Selected Investment Funds (SIF)

Fund Information Document

This document forms an integral part of the Key Features Document and should be read alongside the Key Features Document

15 November 2019

HSBC

X2777

What is Selected Investment Funds?

The Selected Investment Funds (SIF) are Accounts in your name in which you can hold Open Ended Investment Companies (OEICs) and unit trusts from a range of selected investment companies. HSBC Trust Company (UK) Limited is the Account Manager for the Selected Investment Funds Plan and the Selected Investment Funds ISA.

The Financial Conduct Authority is the independent financial services regulator. It requires us, HSBC Trust Company (UK) Limited, to give you this important information to help you to decide whether our HSBC Selected Investment Funds Plan and/or ISA is right for you. You should read this document carefully along with the Key Features Document and Terms & Conditions so that you understand what you are buying, and then keep it safe for future reference.

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This document provides a list of all funds and share classes available within SIF together with details of features. Please refer to the relevant Key Investor Information Document and Costs and Charges Disclosure Document for the fund you are looking to invest in, for full information about charges and how they may affect an investment.

Important Notes

When reading this Fund Information Document, you should be aware of the following:

Key Investor Information Document (KIID)

Before making a decision to invest (including additional investments and/or switching into a new fund(s) and/or share class(es)) you will need to confirm you have received and read the latest version of the KIID for your chosen fund(s) and share class(es). The KIID should be read in conjunction with this SIF Fund Information Document as well as the Key Features Document and Terms and Conditions. You can obtain a KIID for your chosen fund(s) and share class(es) from our website **www.investments.hsbc.co.uk/costs-and-charges**, your financial adviser or by calling our investments helpline on 03457 456 123. Lines are open from 8am to 6pm Monday to Friday (excluding public holidays in England). To help us continually improve our services and in the interests of security, we may monitor and/or record your communications with us. Any calls that may or do lead to a transaction will be recorded. We will keep these records for seven years. You can ask for a copy at any time during those seven years.

The KIIDs are provided for your information by the investment company administering the fund. HSBC Trust Company (UK) Limited is not responsible for the reliability or accuracy of the data provided by third parties.

Costs and Charges Disclosure Document

You will also need to confirm that you have received and read the Costs and Charges Disclosure Document for your chosen fund(s) and share class(es). This document provides you with important information on the Costs and Charges for your chosen fund(s). It is not marketing material. The information is required by law to help you understand the cost of investing. It is important that you read this document so you can make an informed decision about whether to invest. You can obtain a Costs and Charges Disclosure Document for your chosen fund(s) and share class(es) from our website **www.investments.hsbc.co.uk/costs-and-charges**.

Legacy and clean share classes

All investments you make will be placed into the relevant clean share class for your chosen fund(s). We do not accept any investments into legacy share classes.

Please note that if we receive a request to re-register legacy share class holdings into your SIF ISA Account we will instruct your previous provider to sell those holdings and transfer the value in cash. If we receive a request to re-register legacy holdings into your SIF Plan Account, we will reject the instruction and notify your previous provider accordingly. Alternatively, you may be able to arrange with your previous provider for your legacy share classes to be converted to clean share classes prior to re-registration.

Further details regarding legacy and clean share classes can be found under “What are legacy and clean share classes?” in the Key Features Document.

Account Fee

You will be charged an Account Fee for investing in funds through a Selected Investment Funds Account. Further details regarding the Account Fee can be found under “What are the Charges?” section of the Key Features Document and the “Charges” clause in the Terms and Conditions.

Aberdeen Standard Fund Managers Limited

A comparison of features and charges:

	Share types & Class available	Conversion Available *1	Dividend Date (XD)	Distribution Dates	Distribution Type interest / dividend	Account Fee *2	Settlement Period *3	Where AMC Taken from
ASI UK Equity Fund	I Income	No	1 Feb, 1 Aug	30 Apr, 31 Oct	Dividend	0.25%	Trade + 4	Capital
	I Accumulation							

*1 We are unable to offer conversions of Shares in Funds offered by this provider at this time.

*2 The Account Fee is taken by HSBC Trust Company (UK) Limited for services provided in connection with your Account. There are also other charges that will apply to each fund and share class and these can be found in the KIID and/or the Costs and Charges Disclosure Document.

*3 The Settlement Period means the amount of time the investment company takes to complete a purchase or sale of shares after the date the instruction is placed with them. The date on which the purchase or sale instruction is placed is known as the 'Trade Date' and is referred to as ‘Trade’ in the table above. For Example, 'Trade + 4' means that the Settlement Period must be no later than four business days after the Trade Date.

Fund specific risks

Details of specific risks relating to the funds in the table above are shown in the KIID which can be provided by contacting us on 03457 456 123. Lines are open from 8am to 6pm Monday to Friday (excluding public holidays). To help us continually improve our services and in the interests of security, we may monitor and/or record your communications with us. Any calls that may or do lead to a transaction will be recorded. We will keep these records for seven years. You can ask for a copy at any time during those seven years.

Valuation Point

All of the Funds are valued at 12.00 noon, each Business Day.

Authorised Corporate Director

Aberdeen Standard Fund Managers Limited, 10 Queen’s Terrace, Aberdeen AB10 1YG. Aberdeen Fund Managers Limited is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services register as number 121803.

Depositary

National Westminster Bank Plc, Trustee and Depositary Services, 50 South Gyle Crescent, Edinburgh EH12 9LD. National Westminster Bank Plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is entered on the Financial Services register as number 121878.

Custodian

BNP Paribas Securities Services, 55 Moorgate, London EC2R 6PA. BNP Paribas Securities Services is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services register as number 206940.

