Schroders

Key Information Document

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Schroder Income Growth Fund plc

ISIN: (GB0007915860)

This product is listed on the London Stock Exchange, and governed by its Board of Directors. The Board has appointed Schroder Unit Trusts Limited as its investment manager, and to prepare this Key Information Document. Schroder Unit Trusts Limited is a member of the Schroders Group and is authorised and regulated by the Financial Conduct Authority (FCA). For more information on this product, please refer to www.schroders.co.uk/incomegrowth or call 0800 182 2399.

This document was produced on 15/12/2025.

You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Type

This is a closed ended investment trust.

Investment Objective and Policy

Investment Objective: The Company's principal investment objectives are to provide real growth of income, being growth of income in excess of the rate of inflation, and capital growth as a consequence of the rising income.

Investment Policy: The investment policy of the Company is to invest primarily in above-average yielding UK equities but up to 20% of the portfolio may be invested in equities listed on recognised stock exchanges outside the UK. If considered appropriate, the Company may use equity related instruments such as convertible securities and up to 10% of the portfolio may be invested in bonds. In addition, up to 20% of total income may be generated by short-dated call options written on holdings in the portfolio. Put options comprising short term exchange-traded instruments on major stock market indices of an amount up to the value of the Company's borrowings may be utilised.

Benchmark: The Company aims to achieve growth in excess of the FTSE All-Share Total Return in sterling over the longer term.

Distribution Policy: This share class pays a quarterly distribution at a variable rate based on gross investment income.

Intended retail investor

This product may be suitable for retail investors seeking a longer term investment in UK shares as part of a diversified portfolio, who have at least a basic knowledge of stock market investing and are able to understand the product's strategy, characteristics and risks in order to make an informed decision to invest and have sufficient resources to bear any loss which may result from the investment.

Currency: The sub-fund currency is GBP. The share class currency is GBP.

You can get further information about the Company, details of the Company's share price and copies of the Report and Accounts and other documents published by the Company as well as information on the Directors, Terms of Reference of Committees and other governance arrangements from **www.schroders.co.uk/incomegrowth**. A paper copy of these documents is available free of charge upon request. You can also refer to this website for additional information such as announcements made by the Company to the market, details on "How to invest", as well as on remuneration policy.

What are the risks and what could I get in return?

Risk indicator

The risk indicator assumes you keep the product for 5 years. The risk is considered to be higher if the holding period is shorter.

You may not be able to sell your product easily or you may have to sell at a price that significantly impacts on how much you get back.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 5 out of 7, which is a medium-high risk class.

The Company is in this category because it can take higher risks in search of higher rewards. This category rates the potential losses from future performance at a "medium" level, and poor market conditions will likely cause shareholders to lose money.

The following factors serve to increase risk and may lead to higher volatility in the Company's share price: it invests predominantly in the securities of a single country; it invests in a relatively small number of stocks; it may use derivatives for specific investment purposes; and it has borrowed (or "geared") to purchase assets.

Liquidity risk: In difficult market conditions, the fund may not be able to sell a security for full value or at all. This could affect performance and could cause the fund to defer or suspend redemptions of its shares.

You can find more information about the other risks in the prospectus at: www.schroders.co.uk/incomegrowth

Investment performance information

Future returns on your investment will be determined by the performance of the shares held in the Company's portfolio. Such performance may be positive or negative, depending on a number of factors such as profitability, management and financial health of the underlying companies and general movements in the stock markets, principally the UK stock market. Given the Company is listed on the London Stock Exchange, general market movements affecting UK listed companies may also impact performance of the product. General movements in the stock markets could be a result of political, regulatory, market, economic or social developments at a local, regional and global level.

The most relevant benchmark for measuring the products performance is its referenced benchmark, the FTSE All Share Index measured in sterling. This benchmark has been selected because its underlying stock components are representative of the type of companies in which the Company is likely to invest. However, the Company may invest in other shares that are not part of the benchmark. As a result, the performance and volatility of the Company's shares may vary from that of the benchmark.

What could affect my return positively?

Higher returns may be generated where the UK stock market generally rises in value and/or UK income focused shares in particular increase in value. Such conditions could therefore lead to an investment gain in the product.

What could affect my return negatively?

