

# FUND INFORMATION FOR WEALTHSELECT



This document provides a summary of information relating to the WealthSelect funds which have been selected by you and your financial adviser, including the specific charges applicable to those funds. You can find out more about Old Mutual Wealth's complete fund range and charges by visiting [www.oldmutualwealth.co.uk/funds](http://www.oldmutualwealth.co.uk/funds).

The information provided on the selected funds is based on an account/bond on Charge Basis 3. This means that the account/bond is subject to the Old Mutual Wealth Service/Product\* Charge and Adviser Charging whereby your financial adviser is paid by fees rather than commission. If you are unsure which Charge Basis applies to your account/bond, please contact your financial adviser or call our Customer Contact Centre on 0808 171 2626.

This does not provide all the important information that may be required to determine the suitability of a particular fund. For more comprehensive information about the way each fund works and its investment risks, please refer to the relevant Key Information Document or Key Investor Information Document available on our website below, or the Simplified/Full Prospectus issued in English by the fund provider.

To find out more about Key Information Documents and Key Investor Information Documents please visit our website [www.oldmutualwealth.co.uk/fund-info](http://www.oldmutualwealth.co.uk/fund-info)

You should read this document in conjunction with your Personalised Key Features Illustration, Key Features Document and the Terms and Conditions for the product you have selected. If you would like further copies of these documents please contact your financial adviser.

Correct as at

11 December 2018

\*The 'Service Charge' and the 'Product Charge' were previously known as the 'Platform Charge'.

# YOUR GUIDE TO THE FUND TABLES

The table and explanatory notes below explain more about the information contained within the fund tables that follow.

## EXECUTION ONLY

If you are choosing funds without using a financial adviser, (known as an 'execution only' transaction) the range of funds you can invest in is limited. You can't invest in funds that are classed as 'complex', shown in the tables as 'No(c)', or those deemed by their fund manager as suitable only for advised transactions, shown as 'No(a)', or funds deemed both, shown as 'No(ca)'. You can invest in funds that are neither complex nor for advised transactions only. These are shown as 'Yes'.

## OBJECTIVE

This tells you what the fund aims to do. These objectives are provided by the various fund management groups concerned – not by Old Mutual Wealth. They tend at times to use technical investment language and terminology. If you need further explanation of these terms, or any other information about the funds, please ask your financial adviser.

## FUND NAME

The name of the investment fund.  
You can Ctrl+F to search for a specific fund name within this guide.

## CATEGORY

Old Mutual Wealth's online investment tools, used by your financial adviser, separate funds into a range of fund categories.

**UK Equity** – UK Equity  
**Gbl Spec** – Global Specialist

**Nth Amer** – North American  
**UK Fixed** – UK Fixed Interest

**European** – European  
**Int Fixd** – International Fixed Interest

**Japan** – Japan  
**Cash/MM** – Cash/Money Market

**Far East** – Far East  
**Property** – Property  
**Emer Mkt** – Emerging Markets  
**Managed** – Managed

These categories will not always align with a fund's sector as defined by the Investment Management Association. For full details of the fund categories and sectors, including their descriptions, please refer to the fund information pages on our website [www.oldmutualwealth.co.uk/funds](http://www.oldmutualwealth.co.uk/funds)

## REIMBURSED REBATE %

This is the annual amount paid back from the fund charges by the fund manager, from which additional units are purchased for your account. This rebate is effectively a discount on the fund manager's charges, negotiated on your behalf by Old Mutual Wealth, expressed as a percentage of the fund value.

## SHARE CLASS

Denotes the share class available as defined by the Fund Manager.

## EFFECTIVE ANNUAL FUND MANAGER CHARGE %

This represents the net annual fund charge, calculated as the TER minus the reimbursed rebate and expressed as a percentage of the fund value.

Where the TER is different for the Inc and Acc versions of the same fund, only the higher Effective Charge is shown.

## BID/OFFER SPREAD % (INC/ACC)

For dual-priced funds, the bid/offer spread is the percentage difference between the purchase (offer) price and the sale (bid) price of the fund. Single-priced funds have a bid/offer spread of 0%, as there is no difference between the purchase and sale price.

Please be aware that the bid/offer spread figures shown in this column may vary slightly, as they are based on prices provided by fund managers which fluctuate daily.

## ISIN (INC/ACC)

This is a unique fund identification number.

## ANNUAL MANAGEMENT CHARGE (AMC) %

The annual charge made by the fund manager, expressed as a percentage of the fund value.

## ONGOING CHARGE FIGURE (OCF)/ TOTAL EXPENSE RATIO (TER) %

The OCF represents the ongoing charges for the fund, which include the fund manager's Annual Management Charge (AMC), see description above, and other charges for services such as keeping a register of investors, calculating the price of the fund's units or shares and keeping the fund's assets safe. This figure may vary. In the majority of cases the figure shown is the OCF, which is increasingly replacing the total expense ratio (TER) as the preferred way to represent fund charges. Where the figure supplied by the fund manager is the TER, that is the figure we use. The TER gives an indication of the annualised total expenses, which is the fund manager's Annual Management Charge plus any additional expenses to cover items such as bank and audit charges and trustee fees. Such charges vary from year to year. In addition, where they apply, Old Mutual Wealth adds an estimate of the performance related fees and property expense ratio figures to the OCF/TER figures provided by the fund manager. Please see the sections immediately after the funds list table for details. As such, the number displayed here may differ from that which is available from the fund manager. Such charges vary from year to year.

Fund Name	Objective	Category	Special Risk Factors	INC/ACC	UT/OEIC	Share Class	Execution only	Re-reg	AMC %	Ongoing Charge Figure (OCF)/Total Expense Ratio (TER) %	Reimbursed Rebate %	Effective Annual Fund Manager Charge %	Bid/Offer Spread % (INC/ACC)	ISIN (INC/ACC)
Old Mutual Global Best Ideas (Acc)	To provide long-term total return from capital growth and income through investment in global securities.	Managed	2,4	Acc	OEIC	n/a	Yes	Yes	1.50	2.31	0.50	1.81	0.00	GB00B13HMT78

## SPECIAL RISK FACTORS

Important points regarding certain characteristics particular to each fund.

## INC/ACC

This shows which share types are available. Accumulation units/shares, shown as 'Acc', reinvest any income received directly into the fund. Income shares, shown as 'Inc', distribute any income generated to investors. For the Collective Retirement Account, where a fund offers both 'Inc' and 'Acc' units/shares, you will only be able to select the 'Acc' variant due to the nature of the account.

## RE-REG

This denotes whether the fund is available for re-registration to Old Mutual Wealth's platform. Please note you can only re-register between funds if they are in the same share class.

## UT/OEIC

Denotes whether a fund is a Unit Trust (UT), an Open-Ended Investment Company (OEIC), an Investment Company with Variable Capital (ICVC) or a Société d'Investissement À Capital Variable (SICAV).

