NON-UCITS RETAIL SCHEME 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.

Quilter Investors

Quilter Investors Creation Dynamic Portfolio U1 (GBP) Accumulation (GB00B8NXQ585)

A sub-fund of Quilter Investors Multi-Asset OEIC. Managed by Quilter Investors Limited

Objectives and Investment Policy

Objective: capital growth over a period of five years or more.

The Fund will target an annualised volatility of between 70% and 95% of the expected annualised volatility of global equities (a reasonable proxy for 'global equities' is the MSCI All Country World Index (MSCI ACWI)).

The Fund is one of a range of five risk-targeted funds and is managed to a dynamic risk level, which is the second highest risk level in the range.

Policy: the Fund provides exposure to a diversified portfolio of investments both in the UK and overseas. Exposure to company shares (i.e. equities) is typically between 60% and 95%. The portion of the Fund not allocated to company shares will be allocated to other assets such as debt securities, alternative asset classes (including, but not limited to, hedge fund strategies, commodities or property), cash and currency. Company shares include those issued by companies of any size, including smaller companies. Debt securities may be investment grade or sub-investment grade and include those issued by companies, public entities and governments.

The methodology guiding the Fund's risk-targeted approach involves making long-term forecasts of the expected annualised volatility of several different asset classes including global equities. These forecasts use a range of global and regional indices to represent the broader universe of global equities. For the purposes of this methodology, a reasonable proxy for 'global equities' is the MSCI ACWI. The expected annualised volatility of global equities is a measure of how much the returns of global equities are likely to fluctuate over a year. Higher volatility can indicate higher risk.

The Fund invests through regulated and unregulated collective investment schemes (which may include those managed or operated by Quilter Investors), investment trusts and exchange traded funds (ETFs). The Fund may also invest directly in company shares, debt securities, money-market instruments and cash. While the Fund is actively managed, it will hold some passive investment vehicles or instruments.

The Fund may use derivatives (i.e. financial contracts whose value is linked to the expected price movements of an underlying investment) (i) for investment purposes; and/or (ii) with the aim of reducing the overall costs and/or risks of the Fund and/or generating additional income or growth (often referred to as 'Efficient Portfolio Management').

Performance comparator: the performance comparator for the Fund is the IA Flexible Investment Sector average performance. The Fund is actively managed and is not managed with reference to a benchmark.

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

Treatment of income: as shares in this class are accumulation shares, income from investments will be reinvested into the Fund and reflected in the value of the shares.

Dealing: you can generally buy and sell shares on any day on which the London Stock Exchange is open for normal business – please refer to the Prospectus for exceptions.

Risk and Reward Profile

Lower risk ← → Higher risk

Typically lower rewards ← → Typically higher rewards

1	2	3	4	5	**6**	7

The calculated risk and reward category, as shown above, uses a method of calculation derived from EU rules. It is based on the rate at which the returns of the Fund have moved up and down in the past (i.e. volatility) and is not a guide to the future risk and reward category of the Fund. The category shown is not a target or guarantee and may shift over time. Even the lowest category 1 does not mean a risk-free investment. The seven-category scale is nonlinear, for example, 2 is not twice as risky as 1.

Funds in category 6 have in the past shown relatively high volatility. With a fund of category 6, you have a relatively high risk of losing money but your chance for gains is also relatively high.

Investment risk - there is no guarantee that the Fund will achieve its objective. A capital loss of some or all of the amount invested may occur.

Strategy risk - as the Fund invests in other collective investment schemes, which themselves invest in assets such as bonds, company shares, cash and currencies, it will be subject to the collective risks of these other funds. This may include emerging markets risk, sub-investment grade bond credit risk and smaller companies risk.

Company shares (i.e. equities) risk - the value of company shares may rise and fall due to the performance of individual companies or because of general market and economic conditions.

Emerging markets risk - less developed countries may face more political, economic or structural challenges than developed countries.

Credit risk - the issuer of a bond or a similar investment within the Fund may not pay income or repay capital to the Fund when due. Bonds which are rated below investment grade are considered to have a higher risk exposure with respect to meeting their payment obligations.

Interest rate risk - investments in bonds are affected by interest rates and inflation trends which may affect the value of the Fund.

Liquidity risk - some investments may become hard to value or sell at a desired time and price. In extreme circumstances this may affect the Fund's ability to meet redemption requests upon demand.

Currency risk - the Fund is denominated in British Pounds but may hold assets denominated in, or with exposure to, other currencies. The value of your shares may rise and fall as a result of exchange rate movements.

Derivative risk - the Fund may use derivatives for investment purposes and/or for Efficient Portfolio Management (EPM). Using derivatives can involve a higher level of risk. A small movement in the price of an underlying investment may result in a disproportionately large movement in the price of the derivative investment. Derivatives also involve counterparty risk where the institutions acting as counterparty to derivatives may not meet their contractual obligations.

