

# Non-UCITS retail scheme 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.



## HC Kleinwort Hambros Multi Asset Balanced Fund A Accumulation Shares

ISIN: GB00B15PCY48, a sub fund of HC Kleinwort Hambros Multi Asset Funds Umbrella.  
Host Capital Limited is the Authorised Corporate Director of the Company.

### Objectives and investment policy

Objective:

The Fund aims to achieve long term equity returns with a moderate level of risk.

Investment policy:

The Fund invests in a range of assets including the shares of global companies, collective investment schemes, foreign currencies, cash and bonds issued by companies and governments which are investments similar to loans paying interest over a period of time. 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 Fund has the discretion to invest in a range of investments as described above.

The Fund has no specific target market, asset class or geographic sector.

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

Other information:

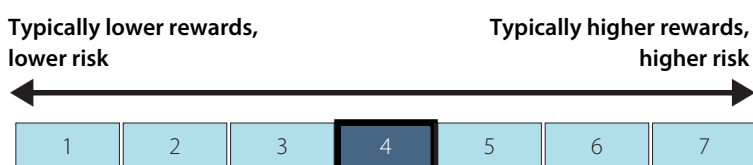
Any income the Fund generates in respect of your investment is rolled up and included in the value of your shares.

You can buy or sell shares in the Fund on each UK business day.

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

### Risk and reward profile

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 below shows the Fund's ranking on the Risk and Reward Indicator.



The Fund is ranked 4 because funds of this type have experienced average rises and falls in value in the past. 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. 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. The value of a fixed interest security is also affected by its credit rating

**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.

**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.

**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.

For further risk information please see 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 you invest

Entry charge	7.00%
Exit charge	0.00%

These are the maximum charges that we might take out of your money before it is invested and before we pay out the sale proceeds of your investment. In some cases, you might pay less and you should speak to your financial adviser about this.

### Charges taken from the Fund over a year

Ongoing charges	2.45%
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### Charges taken from the Fund under specific conditions

Performance fee	NONE
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Switching charge (for switching into the Fund from another fund) 0.00%.

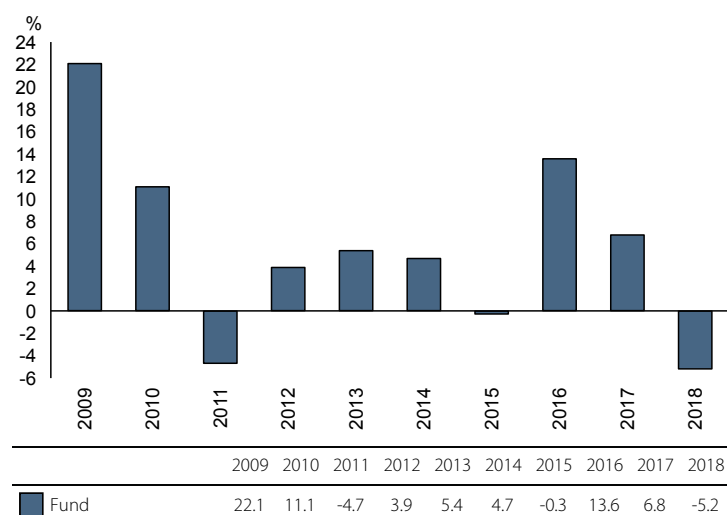
The ongoing charges figure is based on the last year's expenses and may vary from year to year. It excludes the costs of buying or selling assets for the Fund (unless these assets are shares of another fund).

For more information about charges, please see Valuation, Charges and Income section of the prospectus, which is available at [www.hostcapital.com](http://www.hostcapital.com).

For the ongoing charge, the figure is calculated as at 30 September 2018.

You may also be charged a dilution levy on entry to or exit the Fund.

## Past performance



Source: FE 2019

You should be aware that past performance is not a guide to future performance.

Fund launch date: 17/07/2006.

Share/unit class launch date: 17/07/2006.

Performance is calculated in GBP.

## Practical information

The Depositary of the Fund is CACEIS Bank, UK Branch.

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 0207 290 9490 or visiting [www.hostcapital.com](http://www.hostcapital.com) and also by request in writing to Host Capital Limited, 73 New Bond Street, London, W1S 1RS.

Details of the Fund's remuneration policy (including a description of how remuneration and benefits are calculated and the composition of the remuneration committee) are available at <http://www.hostcapital.com/documents/Contact-page-Remuneration-Policy.pdf> or by requesting a paper copy free of charge (see above for contact details).

This document describes only one share class, A Accumulation 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.

You can check the latest prices by calling 0800 024 2400 or visiting our website [www.hostcapital.com](http://www.hostcapital.com).

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.