Fund Name	Objective	Category	Special Risk Factors	INC/ACC	UT/OEIC	Share Class	Execution only	Re-reg	AMC %	TER %	Reimbursed Rebate %	Effective Annual Fund Manager Charge %	Bid/offer Spread % (INC/ACC)	ISIN (INC/ACC)
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## BlackRock

33 King William Street, London EC4R 9AS

BlackRock Cash - U2 (Inc/Acc)	To achieve a competitive rate of interest for unitholders, consistent with preservation of principal (capital) and liquidity, principally from a portfolio of cash, deposits, and money-market instruments. These types of investments may be issued by both UK and non-UK issuers, but shall be denominated Sterling. The fund will be actively managed. The fund is not recommended for investors seeking long-term capital growth. *This Fund is not available for the Offshore Collective Investment Bond.	Cash/MM	6	Inc/Acc	UT	OS	Yes	No	0.20	0.27	0.00	0.27	0.00	GB00BYPBTP36 / GB00BYQBS68
BlackRock Cash -U (Inc/Acc)	To achieve a competitive rate of interest for unitholders, consistent with preservation of principal (capital) and liquidity, principally from a portfolio of cash, deposits, and money-market instruments. These types of investments may be issued by both UK and non-UK issuers, but shall be denominated Sterling. The fund will be actively managed. The fund is not recommended for investors seeking long-term capital growth. *This Fund is not available for the Offshore Collective Investment Bond. THIS FUND SHOULD BE USED FOR REREGISTRATION ONLY.	Cash/MM	6	Inc/Acc	UT	D	Yes	Yes	0.25	0.32	0.00	0.32	0.00	GB00B42XLZ68 / GB00B4V7NX18

## Henderson Investment Funds Limited

201 Bishopsgate, London, EC2M 3AE

Janus Henderson UK Property PAIF Feeder - WS (Inc/Acc)	To achieve a high income together with some growth of both income and capital by investing solely in the Henderson UK Property PAIF at all times. *This Fund is not available for the Offshore Collective Investment Bond & is only available in accumulation units for the Onshore Collective Investment Bond. **The Total Expense Ratio for this fund includes allowance for a Property Expense Ratio, for further information please go to the rear of this document.	Property	3,4,6,8,9,10	Inc/Acc	OEIC	U2	Yes	No	0.60	0.92	0.00	0.92	0.23 / 0.25	GB00BYP82H74 / GB00BYP82K04
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## Merian Global Investors (UK) Limited

Millennium Bridge House, 2 Lambeth Hill, London, EC4V 4AJ

Merian Corporate Bond - WS (Inc)	To maximise total return through investment in a diversified portfolio of fixed interest and other debt securities. *This Fund is not available for the Offshore Collective Investment Bond, the Onshore Collective Investment Bond or the Collective Retirement Account.	UK Fixed	4,5,6,7,9	Inc	OEIC	U2	Yes	No	0.55	0.55	0.00	0.55	0.00	GB00BHBX7S37
Merian European Equity (ex UK) -WS (Acc)	To achieve long term capital growth through the active management of a diversified portfolio invested primarily in European stock markets excluding the United Kingdom. *This Fund is not available for the Offshore Collective Investment Bond.	European	3,4,6	Acc	OEIC	U2	Yes	No	0.75	0.75	0.00	0.75	0.00	GB00BHBX7V65
Merian Global Equity - WS (Acc)	To achieve long-term capital growth through the active management of a diversified portfolio invested primarily in a broad range of global equities.*This Fund is not available for the Offshore Collective Investment Bond.	Gbl Spec	2,4,6	Acc	OEIC	U2	Yes	No	0.85	0.85	0.00	0.85	0.00	GB00BHBX7X89
Merian Monthly Income Bond -WS (Inc)	To maximise total returns by investing primarily in a diversified portfolio of fixed, variable and zero rate bond investments, including convertible securities. There are no specific restrictions as to the economic sectors or geographic areas that the fund may invest in. *This Fund is not available for the Offshore Collective Investment Bond, the Onshore Collective Investment Bond or the Collective Retirement Account.	UK Fixed	4,5,6,7,9	Inc	OEIC	U2	Yes	No	0.65	0.65	0.00	0.65	0.00	GB00BHBX8792
Merian UK Alpha -WS (Inc)	To maximise capital growth through investment in a portfolio of predominantly UK equities, either directly in transferable securities or through collective investment schemes, including those managed and operated by the Manager. *This Fund is not available for the Offshore Collective Investment Bond, the Onshore Collective Investment Bond or the Collective Retirement Account.	UK Equity	3,4,9	Inc	UT	U2	Yes	No	0.70	0.70	0.00	0.70	0.00	GB00BFYN3X31

Fund Name	Objective	Category	Special Risk Factors	INC/ACC	UT/OEIC	Share Class	Execution only	Re-reg	AMC %	TER %	Reimbursed Rebate %	Effective Annual Fund Manager Charge %	Bid/offer Spread % (INC/ACC)	ISIN (INC/ACC)
Merian UK Equity Income -WS (Inc)	To achieve an above average yield with growth in income and capital appreciation over the long term, through the active management of a diversified portfolio invested primarily in UK equities. UK equities are equities of companies the majority of which will either be domiciled in the UK, or which derive a significant proportion of their income from the UK. *This Fund is not available for the Offshore Collective Investment Bond, the Onshore Collective Investment Bond or the Collective Retirement Account.	UK Equity	3,4,7,9	Inc	OEIC	U2	Yes	No	0.75	0.75	0.00	0.75	0.00	GB00BHBX8K26
Merian UK Equity -WS (Acc)	To achieve long term capital growth through the active management of a diversified portfolio invested primarily in a broad range of UK equities. *This Fund is not available for the Offshore Collective Investment Bond.	UK Equity	3,4	Acc	OEIC	U2	Yes	No	0.75	0.75	0.00	0.75	0.00	GB00BHBX8D58
Merian UK Mid Cap -WS (Inc/Acc)	To provide capital growth from investing primarily in a portfolio of medium sized UK companies. *This Fund is not available for the Offshore Collective Investment Bond & is only available in accumulation units for the Onshore Collective Investment Bond.	UK Equity	3,4,6,10	Inc/Acc	OEIC	U2	Yes	No	0.70	0.70	0.00	0.70	0.00	GB00BHBX8P70 / GB00BHBX8N56
Merian UK Smaller Companies -WS (Inc/Acc)	To provide capital growth from investing primarily in a portfolio of UK smaller companies. *This Fund is not available for the Offshore Collective Investment Bond & is only available in accumulation units for the Onshore Collective Investment Bond.	UK Equity	3,4,6,10	Inc/Acc	OEIC	U2	Yes	No	0.85	0.85	0.00	0.85	0.00	GB00BHBX8W48 / GB00BHBX8V31

### Merian Global Investors Series Plc

33 Sir John Rogerson's Quay, Dublin 2, Ireland

Merian Investment Grade Corporate Bond -WS (Acc)	To seek to achieve income and capital growth predominantly through investment in a well-diversified portfolio of credit securities rated Investment Grade. *This Fund is not available for the Offshore Collective Investment Bond. *Please note that this fund is domiciled outside of the UK. This means that rules and regulations made under the Financial Services & Markets Act 2000 of the United Kingdom for the protection of investors do not apply to the fund and that the Financial Services Compensation Scheme established under UK regulation may not apply in relation to any investment in the Fund. Additionally, the taxation of income and gains for UK resident investors may be different to UK domiciled funds. The tax liability will depend on the fund's Reporting status and whether income is treated as dividends or interest. Your financial adviser will be able to explain how these differences impact you depending on the characteristics of the fund and your individual circumstances.	Int Fixd	4,5,6,7,10	Acc	OEIC	U2	Yes	No	0.40	0.85	0.00	0.85	0.00	IE00BFWH5H50
Merian Strategic Absolute Return Bond (Hdg) -WS (Acc)	To deliver positive total returns on a rolling twelve month basis with stable levels of volatility uncorrelated to bond and equity market conditions. *Please note that this fund is domiciled outside of the UK. This means that rules and regulations made under the Financial Services & Markets Act 2000 of the United Kingdom for the protection of investors do not apply to the fund and that the Financial Services Compensation Scheme established under UK regulation may not apply in relation to any investment in the Fund. Additionally, the taxation of income and gains for UK resident investors may be different to UK domiciled funds. The tax liability will depend on the fund's Reporting status and whether income is treated as dividends or interest. Your financial adviser will be able to explain how these differences impact you depending on the characteristics of the fund and your individual circumstances. **This Fund is not available for the Offshore Collective Investment Bond. ***The Ongoing Charges Figure/Total Expense Ratio for this fund includes an allowance for a performance-related fee, for further information please go to the rear of this document.	Int Fixd	2,4,5,6,7,12	Acc	OEIC	U3 (GPBHdg)	Yes	Yes	0.25	0.55	0.00	0.55	0.00	IE00BLZ1N8977