Allianz Global Investors

A comparison of features and charges:

	Share types & Class available	Conversion Available *1	Dividend Date (XD)	Distribution Dates	Distribution Type interest / dividend	Account Fee *2	Settlement Period *3	Where AMC Taken from
Gilt Yield Fund	I Income	No	1 Mar, 1 Sep	30 Apr, 31 Oct	Interest	0.25%	Trade + 4	Capital

*1 We are unable to offer conversions of Shares in Funds offered by this provider at this time.

*2 The Account Fee is taken by HSBC Trust Company (UK) Limited for services provided in connection with your Account. There are also other charges that will apply to each fund and share class and these can be found in the KIID and/or the Costs and Charges Disclosure Document.

*3 The Settlement Period means the amount of time the investment company takes to complete a purchase or sale of shares after the date the instruction is placed with them. The date on which the purchase or sale instruction is placed is known as the 'Trade Date' and is referred to as ‘Trade’ in the table above. For Example, 'Trade + 4' means that the Settlement Period must be no later than four business days after the Trade Date.

Fund specific risks

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Valuation Point

All of the Funds are valued at 12.00 noon, each Business Day.

Unit Trust Manager

Allianz UK & European Investment Funds, Allianz Global Investors GmbH, 199 Bishopsgate, London EC2M 3TY. Allianz Global Investors GmbH is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services register as number 419431.

Trustee and Custodian

JP Morgan Europe Limited, 25 Bank Street, Canary Wharf, London, E14 5JP.
JP Morgan Europe Limited is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services register as number 124579.

BlackRock Fund Managers Limited

A comparison of features and charges:

	Share types & Class available	Conversion Available *1	Dividend Date (XD)	Distribution Dates	Distribution Type interest / dividend	Account Fee *2	Settlement Period *3	Where AMC Taken from
European Dynamic Fund #	D Income D Accumulation	No	1 Mar	30 Apr	Dividend	0.25%	Trade + 3	Income
iShares Corporate Bond Index Fund	D Income D Accumulation	No	31 Aug, Last day of February	31 Oct, 30 Apr	Interest	0.25%	Trade + 3	Income & Capital
iShares Emerging Markets Equity Index Fund	D Accumulation	No	31 Aug, Last day of February	31 Oct, 30 Apr	Dividend	0.25%	Trade + 3	Income & Capital
iShares Global Property Securities Equity Index Fund	D Income D Accumulation	No	1 Mar, 1 Sep	30 Apr, 31 Oct	Dividend	0.25%	Trade + 3	Income & Capital
iShares UK Gilts All Stocks Index Fund	D Income D Accumulation	No	1 Mar, 1 Sep	30 Apr, 31 Oct	Interest	0.25%	Trade + 3	Income & Capital

The European Dynamic Fund is not available to new investors. Customers already invested in this fund are not able to add further investments to it.

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*2 The Account Fee is taken by HSBC Trust Company (UK) Limited for services provided in connection with your Account. There are also other charges that will apply to each fund and share class and these can be found in the KIID and/or the Costs and Charges Disclosure Document.

*3 The Settlement Period means the amount of time the investment company takes to complete a purchase or sale of shares after the date the instruction is placed with them.

The date on which the purchase or sale instruction is placed is known as the 'Trade Date' and is referred to as ‘Trade’ in the table above. For Example, 'Trade + 4' means that the Settlement Period must be no later than four business days after the Trade Date.

BlackRock Fund Managers Limited

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Fund specific risks

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Valuation Point

All of the Funds are valued at 12.00 noon, each Business Day.

Unit Trust Manager

BlackRock Fund Managers Limited, 12 Throgmorton Avenue, London EC2N 2DL. BlackRock Fund Managers Limited is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services register as number 119292.

Trustee and Custodian

BNY Mellon Trust & Depositary (UK) Limited, 160 Queen Victoria Street London EC4V 4LA. BNY Mellon Trust & Depositary (UK) Limited is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services register as number 188432.

BNY Mellon Fund Managers Limited

A comparison of features and charges:

	Share types & Class available	Conversion Available *1	Dividend Date (XD)	Distribution Dates	Distribution Type interest / dividend	Account Fee *2	Settlement Period *3	Where AMC Taken from
BNY Mellon Global Opportunities Fund	Institutional W Income Institutional W Accumulation	No	30 June	31 Oct	Dividend	0.25%	Trade + 3	Income
BNY Mellon Index Linked Gilt Fund	Accumulation	No	30 Jun, 31 Dec	28 Feb, 31 Aug	Interest	0.25%	Trade + 3	Income
BNY Mellon Oriental Fund	W Income W Accumulation	No	1 Jul	31 Oct	Dividend	0.25%	Trade + 3	Income
BNY Mellon UK Equity Fund	W Income W Accumulation	No	1 Jan,1 Apr, 1 Jul, 1 Oct	28 Feb, 31 May 31 Aug, 30 Nov	Dividend	0.25%	Trade + 3	Capital

*1 We are unable to offer conversions of Shares in Funds offered by this provider at this time.

*2 The Account Fee is taken by HSBC Trust Company (UK) Limited for services provided in connection with your Account. There are also other charges that will apply to each fund and share class and these can be found in the KIID and/or the Costs and Charges Disclosure Document.

*3 The Settlement Period means the amount of time the investment company takes to complete a purchase or sale of shares after the date the instruction is placed with them. The date on which the purchase or sale instruction is placed is known as the 'Trade Date' and is referred to as ‘Trade’ in the table above. For Example, 'Trade + 3' means that the Settlement Period must be no later than three business days after the Trade Date.

Fund specific risks

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Valuation Point

All of the Funds are valued at 12.00 noon, each Business Day.