Capital erosion risk - the Fund takes its charges from the income of the Fund in the first instance. The impact of Fund charges may be material on the value of any income you receive from your investment. There is potential for capital erosion if insufficient income is generated by the Fund to cover these charges. Capital erosion may have the effect of reducing the level of income generated.

For a more detailed explanation of risks, please refer to the "**Risks**" section of the prospectus.

Charges

These charges are used to pay the costs of running the Fund, including the costs of marketing and distribution. Overall, they reduce the 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 and before the proceeds of your investment are paid out. In some cases you might pay less (or nothing). You can find out the actual entry and exit charges from your financial adviser or distributor.

Charges taken from the Fund over a year	
Ongoing charge	0.95%
Charges taken from the Fund under specific conditions	
Performance fee	None

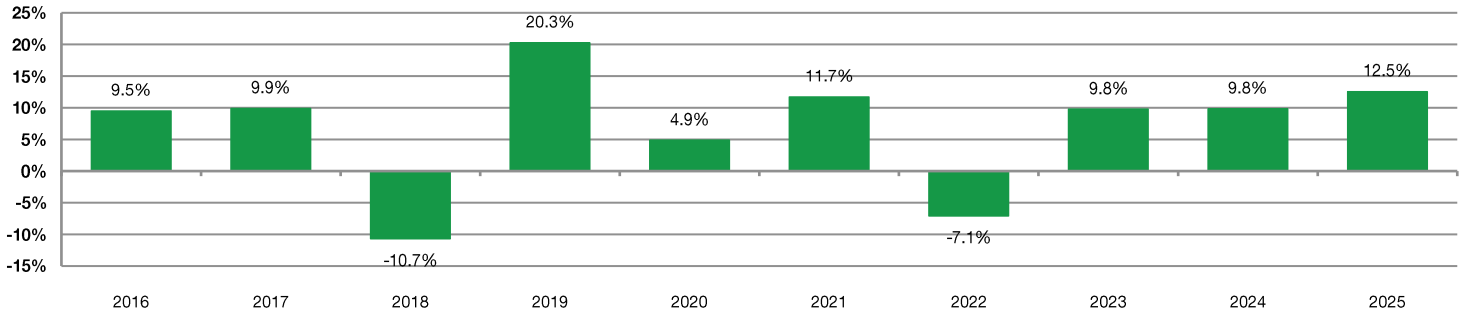
The ongoing charges figure is based on the expenses of the Fund for the 12-month period ending 30/04/2025 and may vary from year to year. This figure is mostly, if not exclusively, based on the Fixed Ongoing Charge (as detailed in the prospectus), but may also include certain additional expenses (also as detailed in the prospectus). The ongoing charges figure excludes:

- portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling units in another collective investment undertaking; and
- charges for investing in closed ended funds such as investment trusts.

The Fixed Ongoing Charge (excluding any discounts) for this share class is 0.95%. The Company's annual report for each financial year will include details of the exact charges made, including any discounts.

You can find out more details about the charges applicable to this Fund by looking at the 'Fees and Expenses/Other Fees and Expenses' section of the prospectus, as well as the 'Charges and Expenses' disclosure at www.quilter.com/charges-and-expenses.

Past Performance



In July 2017 the Fund changed its Investment Policy. The performance before this date was achieved under circumstances that no longer apply.

Past performance is not a guide to future performance.

The past performance shown does not take into account any entry or exit charges but does take into account the ongoing charge, as shown in the Charges section.

The value of the class is calculated in British Pounds.

The Fund launched on 28 April 2008. This class started to issue shares on 5 June 2014.

Practical Information

The Depositary is Citibank UK Limited.

Quilter Investors Creation Dynamic Portfolio is a sub-fund of Quilter Investors Multi-Asset OEIC (the "Company"). The assets and liabilities of each sub-fund are segregated from other sub-funds although it is not yet known whether a foreign court would give effect to segregated liability under a foreign law contract and so this is not certain in every circumstance.

Further information about the Company, copies of its prospectus, annual and half-yearly reports may be obtained, for the entire Company, free of charge in English from the registrar, SS&C, P.O. Box 10278 Chelmsford, CM99 2AR or visit www.quilter.com/documents.

Details of Quilter Investors Limited's remuneration policy which includes a description of how remuneration and benefits are calculated, the identities of the persons responsible for awarding remuneration and benefits and details of the remuneration committee, are available at www.quilter.com/documents. A paper copy will be made available free of charge upon request to Quilter Investors Limited.

The latest share prices are available from the registrar during normal business hours and will be published daily at www.quilter.com.

You may switch your shares to the shares of another sub-fund of the Company free of charge. For further details see the "Switching" section of the prospectus.

This Fund is subject to tax laws and regulations of the United Kingdom. Depending on your home country of residence, this might have an impact on your personal tax position. For further details, please speak to your financial adviser.

This Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority.

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This Non-UCITS Retail Scheme key investor information is accurate as at 30 March 2026.