

# NON-UCITS RETAIL SCHEME 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.

This share class closed to new investment on 30 April 2021. Existing shareholders may increase their holding if they meet the eligibility criteria set out in the prospectus.

## Quilter Investors Monthly Income Portfolio F (GBP) Income Shares (GB00BZ00WM01)

A sub-fund of Quilter Investors Multi-Asset OEIC. Managed by Quilter Investors Limited

### Objectives and Investment Policy

**Objective:** income with the potential for some capital growth over a period of five years or more.

**Policy:** the Fund will adopt a balanced position with exposure of between 20% and 60% to company shares and with volatility of between 6% and 10%.

The volatility range is a target, based on long term actuarial assumptions and the Fund is managed to stay within this range most of the time. The volatility range is regularly reviewed and may change from time to time due to changes in these assumptions.

The Fund provides exposure to a diversified range of assets in developed and emerging markets worldwide. The portion of the Fund not allocated to company shares will be allocated to other assets such as debt securities, property, commodities (e.g. metals, agriculture, energy), money-market instruments, currencies and cash. Company shares include those issued by companies of any size, including smaller companies. Debt securities may be investment grade or sub-investment grade and include those issued by companies, banks, public entities and governments.

The Fund invests through regulated and unregulated collective investment schemes (which may include those managed or operated by Quilter Investors), investment trusts and exchange traded funds (ETFs). The Fund may also invest directly in company shares, debt securities, money market instruments and cash.

Whilst the Fund is actively managed, it will typically hold a minimum of 35% in passive investment vehicles or instruments. The use of passive investment vehicles or instruments when blended with active vehicles and instruments will form part of the overall strategy to meet the Fund's objective.

The Fund may use derivatives (i.e. financial contracts whose value is linked to the expected price movements of an underlying investment)(i) for investment purposes; and/or (ii) with the aim of reducing the overall costs and/or risks of the Fund and/or generating additional income or growth (often referred to as 'Efficient Portfolio Management').

**Performance comparator:** the performance comparator for the Fund is the IA Mixed Investment 20-60% Shares Sector average performance. The Fund is not managed with reference to a benchmark.

**Recommendation:** the Fund may not be appropriate for investors who plan to withdraw their money within five years.

**Treatment of income:** income from investments, will be paid to shareholders.

**Dealing:** you can generally buy and sell shares on any day on which the London Stock Exchange is open for normal business – please refer to the Prospectus for exceptions.

### Risk and Reward Profile



The calculated risk and reward category, as shown above, uses a method of calculation derived from EU rules. It is based on the rate at which the returns of the Fund have moved up and down in the past (i.e. volatility) and is not a guide to the future risk and reward category of the Fund. The category shown is not a target or guarantee and may shift over time. Even the lowest category 1 does not mean a risk-free investment. The seven-category scale is nonlinear, for example, 2 is not twice as risky as 1.

Funds in category 5 have in the past shown moderately high volatility. With a fund of category 5, you have a moderately high risk of losing money but your chance for gains is also moderately high.

**Investment risk** - there is no guarantee that the Fund will achieve its objective. A capital loss of some or all of the amount invested may occur.

**Strategy risk** - as the Fund invests in other collective investment schemes, which themselves invest in assets such as bonds, company shares, cash and currencies, it will be subject to the collective risks of these other funds. This may include emerging markets risk, sub-investment grade bond credit risk and smaller companies risk.

**Company shares (i.e. equities) risk** - the value of company shares may rise and fall due to the performance of individual companies or because of general market and economic conditions.

**Emerging markets risk** - less developed countries may face more political, economic or structural challenges than developed countries.

**Credit risk** - the issuer of a bond or a similar investment within the Fund may not pay income or repay capital to the Fund when due. Bonds which are rated below

investment grade are considered to have a higher risk exposure with respect to meeting their payment obligations.

**Interest rate risk** - investments in bonds are affected by interest rates and inflation trends which may affect the value of the Fund.

**Liquidity risk** - some investments may become hard to value or sell at a desired time and price. In extreme circumstances this may affect the Fund's ability to meet redemption requests upon demand.

**Style bias risk** - funds that favour shares of either undervalued companies ("value stocks") or companies with the potential for growth ("growth stocks") may be subject to periods of underperformance, as value and growth stocks typically outperform each other, and markets generally, at different times. This Fund is likely to favour value stocks as they typically provide higher dividend payments.

**Currency risk** - the Fund is denominated in British Pounds but may hold assets denominated in, or with exposure to, other currencies. The value of your shares may rise and fall as a result of exchange rate movements.

**Derivative risk** - the Fund may use derivatives for investment purposes and/or for Efficient Portfolio Management (EPM). Using derivatives can involve a higher level of risk. A small movement in the price of an underlying investment may result in a disproportionately large movement in the price of the derivative investment. Derivatives also involve counterparty risk where the institutions acting as counterparty to derivatives may not meet their contractual obligations.