Authorised Corporate Director

BNY Mellon Fund Managers Limited, 160 Queen Victoria Street, London EC4V 4LA. BNY Mellon Fund Managers Limited is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services register as number 122007.

Depositary

National Westminster Bank plc, 135 Bishopsgate, London EC2M 3UR. National Westminster Bank Plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is entered on the Financial Services register as number 121878.

Fidelity (FIL) Investment Services (UK) Limited

A comparison of features and charges:

	Share types & Class available	Conversion Available *1	Dividend Date (XD)	Distribution Dates	Distribution Type interest / dividend	Account Fee *2	Settlement Period *3	Where AMC Taken from
American Fund	W Accumulation	No	1 Mar	30 Apr	Dividend	0.25%	Trade + 3	Income
European Fund	W Income	No	1 Mar,1 Sep	15 Apr,15 Oct	Dividend	0.25%	Trade + 3	Income
	W Accumulation		1 Mar	30 Apr				
Global Property Fund	W Income	No	1 Mar,1 Sep	30 Apr, 31 Oct	Dividend	0.25%	Trade + 3	Income
	W Accumulation							
Global Special Situations Fund	W Accumulation	No	1 Mar	30 Apr	Dividend	0.25%	Trade + 3	Income
Index UK Fund	P Income	No	1 Mar, 1 June, 1 Sep, 1 Dec	18 Apr, 18 July, 18 Oct, 18 Jan	Dividend	0.25%	Trade + 3	Income
	P Accumulation		1 Mar	30 Apr				
Index World Fund	P Accumulation	No	1 Mar, 1 June, 1 Sep, 1 Dec	18 Apr, 18 July, 18 Oct, 18 Jan	Dividend	0.25%	Trade + 3	Income
	P Income		1 Mar	30 Apr				
Money Builder Dividend Fund	Y Income	No	1 Mar, 1 Jun, 1 Sep, 1 Dec	18 Jan, 18 Apr, 18 July, 18 Oct	Dividend	0.25%	Trade + 3	Capital
Money Builder Income Fund (*4) (*5)	Y Income (Net)	No	1st of each month	26th of each month	Interest	0.25%	Trade + 3	Income
	Y Accumulation (Net)							
Multi Asset Income Fund	W Income	No	1st of each month	15th of each month	Interest	0.25%	Trade + 3	Capital
Multi Asset Open Adventurous Fund	W Accumulation	No	1 Nov	1 Dec	Dividend	0.25%	Trade + 3	Capital
Special Situations Fund	W Accumulation	No	1 Mar	30 Apr	Dividend	0.25%	Trade + 3	Income
Strategic Bond Fund	Y Income	No	1st of each month	25th of each month	Interest	0.25%	Trade + 3	Income

Fidelity (FIL) Investment Services (UK) Limited

(continued…)

*1 Conversion is not available between the following share class types: income to accumulation; accumulation to income; net distributing to gross distributing; gross distributing to net distributing.

*2 The Account Fee is taken by HSBC Trust Company (UK) Limited for services provided in connection with your Account. There are also other charges that will apply to each fund and share class and these can be found in the KIID and/or the Costs and Charges Disclosure Document.

*3 The Settlement Period means the amount of time the investment company takes to complete a purchase or sale of shares after the date the instruction is placed with them. The date on which the purchase or sale instruction is placed is known as the 'Trade Date' and is referred to as ‘Trade’ in the table above. For Example, 'Trade + 3' means that the Settlement Period must be no later than three business days after the Trade Date.

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Valuation Point

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Authorised Corporate Director

FIL Investment Services (UK) Limited, Oakhill House, 130 Tonbridge Road, Hildenborough, Tonbridge, Kent TN11 9DZ. FIL Investment Services (UK) Limited is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services register as number 121939.

Depositary

JPMorgan Trustee and Depositary Company Limited, 125 London Wall, London EC2Y 5AJ. JPMorgan Trustee and Depositary Company Limited is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services register as number 122358.

Custodian

JPMorgan Chase Bank, N.A., 25 Bank Street, Canary Wharf, London, E14 5JP. JPMorgan Chase Bank, N.A. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is entered on the Financial Services register as number 124491.

First State Investments (UK) Limited

A comparison of features and charges:

	Share types & Class available	Conversion Available *1	Dividend Date (XD)	Distribution Dates	Distribution Type interest / dividend	Account Fee *2	Settlement Period *3	Where AMC Taken from
Stewart Investors Asia Pacific Leaders Fund	B Income B Accumulation	No	1 Feb, 1 Aug	31 Mar, 30 Sep	Dividend	0.25%	Trade + 4	Income
Stewart Investors Global Emerging Market Leaders Fund #	B Accumulation	No	1 Feb, 1 Aug	31 Mar, 30 Sep	Dividend	0.25%	Trade + 4	Income

The Stewart Investors Global Emerging Market Leaders Fund is not available to new investors. Customers already invested in this fund are not able to add further investments to it.

*1 We are unable to offer conversions of Shares in Funds offered by this provider at this time.

*2 The Account Fee is taken by HSBC Trust Company (UK) Limited for services provided in connection with your Account. There are also other charges that will apply to each fund and share class and these can be found in the KIID and/or the Costs and Charges Disclosure Document.

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Fund specific risks

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Valuation Point

All of the Funds are valued at 12.00 noon, each Business Day.

Authorised Corporate Director

First State Investments (UK) Limited, 3rd Floor, 30 Cannon Street, London EC4M 6YQ. First State Investments (UK) Limited is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services register as number 143359.

Depositary

National Westminster Bank plc, 135 Bishopsgate, London EC2M 3UR. National Westminster Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is entered on the Financial Services register as number 121878.

