

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.

Investment Fund Services

IFSL Moneybox Balanced Fund (R Shares)

A Sub-fund of the IFSL Moneybox OEIC (Accumulation GB00BSLW2P90)

This Fund is managed by Investment Fund Services Limited (IFSL)

Objectives and Investment Policy

Objective: The aim of the Fund is to increase the value of an investment over a minimum of 5 years. The Fund will do this through a combination of capital growth, which is profit on investments held, and income received by the Fund, which is money paid out of investments, such as dividends and interest.

Management style: The Fund is actively managed, which means the Investment Manager decides which investments to buy or sell, and when.

Policy: The Fund will invest at least 80% in collective investment schemes, investment trusts and exchange traded products i.e. exchange traded funds/ exchange traded commodities (collectively "Investment Funds"), with no minimum or maximum exposure to any geographical region.

The Fund will invest in other Investment Funds managed by the Investment Manager or managed by an entity within its corporate group (collectively, "Amundi"); this can be up to 100% of all Investment Funds held. However, it may also hold Investment Funds managed by external companies when this is considered appropriate.

Of the Investment Funds held, at least 50% will be invested in Investment Funds that are passively managed (where an investment aims to replicate the performance of a specific market index).

Through these Investment Funds, the Fund will gain exposure to:

- between 20% and 60% in shares in companies, across both developed and emerging markets, across different industries and geographical regions;
- between 30% and 70% in bonds (loans typically issued by companies,

governments and other institutions) and money market instruments (short term loans). Bonds may be either investment grade, where the issuer has a high and reliable capacity to repay the debt, or sub-investment grade, which can be more vulnerable to changing market conditions but typically pay a higher rate of interest; and

- up to 30% of the Fund may be exposed indirectly to real assets, for example property and commodities (e.g. gold and oil), and absolute return strategies (which aim to deliver positive returns in all market conditions).

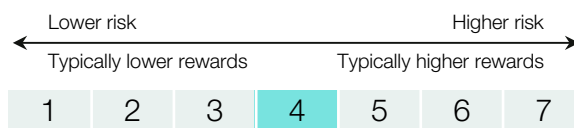
The Fund may hold up to 20% in cash.

The Fund can use derivatives or forward transactions, which are instruments whose returns are linked to another asset, market or other variable factor, for efficient portfolio management purposes including the reduction of risk (hedging). The underlying Investment Funds purchased may also have the ability to use derivatives to varying degrees.

Assessing performance: The Investment Association (IA) has created several 'sectors' as a way of dividing funds into broad groups with similar characteristics. The Fund's Investment Policy puts it in the IA Mixed Investment 20-60% Shares sector. The Fund is not managed to a benchmark, however you may want to assess the Fund's performance compared to the performance of this sector. This comparator has been chosen as it represents other funds with a similar asset allocation.

Other information: Income is not distributed but is rolled up (accumulated) into the value of your investment. You can buy or sell all or part of your investment on any business day subject to the minimum holding requirements.

Risk and Reward Profile



This indicator aims to give you a measure of the price movement of this share class based on past data. It uses historic returns over the last five years. If five years' data is not available, simulated data based on a representative portfolio are used.

Past data may not be a reliable indication of the future risk profile of the Fund. The risk category may change in the future and is not guaranteed. The lowest category does not mean risk free. The value of investments and the income from them may fall as well as rise and you may not get back the amount you originally invested.

This Fund has been measured as 4 because its investments have experienced moderate volatility in the past. The Fund's volatility is affected by various risks, including:

Market risk: The Fund is exposed to financial markets, and market conditions can change rapidly and without warning.

Smaller company risk: The Fund may be exposed to the shares of smaller companies, which are typically riskier and harder to sell in difficult market conditions, compared to larger, more established companies.

Emerging market risk: The Fund may be exposed to emerging markets, which are typically riskier than developed markets, due to the volatility of currency exchange rates, political and economic instability, and reduced market liquidity. There may also be a more limited geographic focus and smaller investment pool.

Fixed Income / Credit risk: The Fund will be exposed to bonds, the prices of which may be impacted by factors including; changes in interest rates, inflation

expectations and perceived credit quality.

Foreign exchange (currency) risk: The Fund may have exposure to overseas markets, either directly or indirectly, and may be affected by changes in currency exchange rates.

Sub-investment grade bond risk: Bonds known as 'sub-investment grade' bonds typically offer higher income potential, but also carry greater risk that the issuer may be unable to pay the income or repay the capital at maturity.

Liquidity risk: In adverse market conditions, reduced availability of buyers and sellers may prevent the Fund from selling its assets at fair value—or at all. This could negatively impact performance and cause the Fund to defer or suspend redemptions, delaying investors' access to sale proceeds.

Counterparty risk: A company that we deal with may fail to provide contracted services, costing the Fund money.

Derivatives: The Fund may use financial instruments known as derivatives to help protect the value of the Fund's assets or to reduce the costs of investing, although this may not always be achieved.

Operational risk: Failure in operational processes, including those related to the safekeeping of assets, could result in financial losses for the Fund, or inconvenience to investors.

Investors are encouraged to read the 'risk factors' section of the Fund's prospectus to find a more extensive list of the risks that apply to this Fund.

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. The entry and exit charges shown are maximum figures. Please contact Moneybox for further details on the charges you will pay.

As this share class does not have 12 months accounting data the ongoing charges figure (OCF) is based on estimated expenses. Some expenses which can be charged to the Fund have been fully or partially funded, which reduces the OCF overall. If this funding was withdrawn and the OCF increased by more than 5% of its current value, investors will be given 60 days' written notice.

The OCF figure may vary from year to year. It excludes Portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling units in another collective investment undertaking.

For more information about charges, please see Section 25 - 27 of the Fund's Prospectus, which is available at www.ifslfunds.com.

One-off charges taken before or after you invest

Entry Charge	0.00%
Exit Charge	0.00%

This is the maximum that might be taken out of your money before it is invested.

Charges taken from the fund over each year

Ongoing Charges	0.50%
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Charges taken from the fund under certain conditions

Performance Fee	0.00%
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Past Performance

As the Fund has no performance data for one complete year, there is insufficient data to provide a useful indication of past performance.

This Fund was launched on 3 December 2025.

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Practical Information

If you wish to contact us please write to us at Investment Fund Services Limited, PO BOX 13586, Chelmsford, CM99 2GS or telephone 0808 178 9321.

The Prospectus, Annual and Half-Yearly Report and Accounts for the Fund are available free of charge at www.ifslfunds.com or by calling 0808 178 9321. The documents are available in English only.

For further details including how to invest please see the Supplementary Information Document which is available at www.ifslfunds.com or call 0808 178 9321.

Other share classes of the Fund are available. For further details please see the Fund's Prospectus which is available at www.ifslfunds.com. The Prospectus, Annual and Half-Yearly Reports cover all the Funds within the OEIC.

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You may switch to any Fund in the range subject to meeting the investment criteria, please refer to the Prospectus for further details.

The Depositary for the Fund is NatWest Trustee & Depositary Services Limited.

UK taxation may have an impact on your personal tax position.

Fund prices are available on our website www.ifslfunds.com.

The Sub-funds of the OEIC are segregated by law. In the unlikely event of one Sub-fund having debts, the assets of the other funds may not be used to settle these.

Investment Fund Services 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.

The Remuneration Policy of Investment Fund Services Limited is available from www.ifslfunds.com. This Policy describes how remuneration and benefits are calculated and the governance arrangements in place around these payments. A paper copy of this Policy is also available free of charge upon request.