Lower returns may be generated where the UK stock market generally falls in value and/or UK income focused shares in particular decrease in value. Such conditions could therefore lead to an investment loss in the product.

The product does not have a maturity date. In difficult market conditions, investors may receive less than the amount they invested on a sale of the product. Under severe market conditions, for example a significant fall in the value of the UK stock market, investors may receive considerably less than the amount they invested on a sale of the product and, in an extreme situation, may lose all of their money invested in the product.

What happens if Schroder Unit Trusts Limited is unable to pay out?

You may sell your shares at any time on the London Stock Exchange using your broker. Your shares are sold to another buyer in the market without recourse to the Company. If the Company goes into liquidation the investments will be sold and you will receive your pro rata share of the proceeds after settlement of any liabilities. You would not be entitled to compensation from the Financial Services Compensation Scheme.

What are the costs?

Costs over time

This disclosure reflects the FCA's announcement on 19 September 2024 that Investment Trusts are no longer required to provide historical cost disclosures under the PRIIPs Regulation.

As a listed company, details of the Company's operating costs are included in the annual report and accounts. In line with the Association of Investment Companies ("AIC") guidelines, the Company provides an Ongoing Charges Figure ("OCF"). The OCF is calculated annually as a percentage of the average net assets and offers an indication of the underlying, recurring operating costs of the Company. For the year ended 31 August 2025, the OCF was 0.78%. Further details regarding the calculation of the OCF and information on wider costs are available in the annual report, which can be found at the Companies website www.schroders.com/en-gb/uk/individual/funds-and-strategies/investment-trusts/

Please note, the OCF is not an additional fee that shareholders must pay directly to the company. The Reduction in Yield (RIY) illustrates the impact the total costs that you pay, including one-off, ongoing and incidental expenses, may have on your investment return.

Investment £10,000.00			
Scenarios	**If you cash in after 1 year**	**If you cash in after 3 years**	**If you cash in at 5 years**
Total costs	**£0.00**	**£0.00**	**£0.00**
Impact on return (RIY) per year	**0.00%**	**0.00%**	**0.00%**

The person selling or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Composition of costs

The table below shows:
- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period;
- the meaning of the different cost categories.

Cost Composition

This table shows the impact on return per year			
One-off costs	**Entry costs**	0.00%	The impact of the costs you pay when entering your investment. Neither the investment manager nor the Company makes any charges when you purchase your investment. Stamp Duty Reserve Tax (SDRT) of 0.5% is payable if UK shares are purchased on the secondary market.
	Exit costs	0.00%	The impact of the costs when exiting your investment. Neither the investment manager nor the Company makes any charges when you sell your investment.
Ongoing costs	**Portfolio transaction costs**	0.00%	The impact of the costs of us buying and selling underlying investments for the product. None of these costs are paid directly by you to the Company or its investment manager. Please note that these costs are incurred by the Company and are disclosed in the annual report.
	Other ongoing costs	0.00%	The impact of the costs that we take each year for managing your investments. None of these costs are paid directly by you to the Company or its investment manager. Please note that these costs are incurred by the Company and are disclosed in the annual report.
Incidental costs	**Performance fees**	0.00%	No performance fees are applied.
	Carried interests	0.00%	No carried interest is applied.

How long should I hold it and can I take money out early?

In order to seek to minimise the effect of shorter term cyclical fluctuations in the market, the recommended minimum holding period for the Company's shares is at least 5 years. Shares in the Company may be bought and sold at any time on the London Stock Exchange using your broker.

How can I complain?

Should you wish to complain about your investment in the Company or any aspect of the service provided to you by Schroders, please write to the Board c/o the Company Secretary at 1 London Wall Place, London EC2Y 5AU, or send an email to: investorservices@schroders.com.

If you have a complaint about financial advice you have received in relation to the Company, or the service you have received when placing transactions in the Company through a third party, please direct your complaint to your adviser or third party accordingly.

Other relevant information

Depending on how you buy the fund you may incur other costs, including broker commission, platform fees and Stamp Duty. The distributor will provide you with additional documents where necessary.

Tax legislation: The Company is subject to UK tax legislation which may have an impact on your personal tax position.

This Key Information Document is updated at least every 12 months, unless there are any ad hoc changes.

The cost and risk calculations included in this Key Information Document follow the methodology prescribed by the rules of the FCA.