Custodian

State Street Bank and Trust Company, 20 Churchill Place, Canary Wharf, London E14 5HJ. State Street Bank and Trust Company is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is entered on the Financial Services register as number 170462.

HSBC Global Asset Management (UK) Limited

A comparison of features and charges:

	Share types & Class available	Conversion Available *1	Dividend Date (XD)	Distribution Dates	Distribution Type interest / dividend	Account Fee *2	Settlement Period *3	Where AMC Taken from
American Index Fund	C Income C Accumulation	Yes	16 May	15 July	Dividend	0.25%	Trade + 3	Income
Balanced Fund	C Income C Accumulation	Yes	16 Jan, 16 Jul	15 Mar, 15 Sep	Dividend	0.25%	Trade + 3	Income
Corporate Bond Fund	C Income C Accumulation	Yes	16 Jan,16 Apr 16 Jul, 16 Oct	15 Mar, 15 Jun 15 Sep, 15 Dec	Interest	0.25%	Trade + 3	Income
European Growth Fund	C Income C Accumulation	Yes	16 Sep	15 Nov	Dividend	0.25%	Trade + 3	Income
European Index Fund	C Income C Accumulation	Yes	16 May	15 Jul	Dividend	0.25%	Trade + 3	Income
FTSE 100 Index Fund	C Income C Accumulation	Yes	16 May,16 Nov	15 Jan, 15 Jul	Dividend	0.25%	Trade + 3	Income
FTSE 250 Index Fund	C Income C Accumulation	Yes	16 May	15 Jul	Dividend	0.25%	Trade + 3	Income
FTSE All-Share Index Fund	C Income C Accumulation	Yes	16 May,16 Nov	15 Jan, 15 Jul	Dividend	0.25%	Trade + 3	Income
FTSE All-World Index Fund	C Income C Accumulation	Yes	15 May	15 July	Dividend	0.25%	Trade + 3	Income
Gilt & Fixed Interest Fund	C Income C Accumulation	Yes	16 Jan,16 Apr 16 Jul, 16 Oct	15 Mar, 15 Jun 15 Sep, 15 Dec	Interest	0.25%	Trade + 1	Income
Global Property Fund	C Income C Accumulation	Yes	16 Apr, 16 Oct	15 Jun, 15 Dec	Dividend	0.25%	Trade + 3	Income

	Share types & Class available	Conversion Available *1	Dividend Date (XD)	Distribution Dates	Distribution Type interest / dividend	Account Fee *2	Settlement Period *3	Where AMC Taken from
Global Strategy Adventurous Portfolio	C Accumulation	Yes	16 Apr, 16 Oct	15 Jun, 15 Dec	Dividend	0.25%	Trade + 3	Income
Global Strategy Balanced Portfolio	C Income C Accumulation	Yes	16 Apr, 16 Oct	15 Jun, 15 Dec	Dividend	0.25%	Trade + 3	Income
Global Strategy Cautious Portfolio	C Income C Accumulation	Yes	16 Apr, 16 Oct	15 Jun, 15 Dec	Dividend	0.25%	Trade + 3	Income
Global Strategy Conservative Portfolio	C Income C Accumulation	Yes	16 Apr, 16 Oct	15 Jun, 15 Dec	Dividend	0.25%	Trade + 3	Income
Global Strategy Dynamic Portfolio	C Income C Accumulation	Yes	16 Apr, 16 Oct	15 Jun, 15 Dec	Dividend	0.25%	Trade + 3	Income
Global Sustainable Multi-Asset Balanced Portfolio	C Income C Accumulation	Yes	16 Apr, 16 Oct	15 Jun, 15 Dec	Dividend	0.25%	Trade + 3	Income
Global Sustainable Multi-Asset Conservative Portfolio	C Income C Accumulation	Yes	16 Apr, 16 Oct	15 Jun, 15 Dec	Dividend	0.25%	Trade + 3	Income
Income Fund	C Income C Accumulation	Yes	16 Jan, 16 Jul	15 Mar, 15 Sep	Dividend	0.25%	Trade + 3	Capital
Japan Index Fund	C Income C Accumulation	Yes	16 May	15 Jul	Dividend	0.25%	Trade + 3	Income
Monthly Income Fund	C Income C Accumulation	Yes	16th of each month	15th of each month	Dividend	0.25%	Trade + 3	Capital
Pacific Index Fund	C Income C Accumulation	Yes	16 May	15 Jul	Dividend	0.25%	Trade + 3	Income
Sterling Corporate Bond Index Fund	C Income C Accumulation	Yes	16 Nov, 16 Feb, 16 May, 16 Aug	15 Jan, 15 Apr, 15 Jul, 15 Oct	Dividend	0.25%	Trade + 3	Income