Fund Name	Objective	Category	Special Risk Factors	INC/ACC	UT/OEIC	Share Class	Execution only	Re-reg	AMC %	TER %	Reimbursed Rebate %	Effective Annual Fund Manager Charge %	Bid/offer Spread % (INC/ACC)	ISIN (INC/ACC)
Merian US Equity Income -WS (Acc)	To seek to achieve asset growth through investment in a diversified portfolio of equity and equity-related securities.*This Fund is not available for the Offshore Collective Investment Bond. *Please note that this fund is domiciled outside of the UK. This means that rules and regulations made under the Financial Services & Markets Act 2000 of the United Kingdom for the protection of investors do not apply to the fund and that the Financial Services Compensation Scheme established under UK regulation may not apply in relation to any investment in the Fund. Additionally, the taxation of income and gains for UK resident investors may be different to UK domiciled funds. The tax liability will depend on the fund's Reporting status and whether income is treated as dividends or interest. Your financial adviser will be able to explain how these differences impact you depending on the characteristics of the fund and your individual circumstances.	Nth Amer	3,4,7,9	Acc	OEIC	U2	Yes	No	0.60	0.77	0.00	0.77	0.00	IE00BFWH3N70

### PIMCO Global Advisors (Ireland) Limited, 30 Herbert Street, Dublin 2, Ireland

PIMCO Dynamic Bond (GBP Hdg) -WS (Acc)	To seek maximum long-term return, consistent with preservation of capital and prudent investment management by investing at least two-thirds of its asset in a diversified portfolio of Fixed Income Instruments of varying maturities. *Please note that this fund is domiciled outside of the UK. This means that rules and regulations made under the Financial Services & Markets Act 2000 of the United Kingdom for the protection of investors do not apply to the fund and that the Financial Services Compensation Scheme established under UK regulation may not apply in relation to any investment in the Fund. Additionally, the taxation of income and gains for UK resident investors may be different to UK domiciled funds. The tax liability will depend on the fund's Reporting status and whether income is treated as dividends or interest. Your financial adviser will be able to explain how these differences impact you depending on the characteristics of the fund and your individual circumstances. **This Fund is not available for the Offshore Collective Investment Bond.	Int Fixd	2,4,5,6,7	Acc	OEIC	I Hdgd	Yes	No	0.90	0.90	0.00	0.90	0.00	IE00B4W0NH34
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### Quilter Investors Limited

Millennium Bridge House, 2 Lambeth Hill, London, EC4V 4AJ

Quilter Investors Absolute Return Bond (Janus Henderson) -WS (Acc)	To achieve positive total returns (a combination of income and capital growth) in all market conditions on a rolling three year basis.*This Fund is not available for the Offshore Collective Investment Bond.	Int Fixd	2,4,5,6,7,9,12	Acc	OEIC	U2	No (a)	No	0.60	0.60	0.00	0.60	0.00	GB00BD2PF085
Quilter Investors Asia Pacific (ex Japan) Equity (Fidelity) -WS (Acc)	To achieve capital growth by primarily investing, directly and indirectly, in shares of companies listed or located in Asia and Australasia, excluding Japan. The fund may at times be concentrated in terms of the number of investments it holds. *This Fund is not available for the Offshore Collective Investment Bond.	Far East	2,3,4	Acc	OEIC	U2	Yes	No	0.95	0.95	0.00	0.95	0.00	GB00B8KPPJ41
Quilter Investors Asia Pacific (ex Japan) Large-Cap Equity (Invesco) -WS (Inc/Acc)	To achieve capital growth by primarily investing, directly and indirectly, in shares of companies listed or located in Asia and Australasia, excluding Japan. *This Fund is not available for the Offshore Collective Investment Bond & is only available in accumulation units for the Onshore Collective Investment Bond.	Far East	2,3,4	Inc/Acc	OEIC	U2	Yes	No	0.85	0.85	0.00	0.85	0.00	GB00B8HNTS84 / GB00B98ZM814
Quilter Investors Asia Pacific (Merian)-WS (Acc)	To invest at least 85% of its assets in the Old Mutual Asia Pacific fund (the Master Fund). The fund may hold up to a maximum of 15% of its assets in money market instruments, deposits and cash. The Master Fund aims to achieve capital growth through exposure to shares listed on Asian and Australasian stock markets. *This Fund is not available for the Offshore Collective Investment Bond.	Far East	2,3,4,6,10	Acc	UT	U2	Yes	No	0.85	0.85	0.00	0.85	0.00	GB00BG371R30
Quilter Investors China Equity (Janus Henderson) -WS (Acc)	To achieve a combination of income and capital growth by primarily investing, directly or indirectly, in shares of companies listed, located or that derive the majority of their economic activity from Hong Kong and China, even if listed elsewhere. *This Fund is not available for the Offshore Collective Investment Bond.	Far East	2,3,4,7	Acc	OEIC	U2	Yes	No	0.90	0.90	0.00	0.90	0.00	GB00B990Y346

