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.

Investment Fund Services

IFSL Titan Balanced Fund A Shares

A Sub-fund of the IFSL Titan NURS OEIC (Accumulation GB00BT9LYP97)

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, on a medium risk basis.

Policy: The Fund will invest directly into a range of asset classes across different industries and geographical regions, however not all asset classes may be held at all times. This will include:

- Between 50% and 70% in shares of companies.
- Up to 50% in bonds.

The Fund will also hold up to 20% in alternatives, such as: property, through REITS which are real estate investment trusts, commodities (for example gold and oil), through exchange-traded commodities (ETCs), structured products (which are a type of fixed-term investment where the amount you earn depends on the performance of a specific market or asset), money market instruments (which are short term loans) and regulated funds that employ alternative or complex strategies, uncorrelated to shares and bonds (which themselves may employ derivative strategies, which are instruments whose returns are linked to another asset, market or other variable factor), to provide diversification within the portfolio.

Bonds, which are loans typically issued by companies, governments and other institutions, 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. Sub-investment grade bonds will be limited to 20% of the Fund.

The above asset classes may also be held indirectly through other funds, exchange traded funds (ETFs) and ETCs which may include those managed by the Authorised Corporate Director, the Investment Manager or one of their associates. Investment through other funds, ETFs and ETCs will not be more than 15% of the Fund.

The Fund may hold up to 20% in cash.

The Fund can use derivatives or forward transactions, instruments whose returns are linked to another asset, market or other variable factor, such as index linked options, for efficient portfolio management purposes including the reduction of risk (hedging).

The funds purchased may also have the ability to use derivatives to varying degrees.

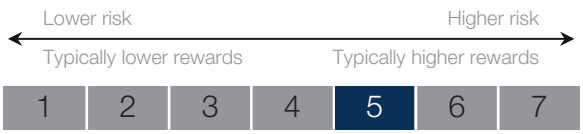
The Investment Manager aims to create a blend of investments, that together achieve a balance of increasing in value and limiting the potential for losses in times of market volatility.

Assessing performance: Given the Fund's multi-asset class focus, a blend of sectors provided by the Investment Association (IA) is used to help compare performance, these sectors are: IA Standard Money Market sector (2%), IA Sterling Corporate Bond Sector (17.5%), IA Strategic Bond sector (17.5%), and IA Global Equity sector (63%).

Information about the Fund's performance compared to this blend is included on the fund fact sheet. Performance data is also included in the Fund's Value Assessment Report and on this document when the Fund has been in existence for more than one calendar year.

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



Investments can go up and down in value and you could get back less than you put in.

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.

This Fund has been measured as 5 because its investments have experienced moderate to high 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 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 (a fast-growing economy with increased global trade, but isn't yet considered fully developed). Investments in these countries can be more volatile and less predictable than in more established markets, increasing risk.

Fixed income risk: The Fund may be exposed to bonds. The value of these investments can rise or fall due to factors including interest rates, inflation expectations and concerns about the borrower's ability to repay.

Foreign exchange (currency) risk: The Fund may be exposed to overseas markets and may be affected by changes in currency exchange rates.

Sub-investment grade bond risk: There is a greater chance that sub-investment grade bond issuers may not be able to pay income or repay the debt.

Liquidity risk: In difficult market conditions, the Fund may struggle to sell some investments at a fair price, or at all, due to reduced availability of buyers and sellers. This could reduce the Fund's value if investments cannot be sold at a fair price or may cause delays in getting your money back, when you want to sell.

Counterparty risk: The Fund relies on banks and other financial firms to carry out certain services. If one of these firms fails to meet its obligations, the Fund could lose money.

Derivative risk: The Fund may use financial contracts (known as derivatives) to manage risks, reduce costs, or improve returns. However, these strategies may not work as intended.

Operational risk: Failure in systems, people, or processes connected with the Fund's operation, including those related to the safekeeping of the Fund's investments, could lead to losses or inconvenience for 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. In some cases you may pay less - you can find this out from your financial adviser.

The ongoing charges figure is based on expenses as at 31/05/2026. This 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 shares in another collective investment undertaking.

For more information about charges, please see Section 26 - 29 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	None

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

Charges taken from the fund over each year

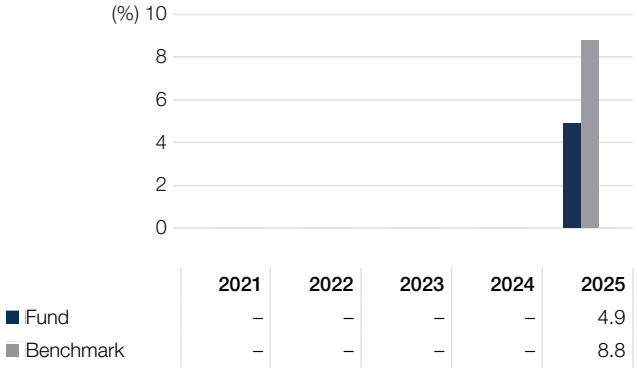
Ongoing Charges	0.70%

Charges taken from the fund under certain conditions

Performance Fee	None

Past Performance

Historic performance to 31 December 2025



	2021	2022	2023	2024	2025
Fund	–	–	–	–	4.9
Benchmark	–	–	–	–	8.8

Past performance is not a reliable indicator of future performance; the value of your investment and any income from it can go down as well as up and you may get back less than you put in.

Performance returns are based on the net asset value with distributable income reinvested and takes account of all ongoing charges, but not entry and exit charges. The past performance of this share class is calculated in GBP.

This Fund was launched on 18 October 2024.

This share class was launched on 18 October 2024.

Benchmark: The Fund's performance can be compared to the composite blend of indices: IA Standard Money Market sector (2%), IA Sterling Corporate Bond Sector (17.5%), IA Strategic Bond sector (17.5%), and IA Global Equity sector (63%).

Practical Information

If you wish to sell all or part of your investment please write to us at Investment Fund Services Limited, PO BOX 13586, Chelmsford, CM99 2GS or telephone 0808 178 9321. Your deal will be placed at the next valuation point after we receive your instruction.

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.

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.

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.

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.

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.

This Fund is authorised and regulated by the Financial Conduct Authority in the UK.
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This key investor information is accurate as at 02.09.2026