

This document provides you with the 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.

WS Resilient MM Balanced Managed Fund (the "Fund"),

a fund within WS Resilient Investment Funds  
Waystone Management (UK) Limited is the Authorised Corporate Director of the Fund.

X Accumulation (ISIN: GB00B2RHRS47)

Objective and Investment Policy

Objective

To achieve a total return (the money made or lost on an investment from the combination of income and capital growth) after all costs and charges have been taken, over any five year period.  
There is no guarantee that the objective will be met over any time period and you may get back less than you invest.

Investment Policy

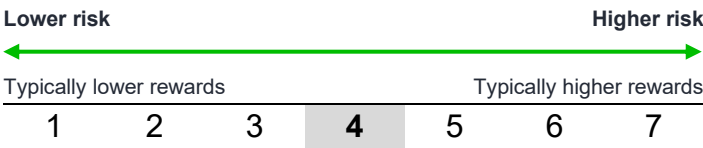
To invest at least 80% of the Fund worldwide in the following asset classes: equities (company shares), bonds (for example, loans to either a company or government that pay interest), Hedge Fund strategies, property, infrastructure, commodities (for example gold) private debt and private equity.  
The Fund may also invest up to 20% in money market instruments (which are short term loans that pay interest) and cash.  
The Fund can invest across different geographic areas and industry sectors without limitation and the exposure to equities (company shares) will range from 40% to 85% of the Fund.  
The Investment Manager determines the mix of asset classes and geographic areas to achieve the Fund's objective, and then on an ongoing basis assesses economic conditions and market opportunities and will adjust the amount invested in the different asset classes, geographic areas

and industry sectors accordingly.

Other features of the Fund:

- The Fund is actively managed. The Investment Manager uses its expertise to select investments for the Fund and has the discretion to invest without the need to adhere to a particular benchmark.
- The Fund can invest in other funds (including those managed by the Manager, the Investment Manager and its associates).
- You can buy and sell shares in the Fund on each business day.
- Any income generated from the Fund is reinvested and reflected in the value of your investment.
- When the Fund invests in the following asset classes this will be indirect, for example, by buying other Funds: commodities, hedge Fund strategies, infrastructure, property, precious metals, private debt and private equity.
- Whilst the Fund can invest in different asset classes it may not have exposure to all asset classes at all times.
- In extraordinary market conditions which could result in significant loss, the Fund has the ability to invest 100% in lower risk assets such as cash.
- Recommendation: This Fund may not be suitable for investors who plan to withdraw their money within 5 years. More information on the management of this portfolio can be found at [www.waystone.com](http://www.waystone.com).

Risk and Reward Profile



This indicator shows how much the Fund has risen and fallen in the past, and therefore how much the Fund's returns have varied. It is a measure of the Fund's volatility.  
The higher a Fund's past volatility, the higher its position on the scale and the greater the risk that investors may have experienced losses as well as gains.  
The Fund has been classed as 4 because its volatility has been measured as average.  
This indicator is based on historical data and may not be a reliable indication of the future risk profile of the Fund.  
The risk and reward profile shown is not guaranteed to remain the same and may change over time.  
The lowest number on the scale does not mean that the Fund is risk-free.  
The value and income from the Fund's assets may go down as well as up. This will cause the value of your investment to fall as well as rise.

- Currency Risk: As the Fund invests in overseas securities, movements in exchange rates, when not hedged, cause the value of your investments to increase or decrease. Currency hedging, where applied, may not fully eliminate this risk and mismatches can occur.
- Emerging Markets Risk: The Fund may invest in emerging markets, which are markets in developing countries. These markets may be more volatile than developed markets and may have less well-developed regulatory systems and disclosure standards. Emerging markets may have more political and economic risks that may result in large and frequent price movements. There is also a higher risk of liquidity issues or counterparty defaults, which could cause a loss to the Fund.
- Counterparty Risk: The failure of a firm involved in a transaction with the Fund or providing services to the Fund may expose the Fund to financial loss.
- Bonds Risk: The Fund may invest in bonds, these are affected by trends in interest rates and inflation. If interest rates go up the value of capital may fall and vice versa. Inflation will also decrease the real value of investment. The value of a bond is also affected by its perceived credit risk.