	Share types & Class available	Conversion Available *1	Dividend Date (XD)	Distribution Dates	Distribution Type interest / dividend	Account Fee *2	Settlement Period *3	Where AMC Taken from
UK Gilt Index Fund	C Income	Yes	16 Feb, 16 May, 16 Aug, 16 Nov	15 Jan, 15 Apr, 15 Jul, 15 Oct	Interest	0.25%	Trade + 1	Income
	C Accumulation							
UK Growth & Income Fund	B Income *4	Yes	16 Jan, 16 Jul	15 Mar, 15 Sep	Dividend	0.25%	Trade + 3	Capital
	B Accumulation *4							
	C Income	Yes	16 Jan, 16 Jul	15 Mar, 15 Sep	Dividend	0.25%	Trade + 3	Capital
	C Accumulation							
World Selection Adventurous Portfolio	C Income	Yes	16 Apr, 16 Oct	15 Jun, 15 Dec	Dividend	0.25%	Trade + 3	Income
	C Accumulation							
World Selection Balanced Portfolio	C Income	Yes	16 Apr, 16 Oct	15 Jun, 15 Dec	Dividend	0.25%	Trade + 3	Income
	C Accumulation							
World Selection Cautious Portfolio	C Income	Yes	16 Apr, 16 Oct	15 Jun, 15 Dec	Dividend	0.25%	Trade + 3	Income
	C Accumulation							
World Selection Conservative Portfolio	C Income	Yes	16 Apr, 16 Oct	15 Jun, 15 Dec	Dividend	0.25%	Trade + 3	Income
	C Accumulation							
World Selection Dividend Distribution Portfolio	C Income	Yes	16 Jan, 16 Apr, 16 Jul, 16 Oct	15 Mar, 15 Jun, 15 Sep, 15 Dec	Dividend	0.25%	Trade + 3	Capital
	C Accumulation							
World Selection Dynamic Portfolio	C Income	Yes	16 Apr, 16 Oct	15 Jun, 15 Dec	Dividend	0.25%	Trade + 3	Income
	C Accumulation							
World Selection Interest Income Portfolio	C Income	Yes	16 Jan, 16 Apr, 16 Jul, 16 Oct	15 Mar, 15 Jun, 15 Sep, 15 Dec	Interest	0.25%	Trade + 3	Capital
	C Accumulation							

*1 Conversions are available in these funds.

*2 The Account Fee is taken by HSBC Trust Company (UK) Limited for services provided in connection with your Account. There are also other charges that will apply to each fund and share class and these can be found in the KIID and/or the Costs and Charges Disclosure Document.

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*4 These share types are not available to new investors and we cannot accept conversion instructions into this share class. However, customers already invested in these share types can add further investments to them.

HSBC Global Asset Management (UK) Limited

(Continued …)

Fund specific risks

Details of specific risks relating to the funds in the table above are shown in the KIID which can be provided by contacting us on 03457 456 123. Lines are open from 8am to 6pm Monday to Friday (excluding public holidays). To help us continually improve our services and in the interests of security, we may monitor and/or record your communications with us. Any calls that may or do lead to a transaction will be recorded. We will keep these records for seven years. You can ask for a copy at any time during those seven years.

Valuation Point

All of the Funds are valued at 12.00 noon, each Business Day.

Authorised Corporate Director

HSBC Global Asset Management (UK) Limited, 78 St James Street, London SW1A 1EJ. HSBC Global Asset Management (UK) Limited is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services register as number 122335.

Depositary

State Street Trustees Limited, 525 Ferry Road, Edinburgh, EH5 2AW. State Street Trustees Limited is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services register as number 186237.

Custodian

HSBC UK Bank plc, Institutional Fund Services Europe, 1 Centenary Square, Birmingham, B1 1HQ. HSBC UK Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is entered on the Financial Services register as number 765112.

Invesco Fund Managers Limited

A comparison of features and charges:

	Share types & Class available	Conversion Available *1	Dividend Date (XD)	Distribution Dates	Distribution Type interest / dividend	Account Fee *2	Settlement Period *3	Where AMC Taken from
Asian Fund	Z Income Z Accumulation	No	1 Dec	31 Jan	Dividend	0.25%	Trade + 3	Income
Corporate Bond Fund	Z Income Z Accumulation	No	1 May, 1 Nov	30 Jun, 31 Dec	Interest	0.25%	Trade + 3	Income
Income Fund	Z Income Z Accumulation	No	1 Apr, 1 Oct	31 May, 30 Nov	Dividend	0.25%	Trade + 3	Capital
Income and Growth Fund	Z Income Z Accumulation	No	1 Jan, 1 Jul	28 Feb, 31 Aug	Dividend	0.25%	Trade + 3	Capital
Japan Fund	Z Accumulation	No	1 Dec	31 Jan	Dividend	0.25%	Trade + 3	Income
Managed Growth Fund	Z Income Z Accumulation	No	1 June	31 July	Dividend	0.25%	Trade + 3	Income
Monthly Income Plus Fund	Z Income Z Accumulation	No	1st day of each month	Last day of each month	Interest	0.25%	Trade + 3	Capital
UK Growth Fund	Z Income Z Accumulation	No	1 Jan,	28 Feb	Dividend	0.25%	Trade + 3	Capital

*1 We are unable to offer conversions of Shares in Funds offered by this provider at this time.

*2 The Account Fee is taken by HSBC Trust Company (UK) Limited for services provided in connection with your Account. There are also other charges that will apply to each fund and share class and these can be found in the KIID and/or the Costs and Charges Disclosure Document.

*3 The Settlement Period means the amount of time the investment company takes to complete a purchase or sale of shares after the date the instruction is placed with them. The date on which the purchase or sale instruction is placed is known as the 'Trade Date and is referred to as ‘Trade’ in the table above'. For Example, 'Trade + 3' means that the Settlement Period must be no later than three business days after the Trade Date.

Invesco Fund Managers Limited

(continued…)

Fund specific risks

Details of specific risks relating to the funds in the table above are shown in the KIID which can be provided by contacting us on 03457 456 123. Lines are open from 8am to 6pm Monday to Friday (excluding public holidays). To help us continually improve our services and in the interests of security, we may monitor and/or record your communications with us. Any calls that may or do lead to a transaction will be recorded. We will keep these records for seven years. You can ask for a copy at any time during those seven years.

Valuation Point

All of the Funds are valued at 12.00 noon, each Business Day.

Authorised Corporate Director

Invesco Fund Managers Limited, 30 Finsbury Square, London EC2A 1AG.
Invesco Fund Managers Limited is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services register as number 119298.

Depositary

Citibank International plc, 33 Canada Square, Canary Wharf, London E14 5LB.
City Bank International plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is entered on the Financial Services register as number 122342.