Fund Name	Objective	Category	Special Risk Factors	INC/ACC	UT/OEIC	Share Class	Execution only	Re-reg	AMC %	TER %	Reimbursed Rebate %	Effective Annual Fund Manager Charge %	Bid/offer Spread % (INC/ACC)	ISIN (INC/ACC)
Quilter Investors Corporate Bond (Merian) -WS (Acc)	To achieve a combination of income and capital growth by primarily investing, directly or indirectly, in investment grade bonds issued by companies located anywhere in the world. *This Fund is not available for the Offshore Collective Investment Bond. *This fund charges one fixed fee.	UK Fixed	4,5,6,7	Acc	OEIC	U2	Yes	No	0.55	0.55	0.00	0.55	0.00	GB00BD9MP466
Quilter Investors Creation Adventurous Portfolio -WS (Acc)	To achieve long-term capital growth with a maximum volatility of 19% by investing in a diversified portfolio of assets which will include between 80% and 100% of the portfolio in equities. The remaining asset classes may include some or all of fixed income, cash, money market instruments and currencies. Such investment will be made either directly by investing in such instruments or indirectly by investing in collective investment schemes.*This Fund is not available for the Offshore Collective Investment Bond.*This fund charges one fixed fee.	Managed	2,4,5,6,7,8,10,14	Acc	OEIC	U2	Yes	No	0.95	0.95	0.00	0.95	0.00	GB00BZ4TK418
Quilter Investors Creation Balanced Portfolio -WS (Acc)	To achieve long-term capital growth with a maximum volatility of 10% by investing in a diversified portfolio of assets which will include between 15% and 55% of the portfolio in equities. The remaining asset classes may include some or all of fixed income, cash, money market instruments and currencies. Such investment will be made either directly by investing in such instruments or indirectly by investing in collective investment schemes.*This Fund is not available for the Offshore Collective Investment Bond.*This fund charges one fixed fee.	Managed	2,4,5,6,7,8,10,14	Acc	OEIC	U2	Yes	Yes	0.95	0.95	0.00	0.95	0.00	GB00BJ38GJ44
Quilter Investors Creation Conservative Portfolio -WS (Acc)	To achieve long-term capital growth with a maximum volatility of 7% by investing in a diversified portfolio of assets which will include up to 35% of the portfolio in equities. The remaining asset classes may include some or all of fixed income, cash, money market instruments and currencies. Such investment will be made either directly by investing in such instruments or indirectly by investing in collective investment schemes.*This Fund is not available for the Offshore Collective Investment Bond.*This fund charges one fixed fee.	Managed	2,4,5,6,7,8,10,14	Acc	OEIC	U2	Yes	Yes	0.95	0.95	0.00	0.95	0.00	GB00BJ38GH20
Quilter Investors Creation Dynamic Portfolio -WS (Acc)	To achieve long-term capital growth with a maximum volatility of 16% by investing in a diversified portfolio of assets which will include between 60% and 90% of the portfolio in equities. The remaining asset classes may include some or all of fixed income, cash, money market instruments and currencies. Such investment will be made either directly by investing in such instruments or indirectly by investing in collective investment schemes.*This Fund is not available for the Offshore Collective Investment Bond. *This fund charges one fixed fee.	Managed	2,4,5,6,7,8,10,14	Acc	OEIC	U2	Yes	Yes	0.95	0.95	0.00	0.95	0.00	GB00BJ38GM72
Quilter Investors Creation Moderate Portfolio -WS (Acc)	To achieve long-term capital growth with a maximum volatility of 13% by investing in a diversified portfolio of assets which will include between 35% and 75% of the portfolio in equities. The remaining asset classes may include some or all of fixed income, cash, money market instruments and currencies. Such investment will be made either directly by investing in such instruments or indirectly by investing in collective investment schemes. *This Fund is not available for the Offshore Collective Investment Bond. *This fund charges one fixed fee.	Managed	2,4,5,6,7,8,10,14	Acc	OEIC	U2	Yes	Yes	0.95	0.95	0.00	0.95	0.00	GB00BJ38GL65
Quilter Investors Diversified Bond (Merian) -WS (Acc)	To achieve a combination of income and capital growth by primarily investing, directly or indirectly, in a diversified range of bonds with fixed and variable interest rates issued by companies, banks, public entities and governments located anywhere in the world. *This Fund is not available for the Offshore Collective Investment Bond. *This fund charges one fixed fee.	UK Fixed	4,5,6,7,9	Acc	OEIC	U2	Yes	No	0.65	0.65	0.00	0.65	0.00	GB00BD9MP573
Quilter Investors Emerging Markets Bond (Merian) -WS (Acc)	To achieve a combination of income and capital growth, by primarily investing, directly or indirectly, in local currency denomination bonds with fixed and variable interest rates issued by companies, banks, public entities and governments issued in emerging markets worldwide. *This Fund is not available for the Offshore Collective Investment Bond. *This fund charges one fixed fee.	Int Fixd	2,4,5,6,7,9	Acc	OEIC	U2	Yes	No	1.00	1.00	0.00	1.00	0.00	GB00BZ191P22
Quilter Investors Emerging Markets Equity (Merian) -WS (Acc)	To achieve capital growth by primarily investing, directly or indirectly, in shares of companies listed, traded or dealt in on a regulated market in emerging markets worldwide and companies that have a predominant proportion of their assets or business operations in these emerging market countries. *This Fund is not available for the Offshore Collective Investment Bond. *This fund charges one fixed fee.	Emer Mkt	2,3,4,7,9,10	Acc	OEIC	U2	Yes	No	0.86	0.86	0.00	0.86	0.00	GB00BA191N08

Fund Name	Objective	Category	Special Risk Factors	INC/ACC	UT/OEIC	Share Class	Execution only	Re-reg	AMC %	TER %	Reimbursed Rebate %	Effective Annual Fund Manager Charge %	Bid/offer Spread % (INC/ACC)	ISIN (INC/ACC)
Quilter Investors Emerging Markets Equity Growth (JPM) -WS (Inc/ Acc)	To achieve capital growth by primarily investing, directly and indirectly, in shares of companies listed, traded or dealt in on a regulated market in emerging markets worldwide and companies that have a predominant proportion of their assets or business operations in these emerging market countries. *This Fund is not available for the Offshore Collective Investment Bond & is only available in accumulation units for the Onshore Collective Investment Bond.	Emer Mkt	2,3,4	Inc/ Acc	OEIC	U2	Yes	No	0.90	0.90	0.00	0.90	0.00	GB00B993TW73 / GB00B98XS329
Quilter Investors Emerging Markets Equity Income (Wells Fargo) - WS (Acc)	To achieve a combination of income and capital growth by primarily investing, directly or indirectly, in shares of companies listed, traded or dealt in on a regulated market in emerging markets worldwide and companies that have a predominant proportion of their assets or business operations in these emerging market countries. *This Fund is not available for the Offshore Collective Investment Bond.	Emer Mkt	2,3,4, 9,10	Acc	OEIC	U2	Yes	No	0.90	0.90	0.00	0.90	0.00	GB00BZ191L83
Quilter Investors Europe (ex UK) Equity (Janus Henderson) -WS (Acc)	To achieve capital growth by primarily investing, directly and indirectly, in shares of companies listed or located in Europe, excluding the United Kingdom. *This Fund is not available for the Offshore Collective Investment Bond.	European	3,4	Acc	OEIC	U2	Yes	No	0.75	0.75	0.00	0.75	0.00	GB00B8L0QW80
Quilter Investors Europe (ex UK) Equity Growth (Threadneedle) -WS (Acc)	To achieve capital growth by primarily investing, directly and indirectly, in shares of companies listed or located in Europe, excluding the United Kingdom. *This Fund is not available for the Offshore Collective Investment Bond.	European	3,4	Acc	OEIC	U2	Yes	No	0.75	0.75	0.00	0.75	0.00	GB00B98WPN88
Quilter Investors Europe (ex UK) Equity Income (Schroder) -WS (Acc)	To achieve income and capital growth by primarily investing, directly and indirectly, in shares of companies listed or located in Europe, excluding the United Kingdom. *This Fund is not available for the Offshore Collective Investment Bond.	European	3,4,9	Acc	OEIC	U2	Yes	No	0.75	0.75	0.00	0.75	0.00	GB00BD4HJ668
Quilter Investors Europe (ex UK) Sml/MidCap Eq (Merian) -WS (Acc)	To achieve capital growth by primarily investing, directly or indirectly, in shares of companies listed or located in Europe excluding the United Kingdom. *This Fund is not available for the Offshore Collective Investment Bond.	European	3,4,9, 10	Acc	OEIC	U2	Yes	No	0.73	0.73	0.00	0.73	0.00	GB00BZ191M90
Quilter Investors Foundation 3 -WS (Inc/ Acc)	To achieve an annual return of 3% above inflation over rolling five year periods by gaining exposure to a diversified portfolio of asset classes, including, but not limited to, equities, fixed interest, property, commodities and currency. Although the fund aims to deliver a positive annual return over rolling five year periods, any capital invested is, in fact at risk and there is no guarantee that a positive annual return will be generated over such specified period.*This Fund is not available for the Offshore Collective Investment Bond & is only available in accumulation units for the Onshore Collective Investment Bond.	Managed	2,4,5, 6,7,9, 10	Inc/ Acc	OEIC	U1	Yes	Yes	0.45	0.85	0.00	0.85	0.00	GB00BJ629J42 / GB00BJ629K56
Quilter Investors Foundation 4 -WS (Acc)	To achieve an annual return of 4% above inflation over rolling seven year periods by gaining exposure to a diversified portfolio of asset classes, including, but not limited to, equities, fixed interest, property, commodities and currency. Although the fund aims to deliver a positive annual return over rolling seven year periods, any capital invested is, in fact at risk and there is no guarantee that a positive annual return will be generated over such specified period.*This Fund is not available for the Offshore Collective Investment Bond.	Managed	2,4,5, 6,7, 10	Acc	OEIC	U1	Yes	Yes	0.45	0.85	0.00	0.85	0.00	GB00BJ629Q19
Quilter Investors Foundation 5 -WS (Acc)	To achieve an annual return of 5% above inflation over rolling ten year periods by gaining exposure to a diversified portfolio of asset classes, including, but not limited to, equities, fixed interest, property, commodities and currency. Although the fund aims to deliver a positive annual return over rolling ten year periods, any capital invested is, in fact at risk and there is no guarantee that a positive annual return will be generated over such specified period. *This Fund is not available for the Offshore Collective Investment Bond.	Managed	2,4,5, 6,7, 10	Acc	OEIC	U1	Yes	Yes	0.45	0.87	0.00	0.87	0.00	GB00BJ629W78
Quilter Investors Generation CPI+ 3 Portfolio -WS (Closed to new business) (Inc)	To achieve an annual return of 3% above the UK rate of inflation over the medium term through a combination of the returns on income and capital by gaining exposure to a diversified range of asset classes. Notwithstanding the fact that the fund aims to achieve an "annual" return over rolling 5 year periods, any capital is in fact at risk and there is no guarantee that such return will be guaranteed over that specific time period or within another time period. *This Fund is not available for the Offshore Collective Investment Bond.	Managed	2,4,5, 6,7,8, 9,10	Inc	OEIC	U2	Yes	Yes	0.50	1.01	0.00	1.01	0.00	GB00BJ38GR28

