

RL Multi-Asset Defensive Fund

Key Information

Fund Manager	RLAM
Launch Date	17-08-2021
Fund Size	€59,000,000.00
Base Currency	EUR
Asset Class	Multi-Asset
SFDR	8
Risk Rating	3
UCIT Holding	Royal London Multi Asset Defensive Fund (IRL)

Sustainable Objective

The RL Multi-Asset Defensive Fund (the 'Fund') is an actively managed fund which aims to generate a return on your investment through a combination of capital growth and income on the fund's assets, which reflect the return of a diversified portfolio of global assets. The Fund aims to achieve a low to medium level of risk and return. Typically, it will have a higher exposure to lower risk assets, such as bonds. The Fund promotes environmental and social characteristics ('ESG'), namely climate change mitigation.

Royal London Asset Management believes climate change represents the greatest challenge to global sustainability as it has the potential to destroy future generations' ability to meet their own needs. The Fund's holdings are consistent with the climate mitigation promotion objective.

Sustainable Investment (as defined under SFDR)

The information in this section shows the Fund's actual performance against its sustainable investment target.

Target	Actual
95%-100%*	99.6%*

*As at 30/06/2025

Environmentally Sustainable Investment (as defined under EU Taxonomy)

The Fund does not currently commit to invest in Taxonomy aligned investments.

Target	Actual
0%*	0%*

*As at 30/06/2025

Principal Adverse Impacts (PAIs)

The Fund considers a broad range of PAIs. Below we outline some PAI categories to which the Fund aligns to. For more information on the Funds PAIs please see the underlying funds ANNEX report www.royallondon.ie

Environmental

- Greenhouse gas emissions and intensity
- Carbon Footprint
- Energy consumption intensity per high impact climate sector
- Activities negatively affecting biodiversity-sensitive areas
- Emission to water
- Hazardous waste ratio

Social and employee matters

- Adherence with UN Global Compact
- Gender pay gap and board gender diversity
- Exposure to controversial weapons

Risks

Before you invest in this fund, or any fund, it is important that you speak with your Financial Broker to ensure you understand and are comfortable with the risks involved. Details of the risks of investing in a fund are explained in the 'RL Fund Guide' brochure which you can download on www.RoyalLondon.ie or is available from your Financial Broker.

Sustainable Preferences

Sustainable Investments (as defined under Sustainable Finance Disclosure Regulations - SFDR)

Sustainable investments as defined in the SFDR are investments in an economic activity that contributes to an environmental or social objective, provided that the investment does not significantly harm an environmental or social objective and that the investee companies follow good governance practices.

Environmentally Sustainable Investments (as defined under EU Taxonomy)

The EU Taxonomy is a green classification system that translates the EU's climate and environmental objectives into criteria for specific economic activities for investment purposes.

It recognises green, or 'environmentally sustainable', economic activities that make a substantial contribution to at least one of the EU's climate and environmental objectives while at the same time not significantly harming any of these objectives and meeting minimum social safeguards.

Principal Adverse Impacts

'Principal Adverse Impacts' are the most significant negative impacts of investment decisions on sustainability factors relating to environmental, social and employee matters, respect for human rights, anti-corruption, and anti-bribery matters.

Sustainability Risks

Every fund is exposed to some degree of sustainability risks. If a sustainability risk materialises, the impact on the fund would depend on how the event impacts on the price of the asset (for example bond, equity, property or cash) that the fund invests in. A fund diversified across multiple asset classes and regions will lower the potential adverse impact on the return if a sustainable event materialises.

Important Information

While we believe the information set out is reliable, we cannot guarantee its accuracy. Mention of specific assets does not constitute an offer or recommendation to invest in those assets. Please talk to your financial broker or advisor and refer to the fund information available on our website www.royallondon.ie for the key features of the fund, charges, risks associated with investing and for a description of the stated risk profile.

Warning: If you invest in this product you may lose some or all of the money you invest.

Warning: Past performance is not a reliable guide to future performance.

Warning: The value of your investment may go down as well as up.

Warning: This fund may be affected by changes in currency exchange rates.



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