

# Non-UCITS retail scheme 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 Managed 0%-35% Fund, Class B Accumulation, a fund within LF Canada Life Investments Fund II (ISIN: GB00BZ005327)

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 achieve long term capital growth and income.

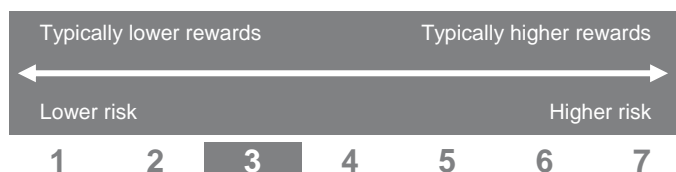
#### Investment Policy

The fund invests primarily in collective investment schemes which give exposure to asset classes including equities, fixed income, money market instruments, immovable property, commodities and cash. It will usually invest in collective investment schemes for which Canada Life Asset Management Limited acts as the Portfolio Manager. It may also have direct holdings in equities, fixed income securities, derivatives, other transferable securities and cash. The fund's underlying exposure to equities may be up to 35% of the value of the portfolio. Its exposure is predominantly to sterling denominated assets.

#### Essential features of the Fund

- The fund has the discretion to invest in a range of investments as described above.
- The fund targets exposure to equities and sterling denominated assets as noted in the Investment Policy.
- 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.
- Derivatives may be used to manage the risk profile of the fund, reduce costs or generate additional capital or income.
- 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 may have risen and fallen in the past, and therefore how much a fund's returns may have varied. It is a measure of a fund's volatility. As the fund has less than 5 years price history, this calculation incorporates the volatility of an appropriate benchmark index. 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 3 because its volatility has been measured as medium to 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.
- Liquidity/Credit Risks: The fund invests indirectly in government and corporate debt. Their value is affected by changes in interest rates and inflation as well as their credit ratings. At times of market stress, corporate debt may not be saleable in a timely manner at reasonable prices.
- Property Fund Investment Risk: Investments may be illiquid and have wide price spreads that may impact the fund's value.
- Non-UCITS Retail Scheme (NURS): The fund can be less diversified than UCITS schemes as it has higher investment limits for certain types of assets. It can also invest in assets which are not available to UCITS schemes. This can increase the potential rewards but can also increase risk.
- 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	1.03%
Charges taken from the fund under certain specific conditions	
Performance Fee	None

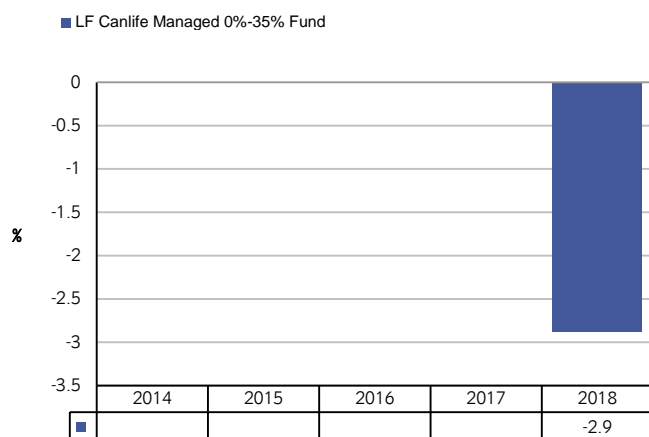
The entry charge shown is a maximum figure. In some cases investors may pay less. You can find out the actual charges from your financial advisor or distributor.

The ongoing charges figure is based on expenses for the year ended 15 October 2018. The ongoing charges are taken from the income of the Fund. It excludes performance fees, portfolio transaction costs, except entry/exit charges paid by the Fund when buying or selling units in other collective investment schemes.

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 & 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
- Launch date for the fund: 31 January 2017.

## Practical information

LF Canada Life Investments Fund II	This key investor information document describes a fund within the LF Canada Life Investments Fund II company. The prospectus and periodic reports are prepared for the entire company.
Documents	Copies of the fund's prospectus and the latest annual and semi annual reports for the fund may be obtained from <a href="http://www.linkfundsolutions.co.uk">www.linkfundsolutions.co.uk</a> or by writing to Link Fund Solutions Limited, PO Box 389, Darlington, DL1 9UF. These documents are available in English and are free of charge.
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 II 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 II and your investment in the fund will not be affected by any claims against another sub-fund of LF Canada Life Investments Fund II.
Depository	The Bank of New York Mellon (International) Limited
Tax	UK tax legislation may have an impact on your personal tax position.
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.