Fund Name	Objective	Category	Special Risk Factors	INC/ACC	UT/OEIC	Share Class	Execution only	Re-reg	AMC %	TER %	Reimbursed Rebate %	Effective Annual Fund Manager Charge %	Bid/offer Spread % (INC/ACC)	ISIN (INC/ACC)
Quilter Investors Generation CPI+ 3 Portfolio -WS (Inc/Acc)	To achieve an annual return of 3% above the UK rate of inflation over the medium term through a combination of the returns on income and capital by gaining exposure to a diversified range of asset classes. Notwithstanding the fact that the fund aims to achieve an "annual" return over rolling 5 year periods, any capital is in fact at risk and there is no guarantee that such return will be guaranteed over that time period or within another time period. *This Fund is not available for the Offshore Collective Investment Bond & is only available in accumulation units for the Onshore Collective Investment Bond.	Managed	2,4,5, 6,7,8, 9,10	Inc/ Acc	OEIC	U1	Yes	Yes	0.55	1.06	0.00	1.06	0.00	GB00B8HTKD84 / GB00BYV6ZP40
Quilter Investors Generation CPI+ 4 Portfolio -WS (Closed to new business) (Inc)	To achieve an annual return of 4% above the UK rate of inflation over the medium term through a combination of the returns on income and capital by gaining exposure to a diversified range of asset classes. Notwithstanding the fact that the fund aims to achieve an "annual" return over rolling 5 year periods, any capital is in fact at risk and there is no guarantee that such return will be guaranteed over that time period or within another time period. *This Fund is not available for the Offshore Collective Investment Bond.	Managed	2,4,5, 6,7,8, 9,10	Inc	OEIC	U2	Yes	Yes	0.50	0.98	0.00	0.98	0.00	GB00BJ38GT42
Quilter Investors Generation CPI+ 4 Portfolio -WS (Inc/Acc)	To achieve an annual return of 4% above the UK rate of inflation over the medium term through a combination of the returns on income and capital by gaining exposure to a diversified range of asset classes. Notwithstanding the fact that the fund aims to achieve an "annual" return over rolling 5 year periods, any capital is in fact at risk and there is no guarantee that such return will be guaranteed over that time period or within another time period. *This Fund is not available for the Offshore Collective Investment Bond & is only available in accumulation units for the Onshore Collective Investment Bond.	Managed	2,4,5, 6,7,8, 9,10	Inc/ Acc	OEIC	U1	Yes	Yes	0.55	1.03	0.00	1.03	0.00	GB00B7KV9N73 / GB00BYV6ZT87
Quilter Investors Generation CPI+ 5 Portfolio -WS (Inc/Acc)	To achieve an annual return of 5% above the UK rate of inflation over the medium term through a combination of the returns on income and capital by gaining exposure to a range of asset classes. Notwithstanding the fact that the fund aims to achieve an "annual" return over rolling 5 year periods, any capital is in fact at risk and there is no guarantee that such return will be guaranteed over that time period or within another time period. *This Fund is not available for the Offshore Collective Investment Bond.	Managed	2,4,5, 6,7,8, 9,10	Inc/ Acc	OEIC	U1	Yes	Yes	0.55	1.00	0.00	1.00	0.00	GB00BYRGSC68 / GB00BYRGSD75
Quilter Investors Gilt Index (BlackRock) -WS (Inc/Acc)	To achieve capital growth through a portfolio of investments aimed at tracking the performance of the Bank of America Merrill Lynch UK Gilt Index before fees are deducted. The fund primarily invests in UK Gilts. Investment will generally be made in proportion to the weightings in the Bank of America Merrill Lynch UK Gilt Index. *This Fund is not available for the Offshore Collective Investment Bond & is only available in accumulation units for the Onshore Collective Investment Bond.	UK Fixed	3,4,6, 9	Inc/ Acc	OEIC	U2	Yes	No	0.30	0.30	0.00	0.30	0.00	GB00BJ38GP04 / GB00BJ38GD81
Quilter Investors Global Best Ideas -WS (Acc)	To provide long term total return from capital growth and income through investment in global securities.*This Fund is not available for the Offshore Collective Investment Bond.	Managed	2,4,6	Acc	OEIC	U2	Yes	No	0.60	1.28	0.00	1.28	0.00	GB00BJ38GG13
Quilter Investors Global Equity Absolute Return (Merian) -WS (Acc)	To invest at least 85% of its assets in the Old Mutual Global Equity Absolute Return Fund (the Master Fund). The Fund may hold up to a maximum of 15% of its assets in money market instruments, deposits and cash. The Master Fund aims to achieve capital appreciation while closely controlling risk. In addition, the Master Fund intends to deliver an absolute return over rolling 12 month periods that have a low correlation with equity and bond markets. *This Fund is not available for the Offshore Collective Investment Bond. **The Annual Management Charge for this fund includes an allowance for a performance-related fee, for further information please go to the rear of this document.	Gbl Spec	4,6,7, 12	Acc	OEIC	U2	Yes	No	1.13	1.13	0.00	1.13	0.00	GB00BG371T53
Quilter Investors Global Equity Growth (Fidelity) -WS (Acc)	To achieve capital growth by primarily investing, directly and indirectly, in shares issued by companies located anywhere in the world. *This Fund is not available for the Offshore Collective Investment Bond.	Gbl Spec	2,3,4	Acc	OEIC	U2	Yes	No	0.80	0.80	0.00	0.80	0.00	GB00B9915562



