

Factsheet

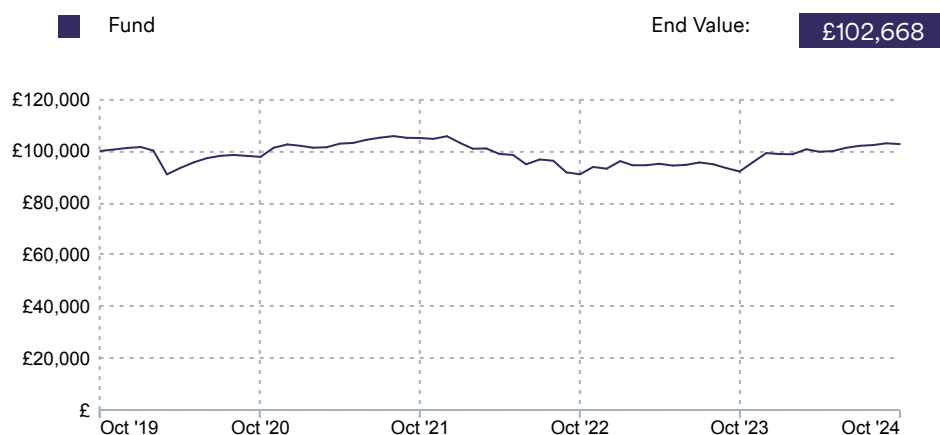
SPW Cautious Solution G Inc

ISIN GB00BJRSQS91	Asset Class Multi-Asset	NAV 1.06 GBP	Fund Size GBP 288.38 m	As at 31 Oct 2024
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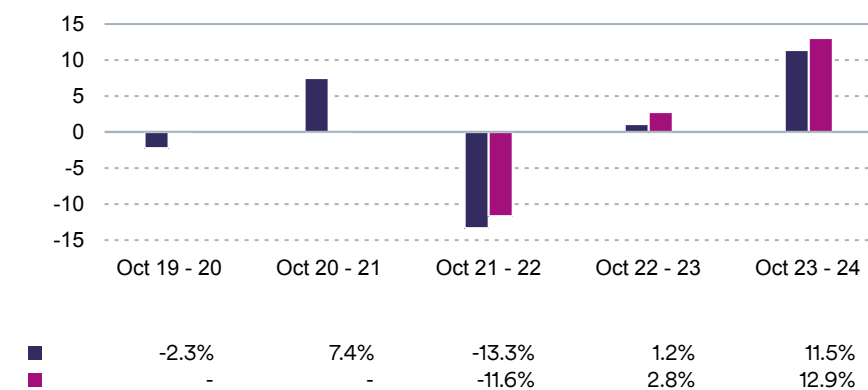
Objective: The Fund aims to provide capital growth and income in excess of the benchmark* (after the deduction of fees) over five to seven years by investing in a diversified range of assets and markets worldwide.

Above is the investment objective of the fund. For details on the fund's investment policy and key risks, please refer to the Key Investor Information Document (KIID) and Prospectus found at www.spw.com/fund-info.

Growth of £100,000



Performance



Returns (Cumulative)	1 Month	3 Months	1 Year	3 Years	5 Years
SPW Cautious Solution G Inc	-0.3%	0.7%	11.5%	-2.2%	2.7%
Benchmark	-0.8%	1.3%	12.9%	-	-

Fund Facts

Adviser Company	Schroder Investment Management Limited
Adviser Since	22/11/2019
Base Currency	Pound Sterling
Fund Launch Date	16/09/2019
Shareclass Inception Date	16/09/2019
Benchmark Name	*Custom Benchmark
Entry Charge	None
Exit Charge	None
Ongoing Charge	1.17%
Yield	2.50%
Distribution Frequency	Quarterly

Custom Benchmark** - the fund's benchmark is a composite of 6.9% MSCI North America index, 1.5% MSCI Europe ex UK index, 0.8% MSCI Japan index, 0.9% MSCI AC Asia Pacific ex Japan index, 0.9% MSCI Emerging Markets index, 5% MSCI UK IMI index**, 13% Bloomberg Global Treasury GBP hedged index, 46% Bloomberg Global Aggregate Corporate GBP hedged index, 4% Bloomberg Global High Yield Corporate GBP hedged index, 4% Bloomberg Emerging Market Debt GBP hedged index, 4% MSCI World IMI Core Real Estate index, 7% SONIA plus 2%, 4% SONIA and 2% Bloomberg Commodity index.

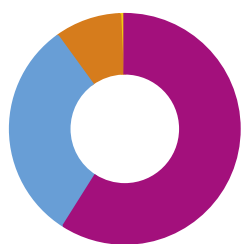
** FTSE All Share index from 12 March 2021 to 30 June 2021.

*** FTSE EPRA NAREIT Developed index from 12 March 2021 to 30 June 2021.

The above custom benchmark was introduced on 12 March 2021 prior to which a comparator benchmark was provided. Benchmark performance will not be displayed until a full year of benchmark data is available.

The fund launched on 16 September 2019 with assets transferred from Cautious Solution, a sub fund of Scottish Widows Investment Solutions Funds ICVC. Accordingly, the past performance figures include simulated past performance based on the actual performance of Cautious Solution.

