



FUND OVERVIEW

Fund Manager(s)	Multi Asset Solutions UK Team
Launch Date:	17 Sep 2003
Domicile	United Kingdom
Unit Type	Accumulation
AUM	£86.08m
IA Sector	IA Volatility Managed
Benchmark	Comparator Benchmark: IA Mixed Investments 0-35% Shares
Currency	GBP
Number of holdings	26
ISIN	GB00BD3CW185

FUND INFORMATION

Number of distributions per annum (for Income share classes only)	4
Pay Dates	01/05, 01/08, 01/11, 01/02
XD Dates	02/03, 02/06, 02/09, 02/12
ISA	Available and Eligible
Fund Management Company	Santander Asset Mgmt UK Ltd

SHARE CLASS INFORMATION

Ongoing Charges Figure (OCF)*	0.66%
Annual Management Charge (AMC)*	0.40%
* Investors should refer to the most up to date Key Investor Information Document available on our website. The OCF is made up of the AMC and other operating costs.	
Historic Yield	1.14%

FUND MANAGER(S)

Multi Asset Solutions UK Team

The Multi-Asset Solutions UK (MAS UK) team is part of a functional unit known as Global Multi-Asset Solutions (GMAS). The MAS UK team benefits from investment specialists with decades of cumulative experience in managing portfolios across a wide range of investment strategies and market environments and access to the research and infrastructure provided by the GMAS unit.

DEFINITIONS

Historic Yield: The sum of distributions announced in the preceding twelve months, divided by the unadjusted MID market price as at date of yield. The historic yield reflects distributions announced over the last twelve months as a percentage of the MID market price as at the date of yield. It does not include any preliminary charge and investors may be subject to tax on their distributions.

FUND OBJECTIVE AND POLICY

The Fund's objective is to provide a combination of capital growth and income over 5+ years. The Fund aims to stay within a risk profile classification (RPC) (with volatility parameters) of 3 as set and monitored by an external risk rating company (not guaranteed). The Fund is in the Santander Atlas Portfolio growth range: 5 funds numbered 3-7. The number in the name of each fund in the range corresponds to its RPC. The lower this number, typically the lower the fund's volatility (exposure to more volatile assets e.g. shares). More information on volatility and RPCs is provided in the Prospectus glossary. The Fund is actively managed and invests between 85-100% in other Collective Investment Schemes (CIS). Up to 100% of the Fund can be in passively managed CIS (typically 45-60%). It obtains exposure globally (inc. non-developed markets) to: bonds, and company shares; up to: 20% to alternative strategies, 10% to commodities, 10% to real estate, and 10% to cash/cash like instruments. Typically it will invest at least 70% in a combination of shares and bonds. Derivatives (inc. passives) will be used regularly for efficient portfolio management (inc. hedging). The ACD considers market, economic and geopolitical outlook in choosing asset/sub-asset classes, geographies and sectors to seek exposure to, and uses its expertise (active management) to select CIS. When seeking exposure to: bonds, the ACD will tend to favour actively managed CIS; shares, the ACD will tend to favour passively managed CIS. The Fund is not managed with reference to a benchmark, and the Comparator Benchmark has been chosen as it provides comparison of performance against a sector that largely consists of other multi asset funds which have the ability to invest globally.

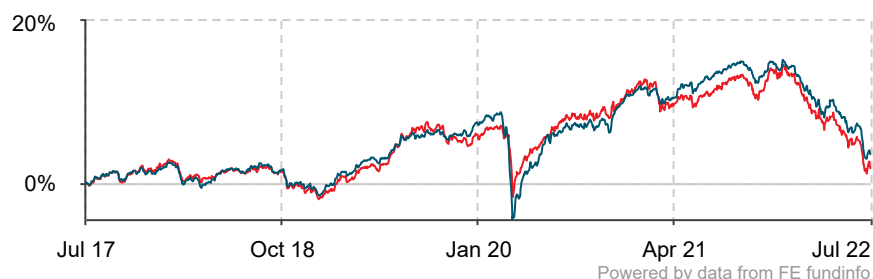
CUMULATIVE PERFORMANCE

	1M	3M	6M	YTD	1Y	3Y	5Y
Santander Atlas Portfolio 3 IA	-3.55%	-5.84%	-10.07%	-10.07%	-8.49%	-2.57%	1.73%
IA Mixed Investment 0-35% Shares	-3.56%	-6.09%	-9.57%	-9.57%	-8.57%	-1.05%	3.48%

ANNUAL CALENDAR YEAR PERFORMANCE

	2021	2020	2019	2018	2017
Santander Atlas Portfolio 3 IA	1.30%	5.93%	7.39%	-4.04%	4.63%
IA Mixed Investment 0-35% Shares	2.84%	3.90%	8.70%	-3.35%	4.84%

5 YEAR CUMULATIVE PERFORMANCE



Share Class Launch Date

30/09/2013

Calculations as at 30 Jun 2022 in GBP.