Fund Name	Objective	Category	Special Risk Factors	INC/ACC	UT/OEIC	Share Class	Execution only	Re-reg	AMC %	TER %	Reimbursed Rebate %	Effective Annual Fund Manager Charge %	Bid/offer Spread % (INC/ACC)	ISIN (INC/ACC)
Quilter Investors Global Equity Index (BlackRock) -WS (Acc)	To achieve capital growth through a portfolio of investments aimed at tracking the performance of the FTSE Developed ex UK Index. The fund will invest primarily in collective investment schemes, including those managed and operated by the Investment Adviser, which aim to track the performance of developed market indices around the world by investing in the shares of companies that make up those indices. Investment will be made in proportion to the geographical weightings in the FTSE Developed ex UK Index. *This Fund is not available for the Offshore Collective Investment Bond.	Gbl Spec	4	Acc	OEIC	U2	Yes	No	0.30	0.30	0.00	0.30	0.00	GB00BJ8RBT13
Quilter Investors Global Equity Value (Newton) -WS (Inc/Acc)	To achieve a combination of income and capital growth by primarily investing, directly and indirectly, in shares issued by companies located anywhere in the world. *This Fund is not available for the Offshore Collective Investment Bond & is only available in accumulation units for the Onshore Collective Investment Bond.	Gbl Spec	2,3,4,9,10	Inc/Acc	OEIC	U2	Yes	No	0.85	0.85	0.00	0.85	0.00	GB00B7V5RC30 / GB00B8SFP856
Quilter Investors High Yield Bond (ColumbiaThreadneedle) -WS (Inc/Acc)	To achieve income by primarily investing in higher risk bonds and similar debt investments issued by companies, banks, public entities and governments located anywhere in the world. *This Fund is not available for the Offshore Collective Investment Bond & is only available in accumulation units for the Onshore Collective Investment Bond.	UK Fixed	4,5,6,9	Inc/Acc	OEIC	U2	Yes	No	0.65	0.65	0.00	0.65	0.00	GB00B98X7Y65 / GB00B9BQ5J37
Quilter Investors Investment Grade Corporate Bond (Invescol) -WS (Inc/Acc)	To achieve a combination of income and capital growth by primarily investing, directly and indirectly, in investment grade bonds issued by companies located anywhere in the world. *This Fund is not available for the Offshore Collective Investment Bond & is only available in accumulation units for the Onshore Collective Investment Bond.	UK Fixed	4,5,6,7	Inc/Acc	OEIC	U2	Yes	No	0.60	0.60	0.00	0.60	0.00	GB00B8GH6804 / GB00B98VFX53
Quilter Investors Japanese Equity (Schroder) -WS (Acc)	To achieve capital growth by primarily investing, directly and indirectly, in shares of companies listed or located in Japan. *This Fund is not available for the Offshore Collective Investment Bond	Japan	3,4	Acc	OEIC	U2	Yes	No	0.75	0.75	0.00	0.75	0.00	GB00B88BTC50
Quilter Investors Natural Resources Equity (Janus Henderson) -WS (Acc)	To achieve capital growth by primarily investing, directly and indirectly, in shares issued by companies located anywhere in the world, that are engaged in natural resources and commodities businesses. *This Fund is not available for the Offshore Collective Investment Bond.	Gbl Spec	2,3,4,10	Acc	OEIC	U2	Yes	No	0.80	0.80	0.00	0.80	0.00	GB00B7Y0MP39
Quilter Investors North American Equity (Merian) -WS (Acc)	To invest at least 85% of its assets in the Old Mutual North American Equity fund (the Master Fund). The fund may hold up to a maximum of 15% of its assets in money market instruments, deposits and cash. The Master Fund aims to achieve capital growth by investing in shares listed on North American stock markets. *This Fund is not available for the Offshore Collective Investment Bond.	Nth Amer	3.4.6	Acc	UT	U2	Yes	No	0.80	0.80	0.00	0.80	0.00	GB00BG371S47
Quilter Investors Precious Metals Equity (BlackRock) -WS (Acc)	To achieve capital growth by primarily investing, directly and indirectly, in shares issued by companies located anywhere in the world, that are engaged in precious metals and commodities related businesses. The fund may at times be concentrated in terms of the number of investments it holds. *This Fund is not available for the Offshore Collective Investment Bond.	Gbl Spec	2,3,4,10	Acc	OEIC	U2	Yes	No	0.90	0.90	0.00	0.90	0.00	GB00B98Y2S82
Quilter Investors Sterling Corporate Bond (Fidelity) -WS (Inc/Acc)	To achieve a combination of income and capital growth by primarily investing, directly and indirectly, in investment grade Sterling-denominated bonds (or hedged back to Sterling) issued by companies located anywhere in the world. *This Fund is not available for the Offshore Collective Investment Bond & is only available in accumulation units for the Onshore Collective Investment Bond.	UK Fixed	4,5,6,7	Inc/Acc	OEIC	U2	Yes	No	0.50	0.50	0.00	0.50	0.00	GB00BJ38GQ11 / GB00BJ38GF06
Quilter Investors Sterling Diversified Bond (Fidelity) -WS (Inc/Acc)	To achieve a combination of income and capital growth by primarily investing in a diversified range of Sterling-denominated bonds (or hedged back to Sterling) and similar debt investments with fixed and variable interest rates issued by companies, banks, public entities and governments located anywhere in the world. *This Fund is not available for the Offshore Collective Investment Bond & is only available in accumulation units for the Onshore Collective Investment Bond.	UK Fixed	4,5,6,7	Inc/Acc	OEIC	U2	Yes	No	0.60	0.60	0.00	0.60	0.00	GB00B98C9Y75 / GB00B758PM41
Quilter Investors UK Equity (Merian) -WS (Acc)	To achieve capital growth by investing, directly and indirectly, in shares of UK companies. UK companies are those that are incorporated under the laws of, and have their registered office in, the UK, or that derive the majority of their economic activity from the UK even if listed elsewhere. *This Fund is not available for the Offshore Collective Investment Bond.	UK Equity	3,4,9	Acc	UT	U2	Yes	No	0.70	0.70	0.00	0.70	0.00	GB00BFWK8976

Fund Name	Objective	Category	Special Risk Factors	INC/ACC	UT/OEIC	Share Class	Execution only	Re-reg	AMC %	TER %	Reimbursed Rebate %	Effective Annual Fund Manager Charge %	Bid/offer Spread % (INC/ACC)	ISIN (INC/ACC)
Quilter Investors UK Equity Growth (Newton) -WS (Inc/Acc)	To achieve capital growth by primarily investing, directly and indirectly, in shares of UK companies. UK companies are those that are domiciled, incorporated or have a significant portion of their business in the UK, even if listed elsewhere. *This Fund is not available for the Offshore Collective Investment Bond & is only available in accumulation units for the Onshore Collective Investment Bond.	UK Equity	3,4,10	Inc/Acc	UT	U2	Yes	No	0.75	0.75	0.00	0.75	0.00	GB00B8223885 / GB00B98Y6K86
Quilter Investors UK Equity Income (Merian) -WS (Acc)	To achieve a combination of income and capital growth by investing, directly or indirectly, in shares of UK companies. UK Companies are those that are domiciled, incorporated or have a significant portion of their business in the UK, even if listed elsewhere. *This Fund is not available for the Offshore Collective Investment Bond.	UK Equity	3,4,7,9	Acc	UT	U2	Yes	No	0.75	0.75	0.00	0.75	0.00	GB00BFWK8B99
Quilter Investors UK Equity Income II (Woodford) -WS (Inc/Acc)	To achieve income together with capital growth by investing primarily in UK listed companies. Whilst the fund may be substantially similar to the LF Woodford Equity Income fund, it will not be identical in terms of the assets held, for instance, the fund may have different exposure to unlisted securities.*This Fund is not available for the Offshore Collective Investment Bond & is only available in accumulation units for the Onshore Collective Investment Bond.	UK Equity	3,4,7,9,10	Inc/Acc	UT	U2	Yes	No	0.75	0.75	0.00	0.75	0.00	GB00BQV15W04 / GB00BQV15V96
Quilter Investors UK Equity Index (BlackRock) -WS (Acc)	To achieve capital growth through a portfolio of investments aimed at tracking the performance of the FTSE All Share Index. *This Fund is not available for the Offshore Collective Investment Bond.	UK Equity	3,4	Acc	UT	U2	Yes	No	0.30	0.30	0.00	0.30	0.00	GB00BJ4GCR78
Quilter Investors UK Equity Large-Cap Income (Artemis) -WS (Inc/Acc)	To achieve a combination of capital growth and income by primarily investing, directly or indirectly, in shares of UK companies. UK companies are those that are domiciled, incorporated or have a significant portion of their business in the UK, even if listed elsewhere. *This Fund is not available for the Offshore Collective Investment Bond & is only available in accumulation units for the Onshore Collective Investment Bond.	UK Equity	3,4,5,6,9	Inc/Acc	UT	U2	Yes	No	0.80	0.80	0.00	0.80	0.00	GB00B97G6N82 / GB00B9947151
Quilter Investors UK Equity Large-Cap Value (Newton) -WS (Acc)	To achieve a combination of income and capital growth by primarily investing, directly and indirectly, in shares of UK companies. UK companies are those that are domiciled, incorporated or have a significant portion of their business in the UK, even if listed elsewhere. *This Fund is not available for the Offshore Collective Investment Bond.	UK Equity	3,4,9,10	Acc	UT	U2	Yes	No	0.75	0.75	0.00	0.75	0.00	GB00B992R866
Quilter Investors UK Equity Opportunities (Artemis) -WS (Acc)	To achieve capital growth by primarily investing, directly or indirectly, in shares of UK companies. UK companies are those that are domiciled, incorporated or have a significant portion of their business in the UK, even if listed elsewhere. *This Fund is not available for the Offshore Collective Investment Bond.	UK Equity	3,4,10	Acc	UT	U2	Yes	No	0.75	0.75	0.00	0.75	0.00	GB00B7J9FJ04
Quilter Investors US Equity Growth (JPM) -WS (Acc)	To achieve capital growth by primarily investing, directly and indirectly, in shares of companies listed or located in the US. The investment adviser typically has a preference to invest in shares of companies they believe to have the potential for growth. *This Fund is not available for the Offshore Collective Investment Bond.	Nth Amer	3,4,9,10	Acc	OEIC	U2	Yes	No	0.75	0.75	0.00	0.75	0.00	GB00B994K388
Quilter Investors US Equity Income (Boston Company) -WS (Acc)	To achieve a combination of income and capital growth by primarily investing, directly or indirectly, in shares of companies listed or located in the US. *This Fund is not available for the Offshore Collective Investment Bond.	Nth Amer	3,4,7,9	Acc	OEIC	U2	Yes	No	0.75	0.75	0.00	0.75	0.00	GB00BZ191K76
Quilter Investors US Equity Small/Mid-Cap (Schroder) -WS (Inc/Acc)	To achieve a combination of income and capital growth by primarily investing, directly and indirectly, in shares of companies listed or located in the US. *This Fund is not available for the Offshore Collective Investment Bond & is only available in accumulation units for the Onshore Collective Investment Bond.	Nth Amer	3,4	Inc/Acc	OEIC	U2	Yes	No	0.75	0.75	0.00	0.75	0.00	GB00B992JW43 / GB00B98WR877

