

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.

Royal London UK FTSE4Good™ Tracker Trust (Accumulation - Class A Shares)

ISIN: GB00B05Q3G94

This Fund is managed by RLUM Limited

Objectives and investment policy

Objective The investment objective is to provide capital growth over the medium to long term principally by tracking the performance of the FTSE4Good™ UK Index.

Policy The Fund invests in the shares of companies that are included in the FTSE4Good™ UK Index. The FTSE4Good™ UK Index selects investments to be included in the index in accordance with its own ethical criteria. The Fund may use derivatives for efficient portfolio management purposes.

The Fund aims to closely replicate the benchmark. However perfect replication can result in unnecessary and costly trading which may outweigh the benefit. The Fund uses an optimiser to help construct a portfolio designed to track the performance of the benchmark without necessarily holding all the constituents in their exact benchmark weights. It generates efficient rebalancing and cash flow trades and gives flexibility not to trade every index or cash flow event. In practice, the Fund holds most of its benchmark's names as well as having holdings in futures and cash.

Recommendation This Fund may not be appropriate for investors who plan to withdraw their money within five years. You should aim to keep your units for at least five years, although you can sell them at any time.

Concepts to understand

Derivative A financial instrument whose price is dependent upon or derived from one or more underlying asset.

Efficient Portfolio Management An investment technique that allows the use of derivatives for at least one of the following purposes: to increase the value of the Fund; to protect the value of the Fund or to reduce the risks of certain investments.

UK companies Companies which are established in the UK or which carry out a significant part of their business activities in the UK.

You can buy and sell your shares on each working day, except public holidays, at 12:00 noon if you tell us before 12:00 noon that you want to do so. Instructions received after 12:00 noon will be processed at 12:00 noon on the following working day.

The following share classes are available for the Fund: Accumulation A. If this is an income share class, any net income will be paid out to you. If this is an accumulation share class, any net income will be reinvested in the Fund.

Risk and reward profile



The risk and reward indicator is not a measure of the expected rise or fall in capital but shows how sharply the Fund's share price has gone up and down historically.

A fund whose share price has experienced sharp or large increases or decreases will sit in a higher risk category, whereas a fund whose share price has experienced small or gradual increases or decreases will sit in a lower risk category.

The Fund is shown in risk category 5 because its unit price has shown a medium to high level of volatility historically. As an investment, bonds are typically more volatile than money market instruments but less volatile than shares. This Fund has historically been primarily invested in shares.

The indicator is calculated using a standard methodology that is used by all companies offering such funds in Europe.

The risk/reward indicator is an estimate and not a guarantee. Going forward, the Fund's actual volatility could be higher or lower, and its rated risk/reward profile could change. The lowest risk category does not mean the investment is risk free.

The risk indicator does not adequately capture the following risks, which are materially relevant to the Fund:

Concentration Risk: Funds which invest in a smaller number of securities can carry more risk than funds spread across a larger number of companies. To the extent that the Fund has exposure to an issuer, geographical area or type of security that is heavily affected by an event, either positive or negative, its value may rise or fall.

For more about fund risks, see the risk factors section in the full Prospectus (<http://www.rlam.co.uk/Fund-Performance—Prices/>)

Charges

The entry and exit charge is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

One-off charges taken before or after you invest:

Entry charge 5.00%

Exit charge 0.00%

Charges taken from the fund over a year:

Ongoing charge 1.50%

Charges taken from the fund under specific conditions:

Performance fee none

The charges you pay are used to pay the costs of running the Fund. These charges reduce the potential growth of the investment.

The ongoing charges figure is based on expenses as at 31 December 2015. This will vary from year to year. It includes the annual management charge (1.50%) and the additional costs of managing the Trust, such as the Trustee's fees and expenses and audit fees but excludes portfolio transaction costs.

For more information about charges please see the Fund's prospectus, available at www.royallondongroup.co.uk/RLCIS/Investments/ISAs-and-Unit-Trusts/Unit-Trust-prices/.

Past performance

This chart shows the percentage change in value of a lump sum investment, with ongoing charges deducted and any income added back to the Fund over the last 10 years. These results do not reflect any entry charges you might have to pay.

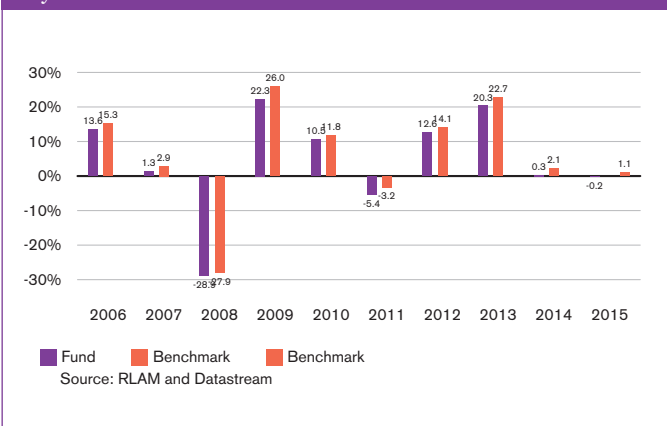
Past performance is not a guide to future performance.

Remember that the value of an investment as well as any income generated from it can go down as well as up.

Performance of these units is calculated in Pounds Sterling.

This Fund was launched on 18 September 2003.

Royal London UK FTSE4Good™ Tracker Trust in GBP



Practical information

Trustee: HSBC Bank plc

Additional Information: This Key Investor Information Document (KIID) may not contain all the information you need. For additional information on the Fund (including the Supplementary Information Document), on other share classes of this Fund and on other funds, or to obtain a free copy of the Fund's Prospectus or the annual and semi-annual shareholder reports, call the information line or write to Royal London Asset Management Limited, details of which are below. Alternatively, visit www.rlam.co.uk. The Prospectus and shareholder reports are in English.

This KIID describes one share class of the Fund. The Prospectus and annual and semi-annual shareholder reports are prepared for the entire Fund across all share classes.

For fund performance and most recent share price, go to www.rlam.co.uk

Should you wish to switch share classes or funds, please see the "Switching" section of the Prospectus for details.

Tax: Investors should note that the tax legislation that applies to the Fund may have an impact on the personal tax position of their investment in the Fund.

Contact your adviser to discuss tax treatment, suitability of this investment, and other questions.

Notices: RLUM Limited may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Fund.

This Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority (FCA).

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A member of the Investment Association

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