

This document provides you with the 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.

## WS Verbatim Multi-Index Portfolio 5 Fund (the "Fund"),

a fund within WS Verbatim Multi-Index Funds (the "Company") Waystone Management (UK) Limited is the Authorised Corporate Director of the Fund.

**Class A Accumulation (ISIN: GB00B4WHDG30)**

## Objective and Investment Policy

### Objective

The Fund will use a broadly cautious balanced investment strategy with the aim of achieving capital growth over the medium to longer term.

### Investment Policy

The Fund's portfolio will gain exposure to the underlying assets via a diversified range of passive open ended funds, exchange traded funds and real-estate investment trusts. The underlying asset mix will generally be made up of equities of which greater exposure will be given to UK and developed Western markets with additional limited exposure given to Japanese, Asia Pacific and emerging markets. There will also be limited exposure to fixed interest securities (up to 40%) and other investments such as investment trusts may also be included in the portfolio.

The underlying asset mix of the Fund will follow an asset allocation model, provided by an external risk rating agency, such that, on a risk scale between 1 and 10, where 1 is defined as likely to be "lowest risk" and 10 is defined as likely to be "highest risk", the Fund's risk level is expected to be level 5 meaning low medium risk.

The allocation of the Fund's assets between eligible asset classes will be managed by the Investment Adviser to achieve the investment objective of the Fund, whilst remaining at its pre-determined risk level. The Fund is able to invest in transferable securities (including exchange traded notes), bonds, collective investment schemes, warrants, money market instruments, cash, deposits (including certificates of deposit) and derivative instruments.

Through its investments, the portfolio will be exposed to a diversified range of asset classes, underlying currencies, geographical spread and may hold funds managed by a variety of fund management groups.

It is the ACD's intention that derivatives and forward transactions will only be used for Efficient Portfolio Management (EPM).

For full investment objectives and policy information please refer to the prospectus.

### Other features of the Fund:

The Fund is actively managed. The Portfolio Manager uses its expertise to select investments for the Fund and has the discretion to invest without the need to adhere to a particular benchmark.

The Fund can invest in other funds (including those managed by the Manager, the Portfolio Manager and its associates).

The Fund can invest across different geographic areas and industry sectors without limitation.

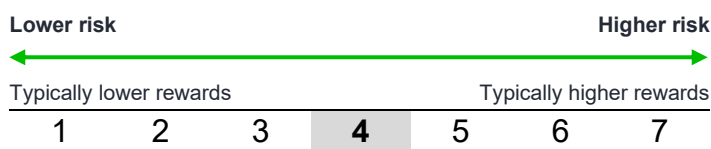
You can buy and sell shares in the Fund on each business day.

Any income generated from the Fund is reinvested and reflected in the value of your investment.

The base currency of the Fund is GBP.

Recommendation: This Fund may not be suitable for investors who plan to withdraw their money within 3 to 5 years. More information on the management of this portfolio can be found at [www.waystone.com](http://www.waystone.com).

## Risk and Reward Profile



This indicator shows how much the Fund has risen and fallen in the past, and therefore how much the Fund's returns have varied. It is a measure of the Fund's volatility.

The higher a Fund's past volatility, the higher its position on the scale and the greater the risk that investors may have experienced losses as well as gains.

The Fund has been classed as 4 because its volatility has been measured as average.

This indicator is based on historical data and may not be a reliable indication of the future risk profile of the Fund.

The risk and reward profile shown is not guaranteed to remain the same and may change over time.

The lowest number on the scale does not mean that the Fund is risk-free. The value and income from the Fund's assets may go down as well as up. This will cause the value of your investment to fall as well as rise. There is no guarantee that the Fund will achieve its objective and you may get back less than you originally invested.

- Where the Fund makes investments in assets that are not denominated in GBP, changes in exchange rates will affect the value of your

investment.

- The Fund invests in fixed interest securities, there is a risk that issuers of the Bonds may not be able to repay the money they have borrowed or the interest that is due.
- As an investor of another collective investment scheme, the Fund will bear, along with the other investors, its portion of the expenses of the other collective investment scheme, including management, performance and/or other fees. These fees will be in addition to the management fees and other expenses which a Fund bears directly with its own operations.
- The Fund may invest in Exchange Traded Funds which represent a basket of securities that are traded on an exchange and may not necessarily trade at the net asset value of their underlying holdings. As a result, they may trade at a price that is above or below the value of the underlying portfolio.
- The Fund is classed as a NURS and can have wider investment and borrowing powers than a UCITS scheme with higher investment limits in various areas. It can also invest to a greater extent in areas such as property and unregulated schemes and have the option to borrow on a permanent basis. Such additional powers can increase potential reward, but may also increase risk.
- There is a risk of a loss to the Fund due to system failures, inadequate controls and human error.

