

# Key Information Document

KID ID: 5AF29B797D

London Finance &  
Investment Group  
PLC

## 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 investment product and to help you compare it with other products.

## Product

**London Finance & Investment Group PLC ('Lonfin' or the 'Company')**

**ISIN: GB0002994001**

**Contact details:** <http://www.city-group.com/london-finance-investment-group-plc>; or tel: +44 (0)20 7796 9060

**Competent Authority:** UK Financial Conduct Authority      The Key Information Document was produced 2021-04-01

## What is this product?

**The information contained in this Key Information Document ('KID') and the methodologies for calculating risks, costs and potential returns are prescribed by EU Rules.**

**Product Type:** The Company is a closed-ended investment company whose Ordinary Shares of 5 pence each are listed and traded on the London Stock Exchange. The Company's Ordinary Shares are therefore generally available to the general public.

**Objectives:** The objective of the Company is to achieve long term growth of both dividends payable and shareholder funds. The Company aims to maximise the return on your investment through a combination of minority investments in small UK listed and unlisted companies and investments in major listed companies. Gearing will be limited to 70% of the total value of the Company.

**Intended Investors:** The product is intended for small institutional investors and individual retail investors. The product is suitable for investors who have experience in managing their own investments or who wish to appoint a professional asset manager.

The Company's Ordinary Shares are bought and sold on the London Stock Exchange. Typically, at any given time on any given day, the price an investor pays for an Ordinary Share will be higher than the price at which it could be sold.

**Maturity Date:** There is no fixed maturity date. There is no ability for the Company to terminate shareholdings of investors in the Company unilaterally or automatically.

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



The risk indicator assumes you keep the product for 10 years. The actual risk can vary significantly if you cash in your investment at an early stage and you may get back less.



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 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact on the amount you could get back.

This product does not include any protection against losses due to future market performance so you could lose some or all of your investment. If we are not able to pay out what is owed, you could lose all your investment.

This following table shows the money you could get back over the next 10 years, under different scenarios, assuming that you invest £10,000. The scenarios shown illustrate how your investment could perform. You can compare these scenarios with the scenarios of other products. The scenarios are an estimate of future performance based on evidence from the past and are not an exact indicator of what your returns will be. Your returns will depend on how the market performs and how long you keep the investment. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

### Performance Scenarios

Investment £10,000		1 Year	5 Years	10 Years (RHP)
<b>Scenarios</b>				
<b>Stress Scenario</b>	What you might get back after costs	£4,042	£3,845	£2,415
	Average return each year	-59.6%	-17.4%	-13.2%
<b>Unfavourable Scenario</b>	What you might get back after costs	£8,384	£6,588	£5,409
	Average return each year	-16.2%	-8.0%	-6.0%
<b>Moderate Scenario</b>	What you might get back after costs	£9,948	£9,616	£9,216
	Average return each year	-0.5%	-0.8%	-0.8%
<b>Favourable Scenario</b>	What you might get back after costs	£11,677	£13,882	£15,531
	Average return each year	16.8%	6.8%	4.5%

The figures shown above include all the costs of the product itself but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

### What happens if the Company is unable to pay out?

As a shareholder of a company listed and traded on the London Stock Exchange, you would not be able to make a claim to the Financial Services Compensation Scheme about the Company in the event the Company becomes insolvent. A default by the Company or by any of the Company's underlying investment holdings could affect the value of your investment.

### What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off and ongoing.

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. The figures assume you invest £10,000. The figures are estimates and may change in the future.

**Table 1 - Cost over time**

The person selling you 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.

Investment £10,000	If you cash in after 1 year	If you cash in after half the recommended holding period of 5 years	If you cash in at the recommended holding period of 10 years
<b>Total Cost</b>	£288	£1,472	£3,038
<b>Impact on return (RIY) per year</b>	2.88%	2.87%	2.87%

## Table 2 - 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

This table shows the impact on the return per year			
<b>One-off costs</b>	Entry costs	0.00%	The impact of the costs you pay when entering your investment. This is the most you will pay and you could pay less.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
<b>Ongoing costs</b>	Portfolio transaction costs	0.07%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	2.80%	The impact of the costs that are incurred each year for managing your investments and running the Company.

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

The recommended minimum holding period of 10 years has been selected for illustrative purposes only and reflects the long-term nature of the Company's investment objectives, but investors may elect to sell their investments in the Company on the London Stock Exchange at any time without penalty by the Company. The value of the Company's Ordinary Shares and the income derived from them (if any) may go down as well as up and investors may not get back the full value of their investments. Whilst the Ordinary Shares are traded on the London Stock Exchange, it is possible that there may not be a liquid market in the shares and investors may have difficulty in selling them.

### How can I complain?

If you have a complaint about this product or any matter relating to the Company you should direct your complaint to the Company Secretary, London Finance & Investment Group PLC, 1 Ely Place, London, EC1N 6RY. Alternatively, please contact the Company Secretary on 020 7796 9060 or by email to [mail@city-group.com](mailto:mail@city-group.com)

### Other relevant information

The cost, performance and risk calculations included in this KID follow the methodology prescribed by EU Rules. Depending on how you buy shares in the Company you may incur other costs, including broker commission and Stamp duty.

Other relevant information on the Company can be obtained from the Company's web pages:

<http://www.city-group.com/london-finance-investment-group-plc>