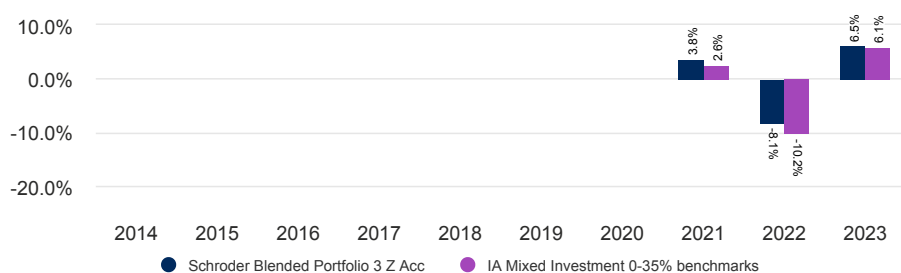
## Share class performance (%)

| Cumulative performance | 1 month | 3 months | YTD | 1 year | 3 years | 5 years | Since inception |
|------------------------|---------|----------|-----|--------|---------|---------|-----------------|
| Share class (Net)      | 1.1     | 1.3      | 5.9 | 9.3    | 4.2     | -       | 26.1            |
| Comparator             | 1.3     | 1.3      | 5.4 | 9.1    | 0.9     | -       | 20.5            |

| Discrete yearly performance (%) | Nov 14 - Nov 15 | Nov 15 - Nov 16 | Nov 16 - Nov 17 | Nov 17 - Nov 18 | Nov 18 - Nov 19 | Nov 19 - Nov 20 | Nov 20 - Nov 21 | Nov 21 - Nov 22 | Nov 22 - Nov 23 | Nov 23 - Nov 24 |
|---------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Share class (Net)               | -               | -               | -               | -               | -               | -               | 4.5             | -6.5            | 2.0             | 9.3             |
| Comparator                      | -               | -               | -               | -               | -               | -               | 3.4             | -8.8            | 1.4             | 9.1             |

| Calendar year performance | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022  | 2023 |
|---------------------------|------|------|------|------|------|------|------|------|-------|------|
| Share class (Net)         | -    | -    | -    | -    | -    | -    | -    | 3.8  | -8.1  | 6.5  |
| Comparator                | -    | -    | -    | -    | -    | -    | -    | 2.6  | -10.2 | 6.1  |

## Performance over 10 years (%)



## Ratings and accreditation



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

## Fund facts

|                         |                                      |
|-------------------------|--------------------------------------|
| Fund manager            | Ryan Paterson<br>Robert Starkey      |
| Managed fund since      | 19.03.2020 ; 01.05.2021              |
| Fund management company | Schroder Unit Trusts Limited         |
| Domicile                | United Kingdom                       |
| Fund launch date        | 19.03.2020                           |
| Share class launch date | 19.03.2020                           |
| Fund base currency      | GBP                                  |
| Share class currency    | GBP                                  |
| Fund size (Million)     | GBP 37.78                            |
| Comparator              | IA Mixed Investment 0-35% benchmarks |
| Unit NAV                | GBP 0.6306                           |
| Dealing frequency       | Daily                                |
| Distribution frequency  | Annually                             |

## Fees & expenses

|                |       |
|----------------|-------|
| Ongoing charge | 0.53% |
| Redemption fee | 0.00% |

## Purchase details

|                              |       |
|------------------------------|-------|
| Minimum initial subscription | GBP 0 |
| Providers                    |       |

## Codes

|           |              |
|-----------|--------------|
| ISIN      | GB00BF77ZS12 |
| Bloomberg | SCSP3FG LN   |
| SEDOL     | BF77ZS1      |

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## 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.

