

# 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 Canlife Global High Yield Bond Fund, Class C Accumulation, a fund within LF Canada Life Investments Fund (ISIN: GB00B9J56009)

The fund is managed by Link Fund Solutions Limited.

### Objective and investment policy

#### Objective

To achieve income (money available to be paid out by the fund) with the potential for growth in capital (an increase in the value of the fund), after all costs and charges have been taken, over any five year period.

There is no guarantee that the objective will be met over any time period and you may get back less than you invest.

#### Investment Policy

To invest at least 85% of the fund in the Putnam Global High Yield Bond Fund (the Master Fund), a Sub-fund of Putnam World Trust.

The fund may also hold up to 15% in cash.

The Master Fund aims to achieve income with some capital growth by investing worldwide in bonds (loans to either a company or government) that pay higher rates of interest but are low rated. The majority of the bonds that the Master Fund invests in are expected to be low rated investment grade and non-investment grade bonds. Bonds are rated to indicate the probability that the issuer will repay the loan. Lower rated bonds have a higher risk that they may stop paying interest and or fail to repay the loan.

Other features of the fund:

- The fund invests in the 'S' share class of the Master Fund which is hedged to sterling. This means that investors in this share class are less likely to experience falls or rises in the value of their investment due to changes in the value of currencies.
- The Master Fund is actively managed. The Investment Manager uses its expertise to select investments for the Master Fund and has the discretion to invest without the need to adhere to a particular benchmark.
- The Master Fund can invest across different geographic sectors without limitation.
- You can buy and sell shares in the fund on each business day.
- Income from the fund will be added to the value of your investment.
- The Master Fund can use derivatives (whose value is linked to that of another investment, e.g company shares, currencies) for investment purposes and to manage the risk profile of the Master 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 shows how much a fund may have risen and fallen in the past, and therefore how much a fund's returns may have varied. It is a measure of a fund's volatility. The higher a fund's past volatility the higher the number on the scale and the greater the risk that investors in that fund may have made losses as well as gains.
- The fund has been classed as 4 because its volatility has been measured as average.
- This indicator is based on historical data and 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 shift over time. The lowest number on the scale does not mean that a fund is risk free.
- Currency Risk: The Master Fund invests in global assets and is subject to currency movements. The fund invests in the 'S' share class of the Master Fund which is hedged to sterling, the Master Fund's base currency is USD. Mismatches in hedging may occur. Either may impact on the value of your investment.

- Counterparty Risk: The failure of a firm involved in a transaction with the fund or Master Fund or providing services to the fund or Master Fund may expose the fund to financial loss.
- Emerging Market Risk: The Master 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, resulting in price movements that may cause a loss to the fund.
- Changes in Interest Rate Risk: The Master Fund invests in bonds. A rise in interest rates generally causes bond prices to fall.
- Credit Risk: The Master Fund invests in bonds, 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.
- Liquidity Risk: The Master Fund may hold investments where, in difficult market conditions, there is an increased risk that a position cannot be bought or sold in a timely manner or at a reasonable price and the Master Fund may defer withdrawals or suspend dealing, which in turn would require the Manager to defer withdrawals or suspend dealing in the fund.
- For full details of the fund's risks, see prospectus from the address in 'Practical Information' overleaf.

## 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.

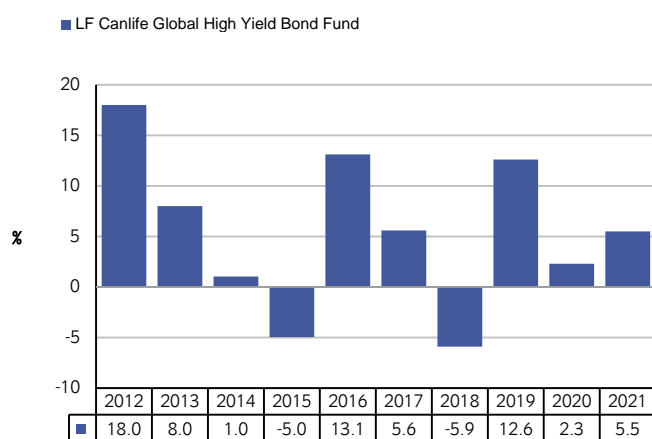
One-off charges taken before or after you invest	
Entry Charge	None
Exit Charge	None
Charges taken from the fund over the year	
Ongoing Charges	1.34%
Charges taken from the fund under certain specific conditions	
Performance Fee	None

The ongoing charges figure is based on expenses as at 15 February 2022 combining the costs of the fund and the Master Fund but excluding transaction costs. This figure may vary from year to year and is taken from the income of the fund. Charges from the Master Fund are capped at 0.3%.

You may also be charged a dilution levy (an amount to cover dealing costs incurred by the fund) on entry to or exit from the fund.

For more information about the dilution levy and other charges, please see the prospectus Sections 3.5 and 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 past performance in the chart shown opposite is calculated in Pounds Sterling (net of tax and charges) and the performance prior 2014 has been simulated based on the performance of the Class S Units of the Master Fund.
- The fund was launched in September 2013.

## Practical information

LF Canada Life Investments Fund	This key investor information document describes a fund within the LF Canada Life Investments Fund company. The prospectus and periodic reports are prepared for the entire company.
Documents	<p>Copies of the latest Value Assessment report, Prospectus and the Annual and Semi-Annual reports for the LF Canada Life Investments Fund 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.</p> <p>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.</p>
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 606 6180 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 his shares in one fund for shares in another fund in the company. Please see the prospectus for full details.
Fund Segregation	LF Canada Life Investments Fund is an umbrella fund with segregated liability between sub-funds. Under UK legislation, this means that the holdings of the fund are maintained separately from the holdings of other sub-funds of LF Canada Life Investments Fund and your investment in the fund will not be affected by any claims against another sub-fund of LF Canada Life Investments Fund.
Depository	The Bank of New York Mellon (International) Limited
Tax	UK tax legislation may have an impact on your personal tax position.
Liability	Link Fund Solutions Limited may be held liable solely on the basis of any statement in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for LF Canada Life Investments Fund.

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 19/05/2022.