Source of performance data: Santander Asset Management & FE fundinfo as at 30 Jun 2022, bid to bid with net income reinvested. Investors should refer to the relevant Key Investor Information Document for further performance data.

Past performance is not a reliable indicator of future results. The value of investments and revenue from them can fall as well as rise and investors may not get back the amount originally invested. Please note that the value of any foreign investments may be affected by changes in currency exchange rates.

RISK AND REWARD PROFILE

LOWER RISK

HIGHER RISK

Typically lower rewards

Typically higher rewards



Risk and Reward Indicator: The risk and reward indicator shown above is based on historical data, which may not be a reliable indication for the future risk profile of the Fund. The lowest risk and reward indicator does not mean risk free. The risk and reward indicator shown is not guaranteed and may change over time. The risk and reward indicator is at the level it is because the value of shares and the income from them can fluctuate. The value of bonds issued by companies and governments can also vary, although usually by not as much. This can cause the value of your investment in the Fund to fall as well as to rise. The value of your investment is not guaranteed and you may get back less than the original amount you invested. Investors should refer to the most up to date Key Investor Information Document available from our website.



SANTANDER ATLAS PORTFOLIO 3 IA JUNE 2022

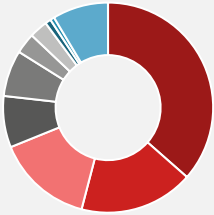
PORTFOLIO BREAKDOWN

TOP 10 HOLDINGS

ISHARES GBP CORP BOND 0-5	15.06%	NORDEA 1-EURO CON BD-BI E	5.23%
NORDEA1 LOW DUR EUR C-HAI	9.81%	HSBC UK GILT INDEX FUND-I	3.36%
SUS INVESTMENT FUNDS IC	8.23%	INVESCO S&P 500 ACC	3.30%
INSIGHT UK CORP ALL MA-P-	8.08%	X MSCI EMERGING MARKETS	3.17%
ALLIANZ GILT YLD-I-INC	5.75%	ISHR UK GLT ALL STK IDX-L	3.14%

Negative weightings may result from the use of certain financial instruments, including derivatives. Derivatives used to gain or reduce market exposure are shown in the relevant asset class. Derivatives used for risk management (including duration management) are shown alongside cash.

ASSET ALLOCATION



STERLING CORPORATE BONDS	36.49%
GLOBAL CORPORATE BONDS	17.58%
UK GOVERNMENT BONDS	14.81%
US EQUITIES	7.91%
UK EQUITIES	7.11%
NON-DEVELOPED MARKET EQUITIES	3.17%
COMMODITIES	2.80%
JAPANESE EQUITIES	0.89%
EUROPEAN EQUITIES	0.64%
CASH AND DERIVATIVES	8.60%

UK Investor Important Information

For retail distribution

Santander Atlas Portfolio 3 (the "Fund") is a sub-fund of Santander Multi-Manager OEIC, an open-ended investment company with variable capital incorporated in England and Wales under registered number IC000248 and authorised in the UK by the FCA as a non-UCITS retail scheme.

The Authorised Corporate Director ("ACD") of the Fund is Santander Asset Management UK Limited ("SAM UK"), Company Registration No. SC106669. Registered in Scotland at 287 St Vincent Street, Glasgow G2 5NB, United Kingdom. Authorised and regulated by the Financial Conduct Authority (FCA). FCA registered number 122491. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register.

Subscriptions to the Fund may only be made on the basis of the current Prospectus and the Key Investor Information Document (KIID), as well as the latest annual or interim reports, and the applicable terms and conditions. Please refer to the 'Risk Factors' section of the Prospectus for all risks applicable to investing in the Fund. Investors and potential investors should read and note the relevant risk warnings in the Prospectus and the relevant Key Investor Information Document before making any investment decisions.

Fund documentation is available free of charge in English at www.santanderassetmanagement.co.uk and may also be requested from the ACD at Level 5, 67 Lombard Street, London EC3V 9LJ.

Santander Atlas Portfolio 3 has been compared against funds across the UK by independent, financial research companies and has received a 5 Diamond Rating from Defaqto, and a Select Fund rating from Dynamic Planner.

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