Asset Allocation



Asset Class	Fund (%)
Bond	59.0
Equity	31.1
Cash	9.3
Other	0.7
Total	100.0

"Other" includes derivatives on things like commodities, commodity funds. The asset allocation data shown on this page, including the equity regional and equity sector breakdowns, is based on a look through basis (incorporating the holdings of each underlying fund).

Equity Breakdown by Sector

Sector	Fund (%)
Information Technology	19.3
Financial	19.1
Industrial	11.9
Health care	10.9
Consumer Discretionary	8.9
Communication Services	7.8
Consumer Staples	7.0
Material	5.5
Energy	5.0
Utilities	2.8
Real Estate	1.9
Total	100.0

Top 10 Exposures

SPW Global Government Low Dur Bd X Acc	27.1%
SPW Global Sovereign Bd X Acc	18.4%
SPW North American Eq X Acc	16.1%
SPW Global Corporate Low Dur Bd X Acc	12.3%
SPW Global Investment Grade Bd X Acc	8.2%
SPW UK Equity X Acc	4.5%
SPW Global Hgh Yld Bd Fd X GBP Acc	3.6%
SPW Asia ex Jpn & Glb EmMktsEqXGBPAcc	3.6%
SPW European ex UK Equity X GBP Acc	3.2%
SPW Japanese Eq X Acc	1.6%

Equity Regional Breakdown

Country	Fund (%)
US	56.9
United Kingdom	14.9
Euro Zone	8.1
Asiaemrg	5.4
Japan	5.3
Asiadev	4.5
Europe Excluding	2.5
Others	2.4
Total	100.0

Glossary

Accumulation Share Class - A share class that automatically reinvests its income back into the fund. This can include dividends from shares or interest from bonds.

ACD (Authorised Corporate Director) - An ACD is the organisation responsible for carrying out the management functions of an Investment Company with Variable Capital (ICVC). This includes fund oversight, valuations and dealing, fund accounting and administration.

Asset Allocation - An investment strategy that apportions different weightings to asset classes seeking diversification and balancing risk and reward.

Base Currency - The accounting currency of the fund and the one in which its performance is quoted, and financial reports are prepared.

Benchmark - A standard (usually an index) that reflects a fund's investable universe against which its performance is measured.

Derivative - A financial asset, the price and performance of which is based on (derived from) the value of a reference investment.

Distribution Policy - The frequency at which income is distributed from the fund.

Entry Charge - An upfront cost paid when investing money in a fund that is deducted from the initial investment.

Equity - A share in the ownership of a company that is usually (but not necessarily) listed on a stock exchange.

Exit Charge - A fee charged to investors when they sell their shares in a fund.

Fixed Income (Securities) - Securities such as bonds from which the holder receives a predetermined rate

interest pattern on the par value, (the initial amount lent by the investor).

Future - An agreement to buy or sell an asset such as a bond or equity, on a specific date in the future at a price agreed today.

Historical Yield - The fund's total income payments over the previous 12 months expressed as a percentage of the fund's price as at the last month end.

Income Shares - A share class that pays out any income received from the underlying securities. This can include dividends from shares and interest from bonds.

Investment Objective - The fund's investment goal as stated in the prospectus.

Key Investor Information Document (KIID) - A two-page document that sets out key information about a fund, including the fund's investment objective and policy, key risks, ongoing charges figure, and past performance.

Multi-Manager - A multi-manager fund offers investors access to a range of manager styles and skills. This can mean investing in a range of different funds, or hiring a range of investment managers to invest the assets of a fund on the ACD's behalf.

Net Asset Value (NAV) - The value that would be achieved if all the fund's assets were sold and all income owed had been received, and once all its debts and other obligations were paid off.

Ongoing Charges Figure (OCF) - The OCF represents the total fee that an investor pays to cover the running costs of a fund. The OCF is shown as a percentage of a fund's average net asset value over the preceding twelve months. It comprises an annual management

charge (AMC) and other operating costs. The AMC is levied by the ACD and is used to pay the investment manager and investment advisers. Other operating costs paid for by the fund which include depositary fees, custodian fees, transfer agency costs, audit costs and regulatory fees. The OCF does not include trading costs such as stamp duty and broker commissions.

Relative Return - The return an asset achieved over a specified period, when compared to a benchmark. This measure is expressed as a percentage of over or underperformance..

Returns (Cumulative) - Total return of an investment over a stated period of time as a flat percentage. .

Share Class - A fund can have different share classes. These classes can vary by the type of investor they are designed for, and whether they accumulate or distribute income. Share classes will typically have different ongoing charges figures.

Short Exposure - Selling assets that you have borrowed from a third party, and then buying them back at a later date to return to the lender. The short seller hopes to profit from a decline in the price of the assets between the sale and the repurchase.

Synthetic Risk & Reward Indicator (SRRI) - A scale designed to help investors understand the potential risk and return characteristics of a fund. It is calculated using a defined formula based on the how variable its historical returns have been. The SRRI is presented as a numerical value on a scale of 1 to 7 with 1 representing the lowest relative risk and 7 the highest relative risk.

Yield - The annual dividend or income on an investment expressed as a percentage of the purchase price.

Other Information

Schroders Personal Wealth is a trading name of Scottish Widows Schroder Personal Wealth (ACD) Limited. Registered in England and Wales No. 11722973.

Authorised and regulated by the Financial Conduct Authority number 834833.
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