For more information about the Fund's risks, please see the Risk Factors section of the prospectus which is available at [www.waystone.com](http://www.waystone.com).

## Charges for this Fund

The charges you pay are used to cover the costs of running the Fund, including marketing and distribution. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry Charge	None
Exit Charge	None
This is the maximum that might be taken out of your money before it is invested/before the proceeds of your investment are paid out. In some cases, you may pay less. Please check with your financial adviser or distributor for the actual charges.	
Charges taken from the Fund over the year	
Ongoing Charges	1.14%
Charges taken from the Fund under certain specific conditions	
Performance Fee	None

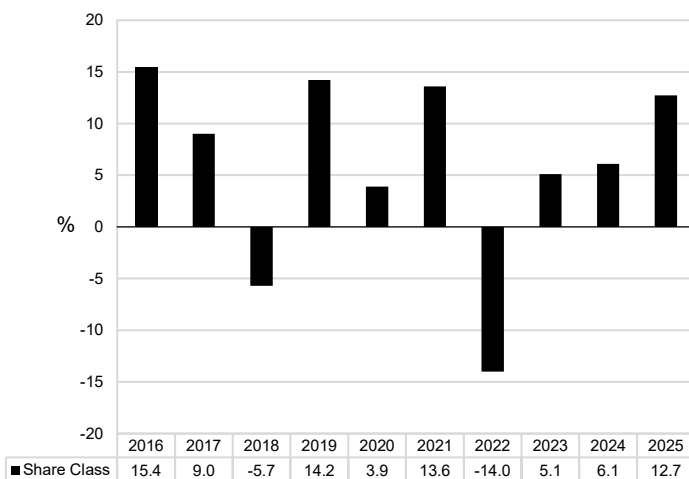
The ongoing charges figure is based on expenses as at 30 November 2025. This figure may vary from year to year.

The ongoing charges are taken from the income of the Fund. They exclude portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling units in another collective investment undertaking.

You may also be charged a dilution adjustment (an adjustment to cover dealing costs incurred by the Fund) on entry to or exit from the Fund.

For more information about charges (including any charges applied to the offset dealing costs), please refer to the Fund's Prospectus, available at [www.waystone.com](http://www.waystone.com).

## Past Performance



Past performance is not a guide to future performance.

The past performance in the chart is net of tax and charges but excludes any entry or exit charges that may apply.

The Fund was launched on 11 August 2008. This share class was launched on 11 August 2008.

Past performance is calculated in GBP.

The Fund was launched in August 2008 as Resilient 5 Fund and has since been re-named to CF Resilient 5 Fund and latterly LF Resilient MM Balanced Managed Fund.

## Practical Information

### WS Resilient Investment Funds

This key investor information document describes the Fund. The prospectus and periodic reports are prepared for the entire Fund.

### Documents

You can obtain further detailed information regarding the Fund's latest Value Assessment report, its Prospectus, latest annual reports and any subsequent half yearly reports free of charge from the Authorised Corporate Director by calling 0345 922 0044 or visiting [www.waystone.com](http://www.waystone.com) and also by request in writing to Waystone Management (UK) Limited, PO Box 389, Darlington, DL1 9UF.

Details of Waystone Management (UK) Limited remuneration policy (including a description of how remuneration and benefits are calculated and the composition of the remuneration committee) are available at [www.waystone.com](http://www.waystone.com) or by requesting a paper copy free of charge (see above for contact details).

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

This key investor information is accurate as at 10/02/2026.

### Prices of shares and further information

You can check the latest prices by calling 0345 922 0044 or by visiting our website [www.waystone.com](http://www.waystone.com).

### Depository

The Bank of New York Mellon (International) Limited is the trustee or depository of the Fund.

### Tax

UK tax legislation may have an impact on your personal tax position.

### Liability

Waystone Management (UK) 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.