Marketing Communication

August 2026 Factsheet

Santander Atlas Portfolio 3 IA

Fund Type
Mixed-Asset
Fund of Funds

Santander Asset Management

Fund information

Fund manager(s)	Multi Asset Solutions UK Team
Launch date	17 September 2003
Domicile	United Kingdom
Unit type	Accumulation
AUM	£249.99m
IA Sector*	IA Volatility Managed

*A group of funds with similar characteristics

Benchmark

Benchmark type	Comparator
Benchmark component(s)	IA Mixed Investments 0-35% Shares
Number of holdings	36

Share class information

Annual management charge (AMC)	0.55%
Ongoing charges figure (OCF) - Including AMC	0.76%
Currency	GBP
ISIN	GB00BD3CW185
SEDOL Code	BD3CW18

Fund objective

The Fund's objective is to provide a combination of capital growth (to grow the value of your investment) and income over 5+ years.

It aims to stay within a Risk Profile Classification (RPC) (with volatility parameters) of 3 as set and monitored by an external risk rating company. It is not guaranteed that the Fund will stay within this RPC at all times.

For details of the full fund's Investment Policy, Strategy and Process, and Risk Factors please refer to the Prospectus and KIID.

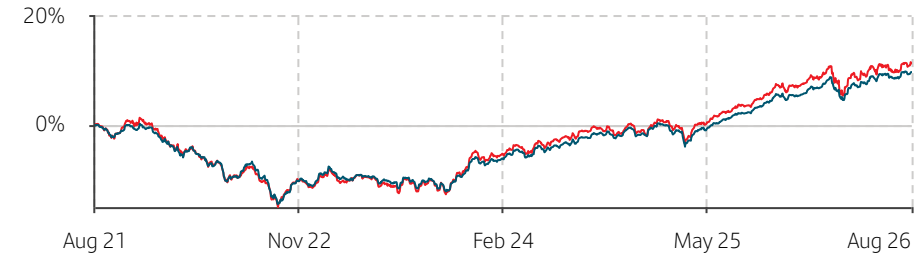
Cumulative performance

	1M	3M	6M	YTD	1Y	3Y	5Y
Santander Atlas Portfolio 3 IA	1.26%	0.45%	0.45%	3.48%	7.48%	24.63%	11.40%
IA Mixed Investment 0-35% Shares	0.93%	0.71%	0.83%	3.71%	7.26%	22.46%	9.78%

Annual performance

	2025	2024	2023	2022	2021
Santander Atlas Portfolio 3 IA	9.00%	3.89%	7.48%	-11.55%	1.30%
IA Mixed Investment 0-35% Shares	7.83%	4.42%	5.97%	-10.87%	2.84%

Five year cumulative performance to 31 August 2026



Powered by data from FE fundinfo

Atlas Portfolio 3
IA Mixed Investment 0-35% Shares

If you invested £10,000 5 years ago, your money would now be worth **£11,140** after fees. Calculations on a Total Return basis and includes any income reinvested over the period.

Share Class Launch Date	30 September 2013

Calculations as at 31 August 2026 in GBP. Source of performance data: Santander Asset Management & FE fundinfo. Fund figures are after fees with income reinvested (Total Return).

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.

Asset Management

Risk and reward profile

Risk and Reward Indicator: The Risk and Reward Indicator table shown above demonstrates where the Fund ranks in terms of its potential risk and reward. The higher the rank the greater the potential reward but the greater the risk of losing money, and the lowest risk and reward indicator does not mean risk free. It is based on past data, may change over time and may not be a reliable indication of the future risk profile of the Fund. 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.

Portfolio breakdown

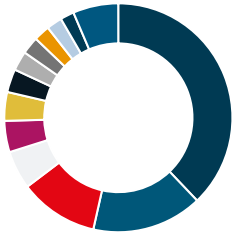
Top 10 Holdings

SANTANDER STERLING BOND INC PORTFOLIO RA	13.57%	AMUNDI PRIME EUROPEAN CORPORATE BOND ETF	4.01%
SANTANDER STERLING BOND PORTFOLIO RA	13.55%	VANGUARD UK IG BOND INDEX	3.78%
VANGUARD UK S/T IG BOND INDEX FUND	7.04%	STATE STREET SPDR S&P 500 ETF USD ACC	3.44%
SANTANDER GBP LVNAV MONEY MKT D GBP DIS	6.61%	INVESCO S&P 500 UCITS ETF	3.38%
XTRACKERS USD CORPORATE BOND ETF	5.81%	INVESCO GOLD ETC	3.38%

6.61% of the portfolio is invested in funds where Santander Asset Management UK act as an appointed distributor.
31.73% of the portfolio is invested in other funds managed by Santander Asset Management or affiliates.

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	38.93%
Global Corporate Bonds	16.11%
US Shares	11.49%
UK Shares	5.58%
Global Government Bonds	4.56%
Commodities	4.17%
Non-Developed Market Shares	3.37%
European Shares	2.82%
Global Sub-Investment Grade Bonds	2.55%
Global Shares	2.34%
Non-Developed Market Bonds	2.25%
Japanese Shares	2.02%
Cash and Derivatives	-2.79%
Money Market	6.61%

Source of asset allocation and breakdown data: Santander Asset Management as at 31 August 2026

Asset Management

Additional fund information

Number of income payments per year

No income payments are distributed from this share class.

ISA

Available and Eligible

Fund management company

Santander Asset Mgmt UK Ltd

Fund manager(s)

Multi Asset Solutions Team

The Multi-Asset Solutions UK team is part of the Global Multi-Asset Solutions team. Our team includes experienced investment specialists who have managed portfolios through many different market conditions. They benefit from the research and tools provided by the wider Global Multi-Asset Solutions team.

Useful Links

KIID

Prospectus

Glossary

Website

Costs and charges

UK Investor Important Information

For retail distribution

This document has been approved and issued by Santander Asset Management UK (SAM UK) in its capacity as the Authorised Fund Manager. SAM UK is authorised by the Financial Conduct Authority (FCA).

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Subscriptions to a fund may only be made on the basis of the fund's current Prospectus and the non-UCITS Retail Scheme (NURS) Key Investor Information document (NURS KIIs) which can be obtained free of charge on request or at www.santanderassetmanagement.co.uk/retail-investor/our-solutions/fund-center, and the applicable terms and conditions. Please refer to the 'Risk Factors' section of each fund's Prospectus for all risks applicable to investing in any fund and specifically this fund. Investors and potential investors should read and note the relevant risk warnings in the relevant fund Prospectuses and Non-UCITS Retail Scheme Key Investor Information document (NURS KIIs) before making any investment decisions.

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 and regulated by the FCA with Product Reference Number 225581 as a NURS (Non-UCITS Retail Scheme).

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Santander Atlas Portfolio 3 has been compared against funds across the UK by the independent financial research company Dynamic Planner, receiving a Select Fund rating.

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DYNAMIC PLANNER SELECT FUND

DYNAMIC PLANNER RISK TARGET MANAGED