

# 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 Handelsbanken Growth Sustainable Multi Asset Fund, B Accumulation Shares, a fund within LF Handelsbanken Multi Asset Funds (ISIN: GB00BJXS3S23)

The fund is managed by Link Fund Solutions Limited.

### Objective and investment policy

#### Objective

To deliver a total return (the money made or lost on an investment from the combination of income and capital growth) that at the end of any five year period is equivalent to achieving a total return of the Consumer Price Index plus 4% each year over that period, after all costs and charges have been taken. There is no guarantee that the objective will be met or that a positive return will be delivered over any time period and you may get back less than you invest.

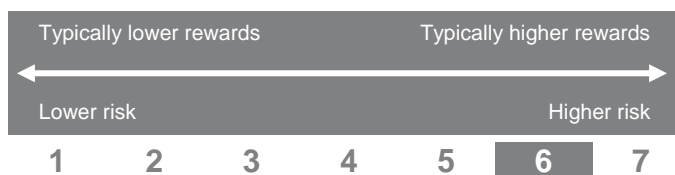
#### Investment Policy

To invest in assets in accordance with the Portfolio Manager's Sustainable Investment Policy (which is available at [www.linkfundsolutions.co.uk](http://www.linkfundsolutions.co.uk)) such as those that demonstrate positive Environmental, Social and/or Governance ('ESG') factors. ESG factors considered may include, but are not limited to, climate change, impact on communities and corporate accountability. The fund may invest directly or indirectly in equities (which are shares in companies), bonds (which are loans to either a company or government that pay interest), property, commodities (for example gold), hedge funds, money market instruments (which are short term loans that pay interest), deposits and cash. The Portfolio Manager determines the mix of asset classes and geographic areas to achieve the fund's objective, and then on an ongoing basis assesses economic conditions and market opportunities and will adjust the amount invested in the different asset classes, geographic areas and industry sectors accordingly.

#### Other Features of the Fund

- The fund is actively managed. The Portfolio Manager uses its expertise to select investments for the fund and has the discretion to invest without the need to adhere to a particular benchmark.
- The fund may invest in other funds (including those managed by the Manager, the Portfolio Manager and their associates).
- The fund will not invest in property and commodities directly, but by using, for example, other funds.
- Whilst the fund can invest in different asset classes it may not have exposure to all asset classes at all times.
- The fund can invest across different geographic areas and industry sectors without limitation.
- The fund is part of a range of four sustainable funds that are managed according to different target return benchmarks. This fund has the highest target return benchmark in this range and the highest expected risk. Funds with a higher target return benchmark will have a larger allocation to higher risk investments such as equities.
- Income from the fund will be added to the value of your investment.
- You can buy and sell shares in the fund on each business day.
- Derivatives (investments whose value is linked to another investment, or to the performance of a stock exchange or to some other variable factor, such as interest rates) may be used for investment purposes and to manage the risk profile of the fund.
- Recommendation: This fund may not be appropriate for investors who plan to withdraw their money within 5 years.

### Risk and reward profile



- This indicator is a measure of the size and frequency of changes (volatility) in the returns of the fund.
- The fund has been classed as 6 because its volatility has been measured as above average to high.
- As the fund has less than 5 years pricing history, this indicator is based on the fund's risk limit.
- This indicator 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 change over time. Number 1 on the scale does not mean that a fund is risk free.

- Sustainable Assets Risk: The fund is prevented from investing in certain investments that conflict with the Portfolio Manager's Sustainable Investment Policy. This narrower range may constrain the fund's performance. If an investment is no longer in accordance with the Sustainable Investment Policy it will be sold and the price obtained may be less than could be obtained if a forced sale was not required.
- Currency Risk: As the fund can be exposed to different currencies, changes in exchange rates may decrease the value of your investment.
- Changes in Interest Rate Risk: A rise in interest rates generally causes bond prices to fall.
- Credit Risk: The value of a bond may be affected by its credit rating, the lower the rating the higher the risk of the issuer not paying interest or repaying the loan.
- Property Fund Investment Risk: Property funds can become illiquid increasing the risk that a position cannot be sold in a timely manner or at a reasonable price.
- Derivative Risk: A derivative may not perform as expected and may create losses greater than its cost.
- Counterparty Risk: The failure of a counterparty providing services to the fund may expose the fund to financial loss.
- Emerging Markets Risk: The fund may invest in emerging markets, which are markets in countries that are developing. Emerging markets may have more political and economic risks than developed markets, which may result in large and frequent price movements that may cause a loss to the fund.
- 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	1.88%
Charges taken from the fund under certain specific conditions	
Performance Fee	None

The ongoing charges figure is based on expenses as at 23 June 2021.

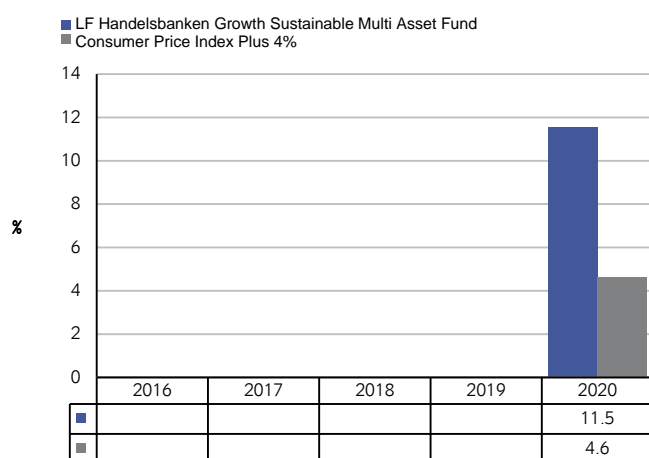
This figure may vary from year to year. The ongoing charges are taken from the income of the fund. They exclude portfolio transaction costs, except in the case of an entry/exit charge paid by the fund when buying or selling units in another collective investment scheme.

Please note that the operating costs for the fund that are included in the ongoing charges figure are limited to 0.25% per annum. Further details on this can be found in the fund's prospectus.

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.
- The fund was launched in July 2019. In November 2020 the fund name changed from LF Heartwood Growth Sustainable Multi Asset Fund to LF Handelsbanken Growth Sustainable Multi Asset Fund.
- The share class was launched in July 2019.

## Practical information

LF Handelsbanken Multi Asset Funds	This key investor information document describes a fund within the LF Handelsbanken Multi Asset Funds company. The prospectus and periodic reports are prepared for the entire company.
Documents	Copies of the latest Value Assessment report, Prospectus and the Annual and Semi-Annual reports for the LF Handelsbanken Multi Asset Funds 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. Details of Link Fund Solutions' Remuneration Code are available on the website <a href="http://www.linkfundsolutions.co.uk">www.linkfundsolutions.co.uk</a> . 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 <a href="http://www.linkfundsolutions.co.uk">www.linkfundsolutions.co.uk</a> , 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 particular share class, a shareholder in one fund may be able at any time to switch all or some of their shares in one fund for shares in another fund in the company. Please see the prospectus for full details.
Fund Segregation	LF Handelsbanken Multi Asset 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 Handelsbanken Multi Asset Funds and your investment in this fund will not be affected by any claims against another fund of LF Handelsbanken Multi Asset Funds.
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 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 08/09/2021.