Custodian

BNY Mellon Trust & Depositary (UK) Limited, 160 Queen Victoria Street London EC4V 4LA. BNY Mellon Trust & Depositary (UK) Limited is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services register as number 188432.

Janus Henderson Investment Funds (UK) Limited

A comparison of features and charges:

	Share types & Class available	Conversion Available *1	Dividend Date (XD)	Distribution Dates	Distribution Type interest / dividend	Account Fee *2	Settlement Period *3	Where AMC Taken from
Emerging Markets Opportunities Fund	I Accumulation	No	1 Dec, 1 Jun	31 Jan, 31 July	Dividend	0.25%	Trade + 4	Income
Fixed Interest Monthly Income Fund	I Income I Accumulation	No	1st monthly except 2 Mar and 2 Sept	Last business day monthly	Interest	0.25%	Trade + 4	Income
Sterling Bond Unit Trust	I Income I Accumulation	No	16 Jan, 16 Apr, 16 Jul, 16 Oct	15 Mar, 15 Jun, 15 Sep, 15 Dec	Interest	0.25%	Trade + 4	Income

*1 We are unable to offer conversions of Shares in Funds offered by this provider at this time.

*2 The Account Fee is taken by HSBC Trust Company (UK) Limited for services provided in connection with your Account. There are also other charges that will apply to each fund and share class and these can be found in the KIID and/or the Costs and Charges Disclosure Document.

*3 The Settlement Period means the amount of time the investment company takes to complete a purchase or sale of shares after the date the instruction is placed with them. The date on which the purchase or sale instruction is placed is known as the 'Trade Date' and is referred to as ‘Trade’ in the table above. For Example, 'Trade + 4' means that the Settlement Period must be no later than four business days after the Trade Date.

Fund specific risks

Details of specific risks relating to the funds in the table above are shown in the KIID which can be provided by contacting us on 03457 456 123. Lines are open from 8am to 6pm Monday to Friday (excluding public holidays). To help us continually improve our services and in the interests of security, we may monitor and/or record your communications with us. Any calls that may or do lead to a transaction will be recorded. We will keep these records for seven years. You can ask for a copy at any time during those seven years.

Valuation Point

All of the Funds are valued at 12.00 noon, each Business Day.

Authorised Corporate Director/Unit Trust Manager

Henderson Investment Funds Limited, 201 Bishopsgate, London EC2M 3AE. Henderson Investment Funds Limited is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services register as number 121859.

Depositary

Henderson Emerging Markets Opportunities Fund: Natwest Trustee and Depositary Services Limited. Natwest Trustee and Depositary Services Limited is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services register as number 794152.

Trustee

Henderson Sterling Bond Fund and Henderson Fixed Interest Monthly Income Fund: Natwest Trustee and Depositary Services Limited. Natwest Trustee and Depositary Services Limited is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services register as number 794152.

JP Morgan Funds Limited

A comparison of features and charges:

	Share types & Class available	Conversion Available *1	Dividend Date (XD)	Distribution Dates	Distribution Type interest / dividend	Account Fee *2	Settlement Period *3	Where AMC Taken from
Emerging Markets Fund	B Income B Accumulation	No	1 Feb	30 Apr	Dividend	0.25%	Trade + 3	Income
Europe Fund	C Income C Accumulation	No	1 Feb	30 Apr	Dividend	0.25%	Trade + 3	Income
Global Equity Income Fund (sterling hedged)	C Income C Accumulation	No	1 Feb, 1 May 1 Aug, 1 Nov	30 Apr, 31 Jul, 31 Oct, 31 Jan	Dividend	0.25%	Trade + 3	Capital
Global Macro Balanced Fund	C Income C Accumulation	No	1 Feb, 1 May 1 Aug, 1 Nov	31 Jan, 30 Apr 31 Jul, 31 Oct	Dividend	0.25%	Trade + 3	Income
Japan Fund	C Income C Accumulation	No	1 Feb	30 Apr	Dividend	0.25%	Trade + 3	Income
Natural Resources Fund	C Income C Accumulation	No	1 Feb	30 Apr	Dividend	0.25%	Trade + 3	Income
UK Equity Growth Fund	C Income C Accumulation	No	1 Feb	30 Apr	Dividend	0.25%	Trade + 3	Income
UK Smaller Companies Fund	C Income C Accumulation	No	1 Dec	28 Feb	Dividend	0.25%	Trade + 3	Income
US Select Fund	C Income C Accumulation	No	1 Feb	30 Apr	Dividend	0.25%	Trade + 3	Income

*1 We are unable to offer conversions of Shares in Funds offered by this provider at this time.

*2 The Account Fee is taken by HSBC Trust Company (UK) Limited for services provided in connection with your Account. There are also other charges that will apply to each fund and share class and these can be found in the KIID and/or the Costs and Charges Disclosure Document.

*3 The Settlement Period means the amount of time the investment company takes to complete a purchase or sale of shares after the date the instruction is placed with them. The date on which the purchase or sale instruction is placed is known as the 'Trade Date and is referred to as ‘Trade’ in the table above'. For Example 'Trade + 3' means that the Settlement Period must be no later than three business days after the Trade Date.

JP Morgan Funds Limited

(continued…)

Fund specific risks

Details of specific risks relating to the funds in the table above are shown in the KIID which can be provided by contacting us on 03457 456 123. Lines are open from 8am to 6pm Monday to Friday (excluding public holidays). To help us continually improve our services and in the interests of security, we may monitor and/or record your communications with us. Any calls that may or do lead to a transaction will be recorded. We will keep these records for seven years. You can ask for a copy at any time during those seven years.

Valuation Point

All of the Funds are valued at 12.00 noon, each Business Day.