Fund Name	Objective	Category	Special Risk Factors	INC/ACC	UT/OEIC	Share Class	Execution only	Re-reg	AMC %	TER %	Reimbursed Rebate %	Effective Annual Fund Manager Charge %	Bid/offer Spread % (INC/ACC)	ISIN (INC/ACC)
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### Quilter Investors Limited (Offshore)

33 Sir John Rogerson's Quay, Dublin 2, Ireland

Old Mutual European Best Ideas -WS (Acc)	To achieve asset growth through investment in a well-diversified portfolio of equities or equity-related securities of European issuers or of issuers established outside Europe which have a predominant proportion of their assets and/or business operations in Europe. *This Fund is not available for the Offshore Collective Investment Bond & is only available in accumulation units for the Onshore Collective Investment Bond. *Please note that this fund is domiciled outside of the UK. This means that rules and regulations made under the Financial Services & Markets Act 2000 of the United Kingdom for the protection of investors do not apply to the fund and that the Financial Services Compensation Scheme established under UK regulation may not apply in relation to any investment in the Fund. Additionally, the taxation of income and gains for UK resident investors may be different to UK domiciled funds. The tax liability will depend on the fund's Reporting status and whether income is treated as dividends or interest. Your financial adviser will be able to explain how these differences impact you depending on the characteristics of the fund and your individual circumstances.	Gbl Spec	3,4,7,9	Acc	OEIC	U2	Yes	No	0.60	1.69	0.00	1.69	0.00	IE00BFWH3266
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# MERIAN STRATEGIC ABSOLUTE RETURN BOND (HDG) - WS

In addition to the Total Expense Ratio (TER) of 0.55% of the fund's value, the fund manager charges a performance-related fee of 10% of the amount by which the fund's performance exceeds that of the Sterling Overnight Interbank Average Rate (the Hurdle). The fee is calculated daily and deducted twice a year at the end of June and December. For full details of the performance-related fee, see the fund manager's prospectus at [www.merian.com](http://www.merian.com)

The table below illustrates the performance-related fee for three different examples of fund performance. Note that these are examples only and not forecasts or guarantees.

Fund performance before TER	Benchmark performance	Total Expense Ratio (TER)	Performance-related fee rate	Performance-related fee due	TER including performance-related fee
-1.25%	1.50%	0.55%	10%	0.00%	0.55%
1.75%	1.50%	0.55%	10%	0.00%	0.55%
4.75%	1.50%	0.55%	10%	0.27%	0.82%

\* These assumed benchmark figures are based on our long term fund-specific growth rates for a cash deposit and do not reflect the current Sterling Overnight Interbank Average rate.

# QUILTER INVESTORS GLOBAL EQUITY ABSOLUTE RETURN FUND

The Fund invests at least 85% of its assets in the Old Mutual Global Equity Absolute Return Fund (the Master Fund). The Fund may hold up to a maximum of 15% of its assets in money market instruments, deposits and cash.

The Master Fund aims to achieve capital appreciation while closely controlling risk. In addition, the Master Fund intends to deliver an absolute return over rolling 12 month periods that have a low correlation with equity and bond markets.

In addition to the annual management charge of 0.66% of the fund's value, the fund manager charges a performance-related fee of 20% of the amount by which the fund's performance exceeds that of the Bank of England Base Rate (the Hurdle). The fee is calculated daily and deducted twice a year at the end of June and December. For full details of the performance-related fee, see the fund manager's prospectus at [www.quilterinvestors.com](http://www.quilterinvestors.com).

The table below illustrates the performance-related fee for three different examples of fund performance. Note that these are examples only and not forecasts or guarantees.

Performance before AMC	Assumed Benchmark Performance	Performance Related Fee @ 20%*	PRF Rate	Total Expense Ratio	Annual Management Charge	Total Annualised Fund Charge
1.00%	1.00%	0.00%	20.00%	0.66%	0.66%	0.66%
4.00%	1.00%	0.47%	20.00%	0.66%	0.66%	1.13%
7.00%	1.00%	1.07%	20.00%	0.66%	0.66%	1.73%

\* These assumed benchmark figures are based on our long term fund-specific growth rates for a cash deposit and do not reflect the current Bank of England Base rate.

# PROPERTY EXPENSE RATIO (PER)

For consistency and transparency Old Mutual Wealth always shows the Ongoing Charge Figure (OCF)/Total Expense Ratio (TER) including the Property Expense Ratio (PER). The PER captures all non-recoverable revenue costs associated with the management and operation of the property portfolio. Some fund groups show the PER included in their OCF/TER figures and for others it is excluded.

