

## KEY INFORMATION DOCUMENT (KID)

## VT Multi-Asset DRP V Retail Class

**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, cost, potential gains and losses of this product and help you compare it with other products

### Product

**Name:** VT Allium Portfolio Funds (the "Company")

**PRIIP Manufacturer:** Valu-Trac Investment Management Limited (the "Manager").

T: 01343 880344

W: www.valu-trac.com

**ISIN OR UPI:** GB00B68SQX20

**Competent Authority:** Financial Conduct Authority

This key information document is accurate as at 11/28/2017.

### What is this product?

**Type:** This product is a non-UCITS investment fund

**Objective:** The investment objective of the Fund aims to deliver long term capital growth from a broadly balanced approach to investing whilst ensuring that the overall volatility of the portfolio remains within its set volatility band that is typical for a balanced risk fund.

**Intended retail investor:** The fund is suitable for retail investors, professional investors and eligible counterparties. Fund investors should possess at least a good knowledge of relevant financial instruments, or financial industry experience, or be in receipt of professional advice. Investors should be aware that their capital is at risk and must be prepared to accept fluctuations in the value of capital including capital loss. The fund is suitable for investors seeking capital growth. The fund has a recommended holding period of three years.

This product is open ended.

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



**The risk indicator assumes you keep the product for 3 years. The actual risk can vary significantly if you cash in 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.

The Fund is ranked 3 because historical performance data indicates that it has experienced moderate rises and falls in market prices historically.

Other materially relevant risks are: Counterparty Risk, Market Risk, Currency Risk, Liquidity Risk, and Risk from the use of Derivatives.

## Performance Scenarios

This table shows the money you could get back over the next 5 years, under different scenarios, assuming that you invest £10000.

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. 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.

The figures shown 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.

Investment: £10,000				
Scenarios		1 year	3 year	5 years (recommended holding period)
Stress scenario	What you might get back after costs	£6721	£0	£7008
	Average return each year	-32.8%	0.0%	-11.2%
Unfavourable scenario	What you might get back after costs	£9602	£0	£10178
	Average return each year	-4.0%	0.0%	0.6%
Moderate scenario	What you might get back after costs	£10720	£0	£12313
	Average return each year	7.2%	0.0%	7.2%
Favourable scenario	What you might get back after costs	£11959	£0	£14886
	Average return each year	19.6%	0.0%	14.2%

## What happens if Valu-Trac Investment Management Limited is unable to pay out?

The ACD is covered by the Financial Services Compensation Scheme. Shareholders may be entitled to compensation from the scheme if the ACD cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most types of investment businesses are covered for 100% of investments up to £50,000.

## 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, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest £10 000. The figures are estimates and may change in the future.

## Costs over time

Investment Scenarios (£10,000)	If you cash in after 1 year	If you cash in after 2 years	If you cash in at the end of the recommended holding period of 3 years
Total costs	£30	£0	£105
Impact on return (RIY) per year	0.30%	0.00%	1.05%

## 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.

One-off costs*	Entry costs	5.00%	The impact on 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.
Ongoing costs	Portfolio transaction costs	0.33%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	0.28%	The impact of the costs that we take each year for managing your investments and other costs.
Incidental costs	Performance fees	0.00%	The impact of performance fees.
	Carried interests	0.00%	The impact of carried interest.

Separate distribution charges may apply.

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

### Recommended holding period: 3 years.

This product has no required minimum holding period but is designed for long term investment; you should be prepared to stay invested for at least 3 years. You may sell your shares in the product, without penalty, on any day on which the banks are normally open for business in England & Wales.

## How can I complain?

Complaints may be brought in writing to Valu-Trac Investment Management Limited, Orton, Moray, IV32 7QE or by telephone to 01343 880 344. In the event that an unsatisfactory response is provided, you can refer your complaint to the Financial Ombudsman Service.

## Other relevant information

You can obtain further information about the Fund, copies of the prospectus, annual reports and accounts and half-yearly reports and accounts in English, free of charge, from Valu-Trac Investment Management Limited, Orton, Moray, IV32 7QE. They are also available electronically at [www.valu-trac.com](http://www.valu-trac.com).

The Fund's latest published price and other information is available at [www.valu-trac.com](http://www.valu-trac.com) and can also be obtained during normal business hours by calling 01343 880 344.

Shares in other classes may be available. Details are set out in the Prospectus. It may be possible to switch your investment at any time for shares in other classes within the Fund or for shares in a class within a different sub-fund. For further information on switching please contact Valu-Trac Investment Management Limited by calling 01343 880 344.