**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.

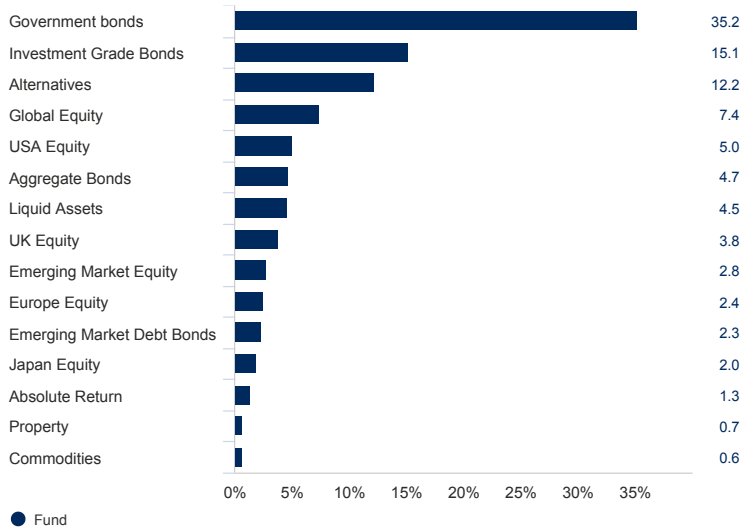
**Market risk:** The value of investments can go up and down and an investor may not get back the amount initially invested.

**Operational risk:** Operational processes, including those related to the safekeeping of assets, may fail. This may result in losses to the fund.

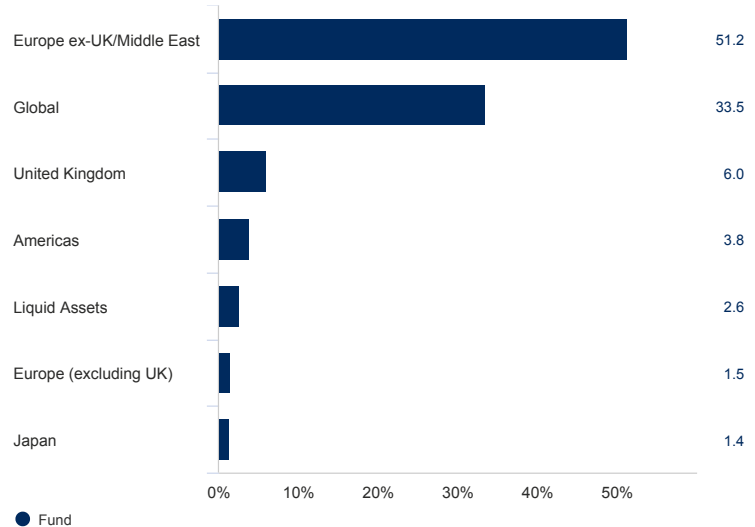
**Performance risk:** Investment objectives express an intended result but there is no guarantee that such a result will be achieved. Depending on market conditions and the macro economic environment, investment objectives may become more difficult to achieve.

## Asset allocation

### Asset class (%)



### Region (%)



## Top 10 holdings (%)

| Holding name                                  | %    |
|---|------|
| HSBC GLO GOV BOND INDEX S2CH DIS              | 18.6 |
| VANGUARD GLO S/T CBI- I+GBPHA                 | 10.5 |
| ISHARES GLOBAL GOVT BOND UCITS ETF            | 9.5  |
| ROYAL LONDON INTL GOV BD M GBP                | 7.1  |
| MI TWENTYFOUR AM DYNAMIC BD I SHS ACC         | 4.7  |
| SCHRODER STRATEGIC CREDIT FUND S ACCUMULATION | 4.7  |
| FIDELITY INDEX WORLD-RS ACC                   | 3.7  |
| HSBC AMERICAN INDEX C ACC NA                  | 3.6  |
| SDR SSSF DIV ALT ASS IS GBP DIS               | 2.6  |
| M&G EMERGING MARKETS BOND SPP H               | 2.3  |

## Synthetic risk & reward indicator (SRR)

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



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 | Comparator |
|-----------------------------------|------|------------|
| <b>Annual volatility (%) (3y)</b> | 5.3  | 6.1        |
| <b>Beta (3y)</b>                  | 0.8  | -          |
| <b>Sharpe ratio (3y)</b>          | -0.4 | -0.5       |
| <b>12 Month yield</b>             | 1.4  | -          |

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

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

## Contact information

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

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### 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 fund does not have a target benchmark

## Source and ratings information

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

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## Important information

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### 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:

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