

# 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 Havelock Global Select, A Accumulation, a fund within LF Havelock London Investment Funds (ISIN: GB00BFM7DN78)

The fund is managed by Link Fund Solutions Limited.

### Objective and investment policy

#### Objective

The fund aims to achieve investment growth (net of fees) over 3-5 years

#### Investment Policy

To invest at least 60% of the fund on a global basis in company shares. The Investment Manager believes that decisions based on data support a more disciplined approach to investing. They undertake detailed data analysis to identify companies which they believe should increase in value over the long term and which, in their opinion, are undervalued.

The fund will also invest in bonds (which are issued by companies and governments and pay a specified rate of interest). The proportion of the fund invested in bonds will change depending on the Investment Manager's opinion on the investment outlook, with the aim of both meeting the objective but also reducing the size of any falls in the fund's value.

#### Essential features of the fund:

- Bonds will be rated as "investment grade" at time of purchase. The term "investment grade" means that in the opinion of a credit agency, the likelihood that the bond issuer will not pay the interest due or repay the loan is low.
- Up to 15% of the fund may be invested in companies listed in emerging markets.
- The fund will usually hold between 25-50 stocks and at times may be concentrated (see risk warning).
- Derivatives and forward currency contracts may be used to manage the risk profile of the fund, reduce costs or generate additional capital or income. The fund has the discretion to invest in the investments as described above with no need to adhere to a particular benchmark.
- In extraordinary market conditions which could result in significant loss, the fund has the ability to invest 100% in lower risk assets such as cash.
- 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 3 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. Investors may not get back the amount originally invested and may lose money. There is no assurance that the objective of the fund will be achieved.
- Counterparty risk: As the fund may enter into derivative 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.
- Emerging Market Risk: Emerging markets tend to be more susceptible to large short term swings than more established markets. There is also a greater risk of being unable to buy or sell securities or that other parties may default and not meet their obligations, causing loss to the fund.
- 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.
- Concentration Risk: the fund may hold a small number of investments and may therefore be subject to larger than normal swings in its value.
- Bond Risk: Bonds 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 bond is also affected by its credit rating.
- The value of investments, and the income from them, will fluctuate. This will cause the fund price to fall as well as rise and you may not get back what you originally invested.
- 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.

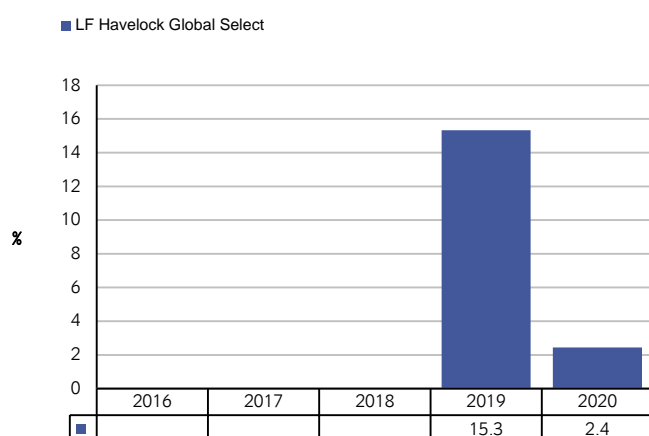
One-off charges taken before or after you invest	
Entry Charge	None
Exit Charge	None
Charges taken from the fund over the year	
Ongoing Charges	0.99%
Charges taken from the fund under certain specific conditions	
Performance Fee	None

The total charges (which include the ongoing charges) the fund will pay is capped at 0.99%. This includes portfolio transaction costs. Investors will be given 60 days notice if this changes.

A dilution adjustment may be made which may increase or decrease the price you receive when you buy or sell shares in the fund

For more information about charges, please see Sections 3.5 & 7 of the prospectus, 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 fund was launched in August 2018.
- The share class was launched on 21 August 2018.

## Practical information

LF Havelock  
London Investment  
Funds

This key investor information document describes a fund within the LF Havelock London Investment Funds (the "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 and LF Havelock London Investment Funds may be obtained from [www.linkfundsolutions.co.uk](http://www.linkfundsolutions.co.uk) or by writing to Link Fund Solutions Limited, PO Box 389, Darlington, DL1 9UF. This document is available in English and is free of charge.

Details of Link Funds Solutions' Remuneration code are available on the website [www.linkfundsolutions.co.uk](http://www.linkfundsolutions.co.uk). This sets out a description of how remuneration and benefits are calculated and the identities of persons responsible for awarding the remuneration and benefits. A paper copy is available free of charge on request.

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 [www.linkfundsolutions.co.uk](http://www.linkfundsolutions.co.uk), by calling 0345 922 0044 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 share class, a shareholder in one fund may be able to switch all or some of his shares in one fund for shares in another fund in the company. See the prospectus for full details.

Fund Segregation

LF Havelock London Investment Funds is an umbrella fund with segregated liability between funds. This means that the holdings of this fund are maintained separately under UK law from the holdings of other funds of LF Havelock London Investment Funds and your investment in this fund will not be affected by any claims against another fund of LF Havelock London Investment Funds.

Depositary

Northern Trust Global Services SE

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 contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus LF Havelock London Investment Funds.

This fund is authorised in the United Kingdom and regulated 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 08/02/2021.