

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.

YFS JM Finn Conservative Portfolio

(Sub-Fund of YFS JM Finn Portfolios)

Share Class: Class A Accumulation Shares

ISIN Code: GB00BP39C356

Authorised Corporate Director (ACD): Yealand Fund Services Limited

Investment Objective and Policy

The objective of the YFS JM Finn Conservative Portfolio is to provide capital growth and income, over rolling ten-year periods (net of fees), by investing in a diversified range of assets and markets worldwide.

The Fund will adopt a conservative risk investment strategy, investing in any sector and in any geographic area.

To achieve the objective the investment policy is to invest in global equities and corporate or government bonds either directly or indirectly. The Fund may also invest in alternative assets which may include funds that use absolute return strategies or funds that invest indirectly in real estate, or indirectly in commodities. The Fund may also invest in warrants, money market instruments, cash, near cash and deposits. The Fund may invest indirectly in regulated Collective Investment Schemes ("CIS"), exchange traded funds, or investment trusts, which are managed by the ACD, the Portfolio Manager or their associates.

The typical allocation of the Fund to each of these asset classes is set out in middle column in the table below. The Fund's asset allocation will remain within these typical allocations in normal market conditions (where markets are operating efficiently and reflecting their fair value).

The allocation to each of these asset classes may however be higher or lower in line with the range below (right hand column in the table) when the Portfolio Manager considers this appropriate to respond to and manage macroeconomic conditions (such as fiscal, natural, or geopolitical events that broadly affect a regional or national economy) or to protect returns or reduce downside risk.

Asset Class	Typical Allocation %	Range %
Equity	35-45	30-50
Debt	35-45	30-50
Alternatives	10-20	5-25
Cash	0-5	0-10

The Fund may enter into derivatives and forward transactions for the purposes of efficient portfolio management (including hedging). The use of derivatives is expected to be limited.

A Glossary of Definitions which provides definitions to some of the technical language used in this document is available from www.yealand.com/policies.

Dealing frequency

Shares in the Fund may be bought or sold before 12pm on every business day.

Distribution policy

Any income is accumulated quarterly.

Target Market

The Fund is suitable for an investor with a medium-low risk appetite seeking to achieve capital growth who is committed to a long term investment in the Fund (a minimum of ten years). The Fund is unlikely to be compatible with the requirements of an investor:

- looking for a guaranteed return; or
- seeking full capital protection; or
- who does not have sufficient resources to bear any loss resulting from the investment; or
- who is not able to evaluate the risks and merits of the Fund; or
- with a shorter term investment horizon.

Risk and reward profile



The calculation of the risk and reward indicator is based on 5 years of historical (actual or simulated) information so may not be a reliable indication of the future risk profile of the Fund.

The risk category shown is not a target or a guarantee and may change over time. Investors are advised that the lowest category does not mean a risk free investment.

The risk indicator for this Fund reflects the following:

The value of investments in the Fund and the income from them may go down as well as up and you may not get back your original investment when you sell your shares.

During unusual market conditions, the risks normally experienced by the Fund may increase significantly, and in addition, the Fund may be subject to the following risks.

Counterparty risk: The Fund could lose money if an entity with which it does business becomes unwilling or unable to honour its obligations to the Fund.

Currency risk: Even with the use of hedging techniques, changes in currency exchange rates could adversely affect Fund performance.

Default risk: The issuers of certain bonds could become unable to make payments on their bonds.

Liquidity risk: During difficult market conditions, some securities may become hard to value or sell at a desired price.

Management risk: Investment management techniques that have worked well in normal market conditions could prove ineffective or detrimental in extreme market conditions.

For full details of all the risks that could affect the Fund, please refer to the Prospectus.

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Charges

The ACD receives an annual fee, which is included in the ongoing charges shown here. Ongoing charges are the same for all investors in the same class.

For more information about charges, please see the “Charges” section in the Fund’s Prospectus which is available from the ACD.

Charges taken from the Fund over a year:

Ongoing charges 1.08%

The Ongoing charges figure is based on expenses as at 30 September 2025 and this figure may vary. Actual charges will appear in the next annual report.

One-off charges taken before or after you invest:

Entry charge None

Exit charge None

Charges taken from the Fund under specific conditions:

Performance fee None

Past performance

Fund launched: 25 February 2025

As the Fund has been in existence for less than one year no past performance data is available.

Practical information

Depositary - NatWest Trustee & Depositary Services Limited

This Key Investor Information Document (KIID) may not contain all the information you need. For additional information on the Fund, on other share classes of this Fund and on other Funds managed by Yealand Fund Services Limited, or to obtain a free copy of the Fund’s Prospectus or the latest Report and Accounts, call the information line or write to the registered office, details of which are below. The Prospectus and shareholder reports are in English.

YFS JM Finn Conservative Portfolio is a sub-fund of the YFS JM Finn Portfolios, an “umbrella OEIC”. Where there is more than one Fund in an umbrella OEIC, each Fund is treated as a separate entity. The Fund complies with the 21 December 2011 statutory instrument, no 3049. This established the “Protected cell” regime for umbrella OEICs and provides, “Segregated sub-fund liability” which means the assets of any single sub-fund cannot be used or claimed upon to settle or offset the liabilities of another sub-fund, or the umbrella itself.

For recent share prices go to www.yealand.com.

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.

Yealand Fund Services 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.

Details of the ACD’s most recent remuneration policy, including a description of how remuneration and benefits are calculated and the identities of the persons responsible for awarding remuneration and benefits, are available at www.yealand.com/important-information/. A paper copy is available free of charge upon request.

This Key Investor Information Document is accurate as at 16 February 2026.

Yealand Fund Services Limited

Fountain Suite B, Lynch Wood Park, Lynch Wood, Peterborough, Cambridgeshire, PE2 6FZ

Telephone: 0345 850 0255

Email: ta@yealand.com

www.yealand.com

This fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority.

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