**Capital erosion risk** - the Fund takes its charges from the capital of the Fund. Investors should be aware that there is potential for capital erosion if insufficient capital growth is achieved by the Fund to cover the charges. Capital erosion may have the effect of reducing the level of income generated.

For a more detailed explanation of risks, please refer to the "Risks" section of the prospectus.

## Charges

These charges are used to pay the costs of running the Fund, including the costs of marketing and distribution. Overall, they reduce the 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 and before the proceeds of your investment are paid out.*

### Charges taken from the Fund over a year

Ongoing charge	0.71%
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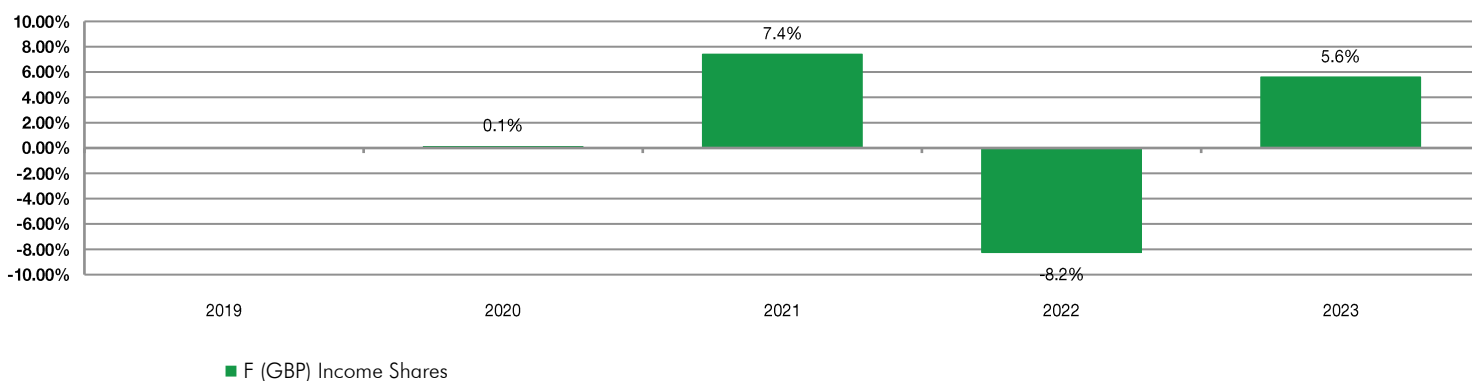
### Charges taken from the Fund under specific conditions

Performance fee	None
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The ongoing charge figure is based on the Fixed Ongoing Charge which is detailed in the prospectus, but may also include charges for investing in closed-ended funds such as investment trusts. The ongoing charge figure excludes portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling shares in another collective investment undertaking and may vary from year to year.

You can find out more details about the charges applicable to this Fund by looking at Appendix I of the prospectus and the Charges and Expenses disclosure at [www.quilter.com/charges-and-expenses](http://www.quilter.com/charges-and-expenses).

## Past Performance



Past performance is not a guide to future performance.

The past performance shown does not take into account any entry or exit charges but does take into account the ongoing charge, as shown in the Charges section.

The value of the class is calculated in British Pounds.

The Fund launched on 26 June 2019. This class started to issue shares on 26 June 2019.

## Practical Information

The Depositary is Citibank UK Limited.

Quilter Investors Monthly Income Portfolio is a sub-fund of Quilter Investors Multi-Asset OEIC (the "Company"). The assets and liabilities of each sub-fund are segregated from other sub-funds although it is not yet known whether a foreign court would give effect to segregated liability under a foreign law contract and so this is not certain in every circumstance.

Further information about the Company, copies of its prospectus, annual and half-yearly reports may be obtained, for the entire Company, free of charge in English from the registrar, SS&C, P.O. Box 10278 Chelmsford, CM99 2AR or visit [www.quilter.com/documents](http://www.quilter.com/documents).

Details of Quilter Investors Limited's remuneration policy which includes a description of how remuneration and benefits are calculated, the identities of the persons responsible for awarding remuneration and benefits and details of the remuneration committee, are available at [www.quilter.com/documents](http://www.quilter.com/documents). A paper copy will be made available free of charge upon request to Quilter Investors Limited.

The latest share prices are available from the registrar during normal business hours and will be published daily at [www.quilter.com](http://www.quilter.com).

You may switch your shares to the shares of another sub-fund of the Company free of charge. For further details see the "Switching" section of the prospectus.

This Fund is subject to tax laws and regulations of the United Kingdom. Depending on your home country of residence, this might have an impact on your personal tax position. For further details, please speak to your financial adviser.

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

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This Non-UCITS Retail Scheme key investor information is accurate as at 16 February 2024.