Authorised Corporate Director

JPMorgan Funds Limited, 3 Lochside View, Edinburgh Park, Edinburgh EH12 9DH. JPMorgan Funds Limited is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services register as number 119346.

Depositary

National Westminster Bank plc, 135 Bishopsgate, London EC2M 3UR. National Westminster Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is entered on the Financial Services register as number 121878.

Custodian

JPMorgan Chase Bank, N.A., 25 Bank Street, Canary Wharf, London, E14 5JP. JPMorgan Chase Bank, N.A. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is entered on the Financial Services register as number 124491.

Jupiter Unit Trust Managers Limited

A comparison of features and charges:

	Share types & Class available	Conversion Available *1	Dividend Date (XD)	Distribution Dates	Distribution Type interest / dividend	Account Fee *2	Settlement Period *3	Where AMC Taken from
Jupiter Merlin Balanced Portfolio	I Income I Accumulation	No	1 Jun, 1 Dec	31 Jan, 31 Jul,	Dividend	0.25%	Trade + 4	Capital
Jupiter Growth & Income Fund	I Income I Accumulation	No	1 May, 1 Nov	30 Jun, 31 Dec	Dividend	0.25%	Trade + 3	Part Income Part Capital
Jupiter Merlin Income Portfolio	I Income I Accumulation	No	16 Jan, 16 Apr, 16 Jul, 16 Oct	15 Mar, 15 Jun, 15 Sep, 15 Dec	Dividend	0.25%	Trade + 4	Capital
Jupiter Japan Income	I Income I Accumulation	No	1 Feb, 1 Aug	31 Mar, 30 Sep	Dividend	0.25%	Trade + 3	Capital
Jupiter North American Income	I Income I Accumulation	No	1 Feb, 1 Aug	31 Mar 30 Sep	Dividend	0.25%	Trade + 3	Capital
Jupiter Merlin Worldwide Portfolio	I Income I Accumulation	No	1 Jun	31 Jul	Dividend	0.25%	Trade + 4	Income

*1 We are unable to offer conversions of Shares in Funds offered by this provider at this time.

*2 The Account Fee is taken by HSBC Trust Company (UK) Limited for services provided in connection with your Account. There are also other charges that will apply to each fund and share class and these can be found in the KIID and/or the Costs and Charges Disclosure Document.

*3 The Settlement Period means the amount of time the investment company takes to complete a purchase or sale of shares after the date the instruction is placed with them. The date on which the purchase or sale instruction is placed is known as the 'Trade Date' and is referred to as ‘Trade’ in the table above. For Example, 'Trade + 4' means that the Settlement Period must be no later than four business days after the Trade Date.

Jupiter Unit Trust Managers Limited

(continued…)

Fund specific risks

Details of specific risks relating to the funds in the table above are shown in the KIID which can be provided by contacting us on 03457 456 123. Lines are open from 8am to 6pm Monday to Friday (excluding public holidays). To help us continually improve our services and in the interests of security, we may monitor and/or record your communications with us. Any calls that may or do lead to a transaction will be recorded. We will keep these records for seven years. You can ask for a copy at any time during those seven years.

Valuation Point

All of the Funds are valued at 12.00 noon, each Business Day.

Unit Trust Manager

Jupiter Unit Trust Managers Limited, 1 Grosvenor Place, London SW1X 7JJ. Jupiter Unit Trust Managers Limited is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services register as number 122488.

Trustee

National Westminster Bank plc, 135 Bishopsgate, London EC2M 3UR. National Westminster Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is entered on the Financial Services register as number 121878.

M&G Securities Limited

A comparison of features and charges:

	Share types & Class available	Conversion Available *1	Dividend Date (XD)	Distribution Dates	Distribution Type interest / dividend	Account Fee *2	Settlement Period *3	Where AMC Taken from
Corporate Bond Fund	I Income	No	1 Jan, 1 Apr, 1 Jul, 1 Oct	28 Feb, 31 May, 31 Aug, 30 Nov	Interest	0.25%	Trade + 3	Capital
	I Accumulation							Income
Feeder of Property Portfolio Fund	I Income	No	2 Jan, 1 Apr, 1 Jul, 1 Oct	28 Feb, 31 May, 31 Aug, 30 Nov	Dividend	0.25%	Trade + 3	Income
	I Accumulation							
UK Select Fund	I Income	No	1 Jun, 1 Dec	31 Jan, 31 July	Dividend	0.25%	Trade + 3	Capital
	I Accumulation							Income

*1 We are unable to offer conversions of Shares in Funds offered by this provider at this time.

*2 The Account Fee is taken by HSBC Trust Company (UK) Limited for services provided in connection with your Account. There are also other charges that will apply to each fund and share class and these can be found in the KIID and/or the Costs and Charges Disclosure Document.

*3 The Settlement Period means the amount of time the investment company takes to complete a purchase or sale of shares after the date the instruction is placed with them. The date on which the purchase or sale instruction is placed is known as the 'Trade Date and is referred to as ‘Trade’ in the table above'. For Example, 'Trade + 3' means that the Settlement Period must be no later than three business days after the Trade Date.

Fund specific risks

Details of specific risks relating to the funds in the table above are shown in the KIID which can be provided by contacting us on 03457 456 123. Lines are open from 8am to 6pm Monday to Friday (excluding public holidays). To help us continually improve our services and in the interests of security, we may monitor and/or record your communications with us. Any calls that may or do lead to a transaction will be recorded. We will keep these records for seven years. You can ask for a copy at any time during those seven years.

Valuation Point

All of the Funds are valued at 12.00 noon, each Business Day.

Authorised Corporate Director

M&G Securities Limited, 10 Fenchurch Avenue, London, EC3M 5AG. M&G Securities Limited is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services register as number 122057.

