

# Key Investor Information

This document provides you with the 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.

## LF Canlife North American Fund, Class B Accumulation, a fund within LF Canada Life Investments Fund (ISIN: GB00B735SW85)

The fund is managed by Link Fund Solutions Limited, part of the Asset Services Division of Link Administration Holdings Limited.

### Objectives and investment policy

#### Objective

The fund aims to provide capital growth.

#### Investment Policy

The fund invests mainly in shares of companies quoted on North American stock markets.

#### Essential features of the Fund

- The fund has the discretion to invest in the investments as described above with no need to adhere to a particular benchmark.
- The fund has no specific targets in relation to market sectors.
- You can buy and sell shares in the fund on each business day.
- Income from the fund will be added to the value of your investment.
- Recommendation: This fund may not be appropriate for investors who plan to withdraw their money within 5 years.

### Risk and reward profile



- This indicator shows how much a fund has risen and fallen in the past, and therefore how much a fund's returns have varied. It is a measure of a fund's volatility. The higher a fund's past volatility the higher the number on the scale and the greater the risk that investors in that fund may have made losses as well as gains. The lowest number on the scale does not mean that a fund is risk free.
- The fund has been classed as 5 because its volatility has been measured as above average.
- This indicator is based on historical data and may not be a reliable indication of the future risk profile of this fund.
- The risk and reward profile shown is not guaranteed to remain the same and may shift over time.
- Currency Risk: As the fund invests in North American securities, movements in exchange rates may, when not hedged, cause the value of your investment to increase or decrease.
- Liquidity Risk: Smaller companies' securities are often traded less frequently than those of larger companies which means they may be more difficult to buy and sell. Their prices may also be subject to short term swings.
- For full details of the fund's risks, please see the prospectus which may be obtained from the address in 'Practical Information' below.

## Charges for this Fund

The charges you pay are used to pay the costs of running the fund. These charges reduce the potential growth of your investment.

| One-off charges taken before or after you invest                                 |       |
|--|-------|
| Entry Charge   | 4.75% |
| This is the maximum that might be taken out of your money before it is invested. |       |
| Exit Charge  | None  |
| Charges taken from the fund over the year  |       |
| Ongoing Charges  | 1.07% |
| Charges taken from the fund under certain specific conditions                    |       |
| Performance Fee  | None  |

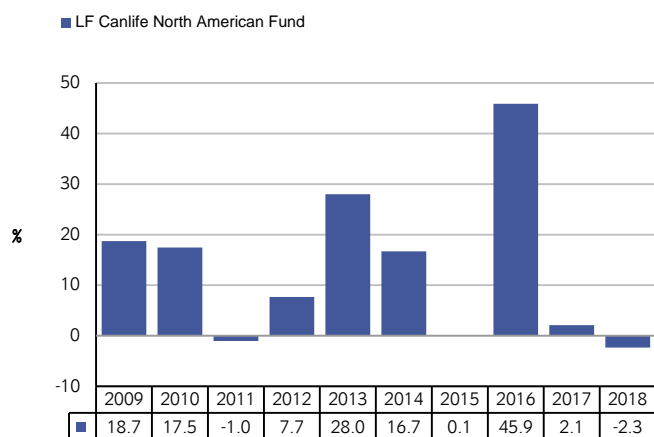
The entry charge shown is a maximum figure. In some cases investors may pay less. You can find out the actual charges from your financial advisor or distributor.

The ongoing charges figure is based on expenses for the year ended 15 August 2018. This figure may vary from year to year. The ongoing charges are taken from the income of the fund. They exclude portfolio transaction costs, except in the case of an entry/exit charge paid by the fund when buying or selling units in another collective investment undertaking.

You may also be charged a dilution levy on entry to or exit from the fund.

For more information about charges, please see the prospectus Sections 3.5 and 7, which may be obtained free of charge from the address in 'Practical Information' below.

## Past performance



- Past performance is not a guide to future performance
- The past performance in the chart shown opposite is net of tax and charges but excludes the entry charge that may be paid on the purchase of an investment. Prior to converting to a sub-fund of LF Canada Life Investments Fund, the past performance of the fund (formerly known as CF Canlife North American) was achieved as a Unit Trust.
- The fund was launched in May 2012.
- Performance is calculated in Pounds Sterling.

## Practical information

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| LF Canada Life Investments Fund          | This key investor information document describes a fund within the LF Canada Life Investments Fund company. The prospectus and periodic reports are prepared for the entire company.   |
| Documents                                | Copies of the fund's prospectus, its annual and semi annual reports and detail of Link Fund Solutions' Remuneration Code are available from <a href="http://www.linkfundsolutions.co.uk">www.linkfundsolutions.co.uk</a> . Copies are available free of charge and in English by writing to Link Fund Solutions Limited, PO Box 389, Darlington, DL1 9UF. The Remuneration Code explains how remuneration and benefits are calculated and the identities of persons responsible for awarding them. |
| Prices of shares and further information | The latest published prices of shares in the fund and other information, including how to buy and sell shares are available from <a href="http://www.linkfundsolutions.co.uk">www.linkfundsolutions.co.uk</a> , by calling 0345 606 6180 during normal business hours or by writing to Link Fund Solutions Limited, PO Box 389, Darlington, DL1 9UF.   |
| Right to switch                          | Subject to any restrictions on the eligibility of investors for a particular share class, a shareholder in one fund may be able at any time to switch all or some of his shares in one fund for shares in another fund in the company. Please see the prospectus for full details.   |
| Fund Segregation                         | LF Canada Life Investments Fund is an umbrella fund with segregated liability between sub-funds. Under UK legislation, this means that the holdings of the fund are maintained separately from the holdings of other sub-funds of LF Canada Life Investments Fund and your investment in the fund will not be affected by any claims against another sub-fund of LF Canada Life Investments Fund.  |
| Depositary                               | The Bank of New York Mellon (International) Limited  |
| Tax                                      | UK tax legislation may have an impact on your personal tax position.   |
| Liability                                | Link Fund Solutions Limited may be held liable solely on the basis of any statement in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for LF Canada Life Investments Fund.   |

This fund is authorised in the United Kingdom by the Financial Conduct Authority. Link Fund Solutions Limited is authorised in the United Kingdom and regulated by the Financial Conduct Authority.

This key investor information is accurate as at 18/02/2019.