# 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 Europe (ex UK) Equity Growth Fund U2 (GBP) Accumulation Shares (GB00B98WPN88)

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

## Objectives and Investment Policy

**Objective:** capital growth. The Fund aims to outperform the MSCI Europe ex UK Index, net of charges, over rolling five-year periods.

**Policy:** the Fund invests at least 80% of the value of its property in shares of companies listed or located in Europe (excluding the United Kingdom). Investment may be direct or indirect (e.g. through collective investment schemes or derivatives), however the Manager expects that the Fund will typically hold investments directly.

The Fund may invest in companies of any size, including smaller companies. The investment adviser typically has a preference to invest in shares of companies it believes to have the potential for growth. The Fund may at times be concentrated in terms of the number of investments it holds (i.e. have less than 50 holdings).

The Fund may use derivatives (i.e. financial contracts whose value is linked to the expected price movements of an underlying investment) 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').

The Fund is managed by an investment adviser selected by the Manager for its expected ability to manage the Fund according to the investment objective and policy. The Manager continuously monitors and may periodically make changes to this appointment.

**Target benchmark:** the target benchmark for the Fund is the MSCI Europe ex UK Index. The target benchmark is representative of the companies in which the Fund primarily invests. The Fund is actively managed and the Fund investments may differ from those included in the target benchmark provided they are allowed in the investment policy.

**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.

**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.

**Geographic concentration risk** - a fall in the European market may have a significant impact on the value of the Fund because it primarily invests in this market.

**Concentration risk (number of investments)** - the Fund may at times hold a smaller number of investments, and therefore a fall in the value of a single investment may have a greater impact on the Fund's value than if it held a larger number of investments.

**Style bias risk** - funds that favour shares of either undervalued companies ("value stocks") or companies with the potential for growth ("growth stocks") may be subject to periods of underperformance, as value and growth stocks typically outperform each other, and markets generally, at different times.

**Currency risk** - the Fund is denominated in British Pounds but holds assets denominated in 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 Efficient Portfolio Management (EPM). Derivatives involve a level of risk, however, for EPM they should not increase the overall riskiness of the Fund. 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 full details of the Fund's risks, please see the section in the prospectus headed "**Risks**".

# 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 |

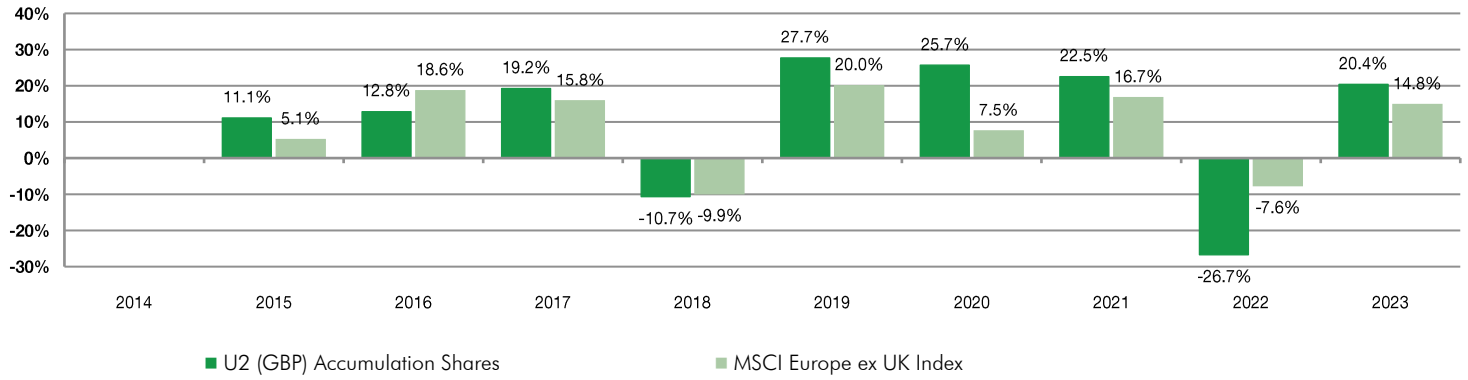
*This is the maximum that might be taken out of your money before it is invested and before the proceeds of your investment are paid out.*

| Charges taken from the Fund over a year | |
|---|---|
| Ongoing charge | 0.70% |
| **Charges taken from the Fund under specific conditions** | |
| Performance fee | None |

The ongoing charge figure is based on the Fixed Ongoing Charge which is detailed in the prospectus, but may also include charges for investing in closed-ended funds such as investment trusts. The ongoing charge figure excludes portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling shares in another collective investment undertaking and may vary from year to year.

You can find out more details about the charges applicable to this Fund by looking at Appendix I of the prospectus and the Charges and Expenses disclosure at www.quilter.com/charges-and-expenses.

# Past Performance




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 Index is in British Pounds.

The Fund launched on 12 April 2013. This class started to issue shares on 17 February 2014.

# Practical Information

The Depositary is Citibank UK Limited.

Quilter Investors Europe (ex UK) Equity Growth Fund is a sub-fund of Quilter Investors 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.

Quilter Investors 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.

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

Quilter Investors Limited is authorised in the United Kingdom and regulated by the Financial Conduct Authority.

This key investor information is accurate as at 16 February 2024.