Depositary

National Westminster Bank Plc, Trustee and Depositary Services, 50 South Gyle Crescent, Edinburgh, EH12 9LD. National Westminster Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is entered on the Financial Services register as number 121878.

Custodian

State Street Bank and Trust Company, 20 Churchill Place, Canary Wharf, London E14 5HJ. State Street Bank and Trust Company is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is entered on the Financial Services register as number 170462.

Schroder Unit Trusts Limited

A comparison of features and charges:

	Share types & Class available	Conversion Available *1	Dividend Date (XD)	Distribution Dates	Distribution Type interest / dividend	Account Fee *2	Settlement Period *3	Where AMC Taken from
Dynamic Multi Asset Fund	Z Income Z Accumulation	No	1 Nov	31 Dec	Dividend	0.25%	Trade + 4	Income
European Alpha Plus Fund	Z Income Z Accumulation	No	16 Mar	15 May	Dividend	0.25%	Trade + 4	Income
Gilt & Fixed Interest Fund	Z Income Z Accumulation	No	1 Mar, 1 Sep	30 Apr, 31 Oct	Interest	0.25%	Trade + 4	Capital
Global Emerging Markets	Z Income Z Accumulation	No	1 Apr	31 May	Dividend	0.25%	Trade + 4	Income
Global Cities Real Estate Fund	Z Income Z Accumulation	No	21 Sep	20 Nov	Dividend	0.25%	Trade + 4	Income
Schroder Managed Balanced Fund	I Income I Accumulation	No	24 February	23 April	Dividend	0.25%	Trade + 4	Income
QEP Global Active Value Fund	Z Income Z Accumulation	No	21 Jun	20 Aug	Dividend	0.25%	Trade + 4	Income
Tokyo Fund	Z Income Z Accumulation	No	1 Mar	30 Apr	Dividend	0.25%	Trade + 4	Income
UK Equity Fund	Z Income Z Accumulation	No	21 Dec, 21 Jun	20 Feb, 20 Aug	Dividend	0.25%	Trade + 4	Income

*1 We are unable to offer conversions of Shares in Funds offered by this provider at this time.

*2The Account Fee is taken by HSBC Trust Company (UK) Limited for services provided in connection with your Account. There are also other charges that will apply to each fund and share class and these can be found in the KIID and/or the Costs and Charges Disclosure Document.

*3 The Settlement Period means the amount of time the investment company takes to complete a purchase or sale of shares after the date the instruction is placed with them. The date on which the purchase or sale instruction is placed is known as the 'Trade Date' and is referred to as ‘Trade’ in the table above. For Example, 'Trade + 4' means that the Settlement Period must be no later than four business days after the Trade Date.

Schroder Unit Trusts Limited

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Fund specific risks

Details of specific risks relating to the funds in the table above are shown in the KIID which can be provided by contacting us on 03457 456 123. Lines are open from 8am to 6pm Monday to Friday (excluding public holidays). To help us continually improve our services and in the interests of security, we may monitor and/or record your communications with us. Any calls that may or do lead to a transaction will be recorded. We will keep these records for seven years. You can ask for a copy at any time during those seven years.

Valuation Point

All of the Funds are valued at 12.00 noon, each Business Day.

Unit Trust Manager

Schroder Unit Trusts Limited, 31 Gresham Street, London EC2V 7QA. Schroder Unit Trusts Limited is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services register as number 197288.

Trustee

JPMorgan Trustee and Depositary Company Limited, 125 London Wall, London EC2Y 5AJ. JPMorgan Trustee and Depositary Company Limited is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services register as number 122358.

Custodian

JPMorgan Chase Bank, N.A., 25 Bank Street, Canary Wharf, London, E14 5JP. JPMorgan Chase Bank, N.A. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is entered on the Financial Services register as number 124491.

Threadneedle Investment Services Limited

A comparison of features and charges:

	Share types & Class available	Conversion Available *1	Dividend Date (XD)	Distribution Dates	Distribution Type interest / dividend	Account Fee *2	Settlement Period *3	Where AMC Taken from
Managed Bond Fund	Z Net Accumulation	No	16 May	15 July	Interest	0.25%	Trade + 4	Capital
Managed Bond Focused Fund	Z Net Accumulation	No	16 May	15 July	Dividend	0.25%	Trade + 4	Capital
Managed Equity & Bond Fund	Z Net Accumulation	No	16 May	15 July	Dividend	0.25%	Trade + 4	Capital

*1 We are unable to offer conversions of Shares in Funds offered by this provider at this time.

*2 The Account Fee is taken by HSBC Trust Company (UK) Limited for services provided in connection with your Account. There are also other charges that will apply to each fund and share class and these can be found in the KIID and/or the Costs and Charges Disclosure Document.

*3 The Settlement Period means the amount of time the investment company takes to complete a purchase or sale of shares after the date the instruction is placed with them. The date on which the purchase or sale instruction is placed is known as the 'Trade Date' and is referred to as ‘Trade’ in the table above. For Example, 'Trade + 4' means that the Settlement Period must be no later than four business days after the Trade Date.

Fund specific risks

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Valuation Point

All of the Funds are valued at 12.00 noon, each Business Day.

Unit Trust Manager

Threadneedle Investment Services Limited, Cannon Place, 78 Cannon Street, London, EC3N 6AG. Threadneedle Investment Services Limited is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services register as number 3701768

Trustee

Citibank Europe Plc, UK Branch 25 Canada Square Canary Wharf London E14 5LB. Citibank Europe Plc is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services register as number 211646

Custodian

Citibank N.A, Citigroup Centre Canada Square London E14 5LB. Citibank N.A Plc is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services register as number 124704.

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