Fund	AMC	Other Expenses	Property Expense Ratio	OCF/TER
Aberdeen UK Property Feeder Unit Trust (Inc/Acc)	1.35%	0.14%	0.41%	1.90%
Aberdeen UK Property Feeder Unit Trust -U (Inc/Acc)	0.75%	0.14%	0.41%	1.30%
Aviva Investors Asia Pacific Property (Inc) (Suspended)	1.60%	1.64%	0.90%	4.14%
Aviva Investors Asia Pacific Property -U (Inc/Acc) (Suspended)	0.80%	1.64%	0.90%	3.34%
Aviva Investors European Property (Inc) (Suspended)	1.50%	1.84%	0.72%	4.06%
Aviva Investors European Property -U (Inc) (Suspended)	0.75%	1.84%	0.72%	3.31%
Aviva Investors UK Property Feeder (Inc/Acc)	1.25%	0.12%	0.94%	2.31%
Aviva Investors UK Property Feeder -U (Inc/Acc)	0.62%	0.12%	0.94%	1.68%
F&C UK Property Feeder (Inc/Acc)	1.50%	0.16%	0.09%	1.75%
F&C UK Property Feeder -U (Inc/Acc)	0.75%	0.16%	0.09%	1.00%
Janus Henderson UK Property PAIF Feeder (Inc/Acc)	1.50%	0.15%	0.26%	1.91%
Janus Henderson UK Property PAIF Feeder -U (Inc/Acc)	0.75%	0.09%	0.26%	1.10%
Janus Henderson UK Property PAIF Feeder -VVS (Inc/Acc)	0.60%	0.06%	0.26%	0.92%
L&G UK Property Feeder (Inc/Acc)	1.50%	0.00%	0.35%	1.85%
L&G UK Property Feeder -U (Inc/Acc)	0.75%	0.00%	0.35%	1.10%
M&G Feeder of Property Portfolio (Inc/Acc)	1.50%	0.39%	0.49%	2.38%
M&G Feeder of Property Portfolio (share class I) -U (Inc/Acc)	0.75%	0.39%	0.49%	1.63%
Standard Life UK Real Estate Accumulation Feeder (Acc)	1.30%	0.01%	0.31%	1.62%
Standard Life UK Real Estate Accumulation Feeder -U (Acc)	0.75%	0.14%	0.31%	1.20%
Standard Life UK Real Estate Accumulation Feeder -U2 (Acc)	0.75%	0.09%	0.31%	1.15%
Standard Life UK Real Estate Income Feeder (Inc)	1.30%	0.01%	0.31%	1.62%
Standard Life UK Real Estate Income Feeder -U (Inc)	0.75%	0.14%	0.31%	1.20%
Standard Life UK Real Estate Income Feeder -U2 (Inc)	0.75%	0.09%	0.31%	1.15%
Threadneedle UK Property Authorised Trust (Feeder) (Inc/Acc)	1.50%	0.12%	0.72%	2.34%
Threadneedle UK Property Authorised Trust (Feeder) -U (Inc/Acc)	0.75%	0.05%	0.72%	1.52%

# SPECIAL RISK FACTORS

Most types of investment involve some risk. The funds you have chosen to invest in all have specific objectives and associated risks. These differ according to the assets held within them. The risk factor numbers shown against each fund in this document relate to the special risk factors shown below.

1. **VOLATILITY** – Investments in the fund tend to be volatile and investors should expect an above average price increase or decrease.
2. **EMERGING MARKETS** – Investments in emerging markets tend to be volatile and are usually considered to carry a greater degree of risk than investments in established markets. This relates to dealing, settlement and custody practices, the possibility of political or economic instability, and developing legal, fiscal and regulatory structures.
3. **LIMITED SHARE RANGE** – The fund invests into a relatively small number of assets, or into individual countries or a specific market sector. Such concentrated portfolios give rise to more risk than where investments are spread across a larger number of assets, countries or market sectors.
4. **CURRENCY** – The fund is denominated in one currency but may hold assets which are priced in other currencies. The performance of the fund may therefore rise and fall as a result of exchange rate fluctuations.
5. **INVESTING IN HIGH-YIELD BONDS** – The fund invests in non-investment grade high-yielding bonds. The high yield reflects a higher risk of capital loss through default.
6. **MONEY MARKET** – The fund invests in bonds or money market instruments (including deposits with banks or other financial institutions). The yield and/or value of the fund will fluctuate as interest rates change. There is a possibility of default, reducing capital values.
7. **HOLDING DERIVATIVES OR BORROWING TO INVEST** – The fund, or some of its underlying assets, may hold derivatives for investment purposes, or borrow to invest ('gearing'), and the nature of these investments can lead to a higher volatility in the price of the fund. In addition, the fund may have some exposure to credit risk if a provider of derivatives fails to honour their obligation.
8. **PROPERTY** – The value of property is generally a matter of a valuer's opinion rather than fact. In addition, property investments may not be readily saleable, which could lead to constraints on your ability to sell or switch from the fund.
9. **CHARGES FROM CAPITAL** – Part or all of the fund management charge is levied against the capital of the fund rather than the income, which could reduce the potential for future growth.
10. **LIQUIDITY/SMALLER COMPANIES** – Some of the investments in the fund can be difficult to sell at times, which could affect the price of units/shares.
11. **PROTECTED FUNDS** – These funds aim to provide a level of downside protection along with an opportunity to benefit from a level of market growth. The level of protection, and the way the fund performance is calculated, can vary between funds. As a result, these funds can be subject to downward price movements due to limits on protection, counterparty risk and the liquidity of the underlying assets. Significant falls in the fund price would result in more money being allocated to cash, reducing the potential for future growth. It is important to read the fund manager's literature for a full explanation of this type of fund and any specific risks.
12. **TARGETED ABSOLUTE RETURN FUNDS** – The fund aims to deliver positive returns in any market conditions, but returns are not guaranteed. Funds in this sector must clearly state the timeframe over which they aim to meet their stated objective which must not be longer than three years.
13. **PRIVATE EQUITY FIRMS** – The fund invests in private equity firms which are not subject to the same reporting requirements as public companies and can, as a result, be opaque and illiquid. This can increase the risk of the fund being more volatile and investors should expect above average price increases or decreases.
14. **UNREGULATED COLLECTIVE INVESTMENT SCHEMES** – The fund invests in Unregulated Collective Investment Schemes, such as unregulated open ended investment companies (OEICs), unregulated unit trusts and hedge funds, which may involve a higher degree of risk. Unregulated Collective Investment schemes are not regulated by the Financial Conduct Authority and may not provide the same level of investor protection as regulated schemes. These schemes can be illiquid and can increase the risk of the fund price being more volatile.
15. **STRUCTURED CAPITAL AT RISK PRODUCTS** – The fund may hold structured products, other than a derivative, which are linked to the performance of one or more underlying asset. Structured products provide an agreed level of income or growth over a specified investment period. The return is not guaranteed and the level of return may depend on the level of the underlying asset(s). In addition, structured products involve counterparty risk whereby third parties acting as counterparties may be unable to honour their contractual obligations which may result in the fund losing money.

## PROTECTED FUNDS

Whilst these funds do offer an element of protection for your capital, they are not guaranteed. If the counterparty who is providing the protection should default on their contract, your capital may be at risk. Full details of these arrangements can be found in the Simplified Prospectus available from the relevant fund manager.

# CUT-OFF TIMES AND DEALING POINTS

Instructions to buy or sell funds are usually processed on the day of receipt and funds are usually bought or sold no later than the day following receipt.

Most of the funds trade once a day at a time known as the dealing point. This is the point up until which the fund manager will accept instructions to trade. We operate a cut-off time prior to the dealing point. Any deals placed before the cut-off time will receive the price at the next dealing point. Deals placed after the cut-off time will receive the price at the subsequent dealing point.

The dealing point for most funds available through Old Mutual Wealth is 12.00 midday and the cut-off time is 10.35am. However, there are some exceptions – these can be found on the fund information pages of our website at [www.oldmutualwealth.co.uk/funds](http://www.oldmutualwealth.co.uk/funds)

Switch instructions received online from your financial adviser will be included in the next available dealing point for that fund.

## **[www.oldmutualwealth.co.uk](http://www.oldmutualwealth.co.uk)**

Please be aware that calls and electronic communications may be recorded for monitoring, regulatory and training purposes and records are available for at least five years.

Old Mutual Wealth is the trading name of Old Mutual Wealth Limited which provides an Individual Savings Account (ISA) and Collective Investment Account (CIA) and Old Mutual Wealth Life & Pensions Limited which provides a Collective Retirement Account (CRA) and Collective Investment Bond (CIB).

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