



## Auktorisoidun kääntäjän tutkinto 17.11.2012

Kielet ja käännessuunnat  
Englannista suomeen

Talouselämä (aukt3)

Toimeksianto

Laadi liitteenä olevasta asiakirjasta laillisesti pätevä käännös.

Lähde: Cautious Managed Fund Halifax Class C Accumulation,  
Key Investor Information

Käännöksen käyttötarkoitus

Käännöstä käytetään todistusaineistona käräjäoikeudessa arvioitaessa sitä,  
onko sijoittajalle annettu oikeat ja riittävät tiedot.

*Huom! Käännökseen ei kirjoiteta vakuuslauseketta eikä nimeä!*

Käännettävä teksti sisältää 2010 merkkiä.

### **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.

### **Cautious Managed Fund Halifax Class C Accumulation**

A sub-fund of the HBOS Specialised Investment Funds ICVC.

This fund is managed by HBOS Investment Fund Managers Limited, part of the Lloyds Banking Group.

ISIN: GB00B051ZB38

### **Objectives and investment policy**

To achieve long-term growth by investing in a balance of equities and fixed interest securities such as corporate bonds and gilts. Equity investment will be mainly in large UK companies, but also medium and small sized companies which have above average potential for growth. The fixed interest securities will be primarily investment grade sterling and euro denominated securities.

Investment grade securities have achieved or exceeded a minimum credit rating awarded by a credit rating agency. Therefore they are considered lower risk than securities with a lower credit rating. Credit ratings indicate the likelihood that an issuer will be able to make their payments.

Investors should aim to hold their investment in this fund for the medium to long term (at least five to ten years).

Any Income received by the fund is retained in the fund and has the effect of increasing the share price.

The fund is allowed to use derivatives (contracts which have a value linked to the price of another asset) for the following:

\*to help reduce risk,

\*to help reduce cost,

\*to help generate extra capital or income for the fund with a risk level consistent with the risk profile of the fund.

We calculate the value of this fund at 12pm daily on working days in the UK. Instructions received before 9am will receive the price calculated at 12pm on that day. Instructions received after 9am will receive the price calculated on the next working day.