For more information about the Fund's risks, please see the Risk Factors section of the prospectus which is available at [www.waystone.com](http://www.waystone.com).

## Charges for this Fund

The charges you pay are used to cover the costs of running the Fund, including marketing and distribution. These charges reduce the potential 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/before the proceeds of your investment are paid out. In some cases, you may pay less. Please check with your financial adviser or distributor for the actual charges.

### Charges taken from the Fund over the year

Ongoing Charges	0.76%
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### Charges taken from the Fund under certain specific conditions

Performance Fee	None
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The ongoing charges figure is based on expenses as at 31 May 2025. This figure may vary from year to year.

It excludes the costs of buying or selling assets for the Fund (unless these assets are shares of another fund).

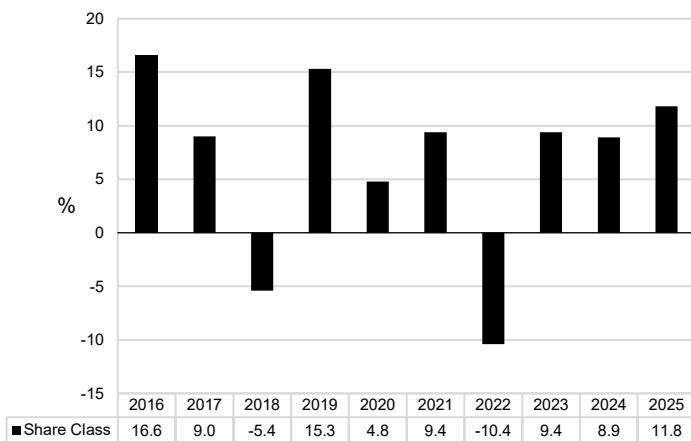
Switching charge for switching between the Fund's share classes is discretionary. For details please see "Switching" and "Dealing Charges" sections of the prospectus.

The entry charge is referred to as the initial charge in the Fund's prospectus.

Where the Company buys or sells underlying investments in response to a request for the issue or redemption of shares, it will generally incur a cost. This effect is referred to as "dilution". You may be charged a "dilution levy" to be added to the issue price or deducted from the redemption price of shares as appropriate. The dilution levy will normally be up to 1% if a sale or purchase has a gross value equal to or exceeding 5% of the total Fund value.

For more information about charges (including any charges applied to the offset dealing costs), please refer to the Company's Prospectus, available at [www.waystone.com](http://www.waystone.com).

## Past Performance



Past performance is not a guide to future performance.

The past performance in the chart is net of tax and charges but excludes any entry or exit charges that may apply.

The Fund was launched on 20 October 2010. This share class was launched on 20 October 2010.

Past performance is calculated in GBP.

## Practical Information

### WS Verbatim Multi-Index Funds

This key investor information document describes a fund within the Company. The prospectus and periodic reports are prepared for the entire Company.

### Documents

You can obtain further detailed information regarding the Fund and the Company's latest Value Assessment report, its Prospectus, latest annual reports and any subsequent half yearly reports free of charge from the Authorised Corporate Director by calling 0345 922 0044 or visiting [www.waystone.com](http://www.waystone.com) and also by request in writing to Waystone Management (UK) Limited, PO Box 389, Darlington, DL1 9UF.

Details of Waystone Management (UK) Limited remuneration policy (including a description of how remuneration and benefits are calculated and the composition of the remuneration committee) are available at [www.waystone.com](http://www.waystone.com) or by requesting a paper copy free of charge (see above for contact details).

### Prices of shares and further information

You can check the latest prices by calling 0345 922 0044 or by visiting our website [www.waystone.com](http://www.waystone.com).

### Right to switch

Subject to any restrictions on the eligibility of investors for a particular

This Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority (FCA). Waystone Management (UK) Limited is authorised in the United Kingdom and regulated by the FCA.

This key investor information is accurate as at 16/02/2026.

share class, a shareholder in one fund may be able at any time to switch all or some of their shares in one fund for shares in another fund, if available, in the Company. Please see the prospectus for full details.

### Fund Segregation

The Company is an umbrella fund with segregated liability between funds. This means that the holdings of this Fund are maintained separately under UK law from the holdings of other funds of the Company and your investment in this Fund will not be affected by any claims against another fund of the Company.

### Depositary

The Bank of New York Mellon (International) Limited is the trustee or depositary of the Company.

### Tax

UK tax legislation may have an impact on your personal tax position.

### Liability

Waystone Management (UK) 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 Company.