

SLFC Perpetual	
Fund overview	The SLFC Perpetual Fund invests across various asset classes principally UK equities and overseas equities and money. Returns are based on the combination of the asset classes into which the fund invests.
Investment objective	The fund aims is to achieve above average capital appreciation over the medium to long term by investing in UK and international equities.
Appropriateness*	This fund is appropriate for investors who are willing to take above-average risk for the prospect of higher returns. Investors in this fund are prepared to take a greater risk of a decline in value and are prepared for the possibility of losing a large proportion of the money invested.
Potential risks	<p>Past Performance should not be taken as a guide to future performance; the value of your investments, and any income received, can go down as well as up and you may not get back the amount of your original investment.</p> <p>Inflation, over time, will erode the buying power of your investment.</p> <p>This fund invests in other funds, and as such may be subject to higher costs, due to management charges on each underlying fund as well as for management of the fund itself.</p> <p>Funds that invest in overseas markets are exposed to changes in exchange rates. If the currency of your country of residence gains strength against the currency of your investments, the value of your holding may be reduced.</p> <p>Funds with exposure to less developed overseas markets pose greater investment risk than funds invested in more established markets. These emerging markets funds can be more volatile than investments in more developed markets and the value of your investments could move sharply up or down.</p> <p>Funds that invest in smaller companies are subject to greater risk than funds invested in larger, more established companies.</p>

SEDOL
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ISIN
GB0002011152
Fund sector
Global Equity
TER @ 30/11/18
Life: 1.87%
Pension: 1.55%
TERs shown assume an Annual Management Charge (AMC) of 1% for Life funds and 0.75% for Pension funds. The fund series you hold may have a different AMC.
See overleaf for fund manager information.

*Cautious investors tend to look for more stable returns and accept the amount they are likely to gain will be limited as a result. On the other hand, more adventurous investors seeking higher returns understand their investment is likely to go sharply up and down in value.



Fund manager
Invesco Perpetual

Fund manager website
www.invescoperpetual.co.uk

About the fund manager

Invesco Perpetual is currently one of the largest and best regarded investment managers in the UK with assets under management of £103.42 billion*. The key to their success has not only been relentless commitment to investment excellence, but also ensuring that clients are always at the centre of every aspect of their business.

Their highly-regarded investment management team is focused on helping investors achieve their financial objectives. With a long-term approach to investing, the teams are focused on finding attractive investment opportunities in all market conditions. Central to their approach is a belief in active fund management; building portfolios based on thorough research and analysis to identify the investment opportunities they consider most likely to provide long-term returns.

*Source: Total assets managed by Invesco Perpetual's Henley based investment centre as at March 2018.

Fund manager investment process

Invesco Perpetual's core philosophy is a belief in active investment management driven by strong fundamental research. Fund managers are individually responsible for all investment decisions within their funds yet work in an environment which encourages the exchange and development of investment views. At Invesco Perpetual, the closely-knit team of fund managers combine flexibility and a disciplined investment process, which is aided by a robust oversight and risk management process.