

# Non-UCITS Retail Scheme Key Investor Information

This document provides you with 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.

## WS Kleinwort Hambros Multi Asset Balanced Fund

A Accumulation Shares (GB00B15PCY48)

a Sub-Fund of WS Kleinwort Hambros Multi Asset Funds Umbrella

Waystone Management (UK) Limited is the Authorised Corporate Director of the Fund

### OBJECTIVES AND INVESTMENT POLICY

#### Investment Objective

The Fund aims to achieve long term equity returns with a moderate level of risk.

#### Investment Policy

The Sub-fund will seek to achieve its objective by investing directly through a well-diversified portfolio of equities, bonds, money market instruments, cash, derivative instruments, forward transactions, collective investment schemes and other instruments listed on a Recognised Investment Exchange (such as, but not limited to, warrants, convertible preference shares and structured products) as the Investment Manager may consider appropriate in achieving the overall objective of the Sub-fund. Collective investment schemes enable a number of investors to pool their assets and invest in a professionally managed portfolio of investments, typically gilts, bonds and quoted equities.

The Fund has the discretion to invest in a range of investments as described above.

The Fund has no specific target market, asset class or geographic sector.

Derivatives may be used to manage the risk profile of the fund, reduce costs or generate additional income.

For full investment objectives and policy information please refer to the prospectus.

#### Benchmark

The Fund is managed without reference to any target benchmark.

#### Income

Any income the Fund generates in respect of your investment is rolled up (accumulated) and included in the value of your shares.

#### Fund Currency

The base currency of the Fund is GBP.

#### Subscription and Redemption

You can buy or sell shares in the Fund on each UK business day.

### RISK AND REWARD PROFILE



#### Risk Disclaimer

The Risk and Reward Indicator table demonstrates where the Fund ranks in terms of its potential risk and reward. The higher the rank the greater the potential reward but the greater the risk of losing money. It is based on past data, may change over time and may not be a reliable indication of the future risk profile of the Fund. The shaded area in the table above shows the Fund's ranking on the Risk and Reward Indicator.

Please note that even the lowest risk class can lose you money and that extreme market circumstances can mean you suffer severe losses in all cases.

The risk and reward profile is not guaranteed to remain the same and may shift over time.

#### Why is the fund in the specific category?

This Fund is ranked at 4 because funds of this type have experienced average rises and falls in value in the past.

The indicator does not take into account the following risks of investing in this Fund:

**Interest Rate Risk:** Fixed interest securities are affected by trends in interest rates and inflation. If interest rates go up the value of capital may fall and vice versa. Inflation will also decrease the real value of capital. The value of a fixed interest security is also affected by its credit rating.

**Counterparty Risk:** As the Fund may enter into structured products agreements there is a risk that other parties may fail to meet their obligations. This may lead to delays in receiving amounts due to the fund, receiving less than is due or receiving nothing.

**Financial Techniques Impact:** The Fund may invest in derivatives. A relatively small movement in the derivative's underlying investment may have a much larger impact, positive or negative, on the value of the fund than if the fund were to hold the underlying investment itself.

**Currency Risk:** As the Fund invests in overseas securities movements in exchange rates may, when not hedged, cause the value of your investment to increase or decrease.

Further details on risk factors that apply to this Fund are set out in the Risk Factors section of the prospectus.

## CHARGES

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

### One-off charges taken before or after the investment

Entry charge	7.00%
Exit charge	0.00%

This is the maximum that may be deducted from the investor's money before it is invested.

### Charges debited to the Fund over a year

Ongoing charge	2.10%
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### Charges debited to the Fund under certain specific conditions

Performance fee: Not applicable

The entry and exit charges are maximum figures. In certain cases you may pay less - you can find this out from your financial advisor.

The ongoing charges figure is calculated as at 30 September 2023. This figure may vary from year to year.

It excludes the costs of buying or selling assets for the Fund (unless these assets are shares of another fund).

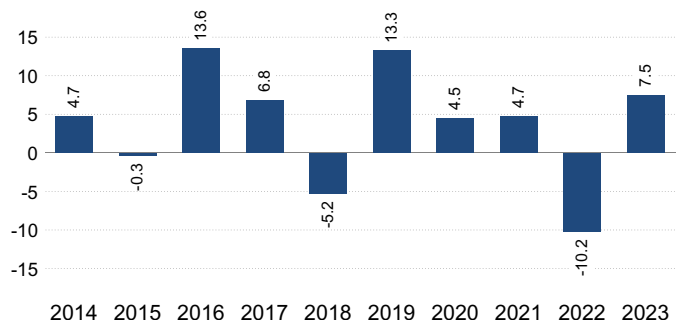
Switching charge (for switching into the Fund from another fund) 0.00%.

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

For more information about charges, please see Valuation, Charges and Income section of the prospectus, which is available at [www.waystone.com](http://www.waystone.com).

## PAST PERFORMANCE

% ■ A Accumulation Shares (GB00B15PCY48)



Fund launch date: 17 July 2006.

Share/unit class launch date: 17 July 2006

Past performance is calculated in GBP.

Past performance is not a reliable indication of future performance.

Past performance takes into account all charges and costs.

## PRACTICAL INFORMATION

### Depositary

The Depositary of the Fund is CACEIS UK Trustee and Depositary Services Limited.

### Further Information

You can obtain further detailed information regarding the Fund and the OEIC, its prospectus, its latest annual reports and any subsequent half yearly reports free of charge from the Authorised Corporate Director by calling **0203 997 2460** or visiting [www.waystone.com](http://www.waystone.com) and also by request in writing to Waystone Management (UK) Limited, 2nd Floor, 20-22 Bedford Row, London, WC1R 4EB.

### Remuneration Policy

Details of Waystone's remuneration policy (including a description of how remuneration and benefits are calculated and the composition of the remuneration committee) are available at [www.waystone.com](http://www.waystone.com) or by requesting a paper copy free of charge (see above for contact details).

### Conversion of units/shares

This document describes only one share class, A Accumulation Shares of the Fund. You can exchange your shares for shares of other funds of the company as and when available. Information as to how to exercise the right is in the "Switching between classes / between Funds" section of the prospectus.

### Price Publication

You can check the latest prices by calling **0330 024 0785** or visiting our website [www.waystone.com](http://www.waystone.com).

### Tax Legislation

The Fund is subject to the tax laws of the United Kingdom. Depending on your own country of residence, this might have an impact on your investment.

### Liability Statement

Waystone Management (UK) Limited may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the Fund.