

**keyfacts**<sup>®</sup>

# Newton Real Return Fund

Income

GB0006780323

Available for investment

This document forms an integral part of the Key Features Document and should be read alongside it.

HSBC Bank plc is the Account Manager for the Funds Portfolio and ISA Funds Portfolio. The Financial Conduct Authority is the independent financial services regulator. It requires us, HSBC Bank plc, to give you this important information.

The minimum investment amount for each instruction to purchase Fund Shares is £100.

Funds are designed to be a medium to long term investment. Such investments can fall in value and you may get back less than you originally invested.

We source information about the fund from published material such as brochures and prospectuses as well as content from the fund provider's website.

Information relating to the risks associated with investing in this fund can be found in the Key Features Document and the Key Investor Information Document or simplified prospectus for this fund.

The information in the Key Investor Information Document or simplified prospectus, where available, is based on investing directly with the fund provider. As you are investing through HSBC Bank plc rather than directly with the fund provider you should be aware that certain information in these documents will differ to the information shown below. In particular the charges may be presented in a different way.

<b>Investment aim</b>	The objective of the Sub-Fund is to achieve significant real rates of return in sterling terms predominantly from a portfolio of UK and international securities. The Sub-Fund may also invest in deposits, approved money market instruments, derivative instruments, forward transactions and collective investment schemes.
<b>Available within an ISA Funds Portfolio</b>	Yes
<b>Authorised Corporate Director or Unit Trust Manager*1</b>	BNY Mellon Fund Managers Limited
<b>FCA Registration Number of Authorised Corporate Director or Unit Trust Manager</b>	122007
<b>Depository or Trustee*1</b>	National Westminster Bank Plc
<b>Custodian*1</b>	National Westminster Bank PLC
<b>Dealing deadline</b>	10:29 am each business day
<b>Valuation Point</b>	12:00 noon on each business day
<b>Settlement period</b>	3 business days
<b>Pricing Basis</b>	Single A dilution adjustment may be made in certain circumstances. Refer to the Key Features Document for an explanation.
<b>Ex-dividend dates</b>	31 July, 31 December
<b>Distribution dates</b>	28 February, 30 September
<b>Distribution type</b>	Dividend
<b>Initial Charge</b>	0%
<b>Annual Management Charge*2</b>	1.00%
<b>Where Annual Management Charge is taken from</b>	Capital
<b>Amount of Annual Management Charge paid to HSBC Bank plc*2</b>	50%
<b>Total expenses*3</b>	1.11%
<b>Account Fee*4</b>	Not applicable
<b>Legacy or clean share/unit class*5</b>	Legacy
<b>Upcoming changes to fund</b>	No upcoming changes

\*1 The Authorised Corporate Director or Unit Trust Manager is authorised and regulated by the Financial Conduct Authority. The Depository or Trustee is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Custodian is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

\*2 The Annual Management Charge is a percentage of the value of the fund and is payable to the fund provider for the management of the fund. For legacy share/unit classes a percentage of the Annual Management Charge is paid by the fund provider to HSBC Bank plc.

\*3 The total expenses are the annual operating costs of the fund and include the AMC and some other expenses. It does not include the initial charge, any dealing costs incurred by the fund and any interest on borrowing within the fund. The total expenses are variable and are recalculated periodically by the fund provider. A more recent figure may be available from the fund provider. If an Account Fee is payable in respect of this share class, it will be payable to us and will apply in addition to the total expenses shown.

\*4 An Account Fee will be payable by you for the services we provide when arranging the sale and purchase of fund shares in clean share classes as well as custody and administration of those fund shares when they are held in your Account. The Account Fee does not apply to holdings of Fund Shares in legacy share classes.

\*5 Legacy - These are share classes that include both the fund provider's charge for managing the fund and the amount the fund provider pays to us for administration and introducing the business to them within their Annual Management Charge. An alternative share class with a lower Annual Management Charge may be available for this fund either through the Global Investment Centre or directly from the fund provider. Clean - These are share classes which only include the fund provider's charge for managing the fund within their Annual Management Charge. You will pay us separately for our services through an Account Fee.

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**Issued by HSBC Bank plc**

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