

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 Growth Fund

C Income Shares (GB00B3KTTX32)

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

OBJECTIVES AND INVESTMENT POLICY

Investment Objective

The Fund aims to provide capital growth over the long term.

Investment Policy

The Fund will seek to achieve its objective through investments in a portfolio of international equity-based securities, collective investment schemes, bonds, cash and money market instruments. 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 portfolio will, in the main, be derived from the Investment Manager's model portfolio, as provided to shareholders with the Reports and Accounts for the Company and as amended from time to time, for a sterling-based international fund which seeks to achieve long term capital appreciation.

The impact of potential currency movements on the sterling value of capital are taken into account when investments are selected.

The Fund has some discretion to invest in a range of investments as described above with no need to adhere to a particular benchmark.

Derivatives may be used for investment purposes and to manage the risk profile of the fund.

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

Benchmark

The Fund is managed without reference to any target benchmark.

Income

The Fund aims to distribute available income every year.

Fund Currency

The base currency of the Fund is GBP.

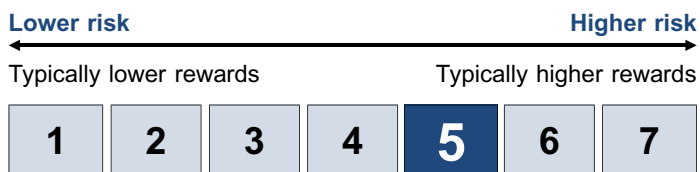
Investment Horizon

Recommendation: this Fund may not be appropriate for investors who plan to withdraw their money within 5 years.

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 5 because funds of this type have experienced medium to high 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.

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.

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.

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.

Emerging Markets Risk: The Fund invests in some assets which have exposure to emerging market companies. These tend to be more susceptible to large short term swings than shares in more established markets.

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 5.00%

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 1.40%

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 31/10/2023. This figure may vary from year to year.

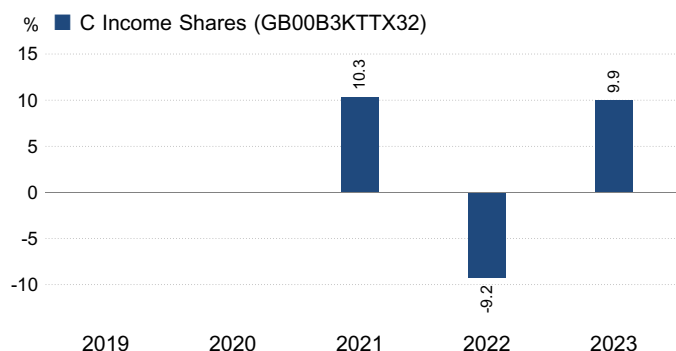
It excludes the costs of buying or selling assets for the Fund (unless these assets are shares of another fund).

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.

PAST PERFORMANCE



Fund launch date: 7 May 1998.

Share/unit class launch date: 20 August 2020

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 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 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, C Income 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.

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.