



# 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.

## Virgin UK Index Tracking Trust GBP

**Income Units: (ISIN GB0009304311)**

This Fund is managed by Virgin Money Unit Trust Managers Limited, Jubilee House, Gosforth, Newcastle upon Tyne NE3 4PL.

## Investment Objective and Policy

The investment objective of the Fund is to provide a total return (income and capital growth) from UK Shares. The Fund aims to achieve this by tracking the performance of the FTSE All-Share Index, measured annually, less charges.

It does this by holding the 500+ stocks that comprise the benchmark index, in similar proportions as the index. Stock index futures may also be used to manage the cash position of the Fund.

### Designed for investors who:

- > would like to grow their capital by investing in a wide range of UK companies,
- > prefer a fund that uses a passive (index-tracking) approach rather than an actively-managed one.

Any income earned by the Fund on its investments can be reinvested or you can choose to have it paid to you as an income.

You can buy and sell units on any business day.

Recommendation: this Fund may not be suitable for investors who plan to withdraw their money within five years.

## Risk and Reward Profile



On the financial markets, rates of return are typically linked to risk. Over the longer term, investors who are prepared to accept greater risk can typically look forward to higher returns. The risk indicator above shows the Fund's risk and reward profile. Risk level 1 signals a low risk of losing money but typically offers limited potential rewards. At risk level 7, the risk of losing money is much higher, but the potential rewards are typically much greater. Note that even investments in the lowest risk category are not entirely free of risk.

The risk indicator is based on the rate at which the value of the Fund has moved up and down in the past. Note that past figures may not be a reliable indication for the future.

The risk category shown is not a target or guarantee and may move over time.

The Fund is in category 6 because it invests in company shares. These typically provide higher rewards but carry a higher level of risk than other investments such as gilt-edged securities.

Governments can change the tax relief available to individuals and funds.

**Company/Sector risk:** investing in the shares of the All-Share Index spreads your risk across hundreds of companies in various sectors and industries. However, some of those companies and/or sectors can make up a large percentage of the index. This would concentrate risk in those areas.

We aim to control these risks; however, if they do materialise, the value of your investment could go down.

# Charges

There are charges associated with managing the fund.

The “Ongoing Charge” (shown to the right) is deducted directly from the unit price and paid to us, so it will reduce the return you receive.

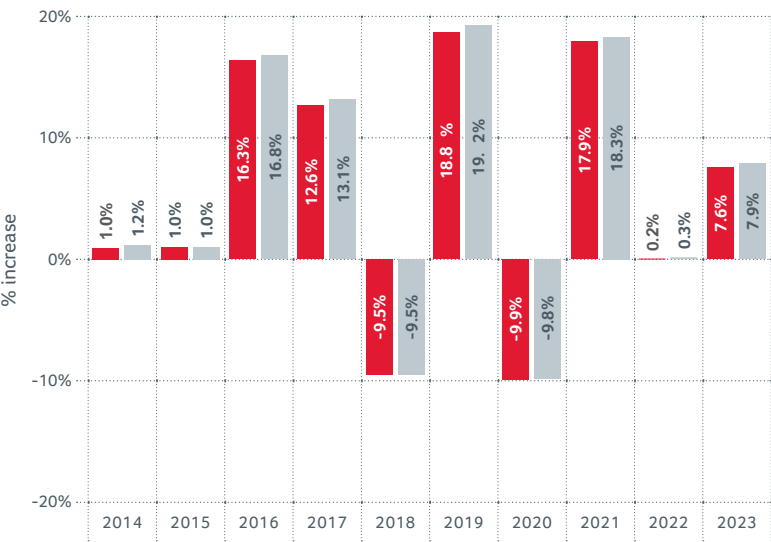
There will also be transaction costs for the buying and selling of shares. These costs vary over the course of the year in line with market conditions and how much trading the fund does. They are also accounted for in the unit price, so the return/change in value you see is after these have been deducted.

We do not charge an entry or exit charge when you buy or sell units in the fund.

For more information about charges, including when we may apply a ‘Dilution Levy’ such as on large deals, and the estimated costs, please refer to the fund’s Prospectus and also the annual report and accounts which will include detail on the exact charges made over the previous financial year. This is available from our website – [virginmoney.com/myinvestments](https://virginmoney.com/myinvestments).

One-off charges taken before or after you invest	
Entry Charge	0%
Exit Charge	0%
This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.	
Charges taken from the fund over a year	
Ongoing Charge	0.28%
Charges taken from the fund under specific conditions	
Performance Fee	0%

# Past Performance

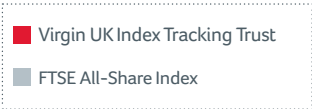


Past performance is not a reliable indicator of future results.

The Fund and this share class was launched in March 1995.

The ongoing charge changed from 0.30% to 0.28% on 1 May 2024. The performance shown is based on the current annual charge, with adjustments made to previous years to reflect the current charging structure for this share class.

Past performance is calculated in GBP and represents the percentage change in the unit price, with an assumption of income reinvested into additional units following each distribution.



Source: Lipper, bid to bid with net income reinvested.

# Practical Information

**Trustee:** Citibank UK Limited.

**Further Information:**  
Visit [virginmoney.com/myinvestments](https://virginmoney.com/myinvestments) for more details about the Fund. This includes the Fund’s Prospectus, unit price and latest financial report and accounts. All fund documentation is in English and free of charge.

**Tax Legislation:**  
The Fund is subject to UK tax law which may have an impact on your personal tax position. If you are at all unclear about your individual tax situation please speak to a Financial Adviser.

**Remuneration:**  
Up-to-date details of the Manager’s UCITS V Remuneration Policy, including details of the Remuneration Committee, are available at [virginmoney.com/remuneration](https://virginmoney.com/remuneration). A paper copy of that information will be made available free of charge from the Manager upon request.

**Liability Statement:**  
Virgin Money Unit Trust Managers 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.

The Virgin UK Index Tracking Trust (the “Fund”) is not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the “LSE Group”). The LSE Group does not accept any liability whatsoever to any person arising out of the use of Fund or the underlying data.

The Virgin UK Index Tracking Trust is authorised in the UK and regulated by the Financial Conduct Authority. Virgin Money Unit Trust Managers Limited is authorised in the UK and regulated by the Financial Conduct Authority. This Key Investor Information document is accurate as at May 2024.