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 Gilt Index Fund U2 (GBP) Accumulation Shares (GB00BJ38GD81)

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

Objectives and Investment Policy

Objective: aims to achieve capital growth by tracking the performance of the ICE BofAML UK Gilt Index before fees are deducted.

Policy: the Fund will invest not less than 70% of the value of its property in UK Gilts. Investment will generally be made in proportion to the weightings in the ICE BofAML UK Gilt Index.

Non-Sterling currency exposure will be hedged back into Sterling.

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.

The Fund is managed by an investment adviser selected by the Manager for their 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 ICE BofAML UK Gilt Index. The target benchmark also acts as a constraining benchmark for the Fund, as investment will generally be made in proportion to the weightings of the benchmark. The Fund is passively managed. The investment adviser aims to replicate the performance of the index.

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 4 have in the past shown moderate volatility. With a fund of category 4, you have a moderate risk of losing money but your chance for gains is also moderate.

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.

Index-tracking risk - the performance of the Fund will depend on the performance of the relevant index and the success of the Fund in tracking that index.

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

Derivative risk - the Fund may use derivatives to reduce costs and/or the overall risk of the Fund (i.e. 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 capital of the Fund. Investors should be aware that there is potential for capital erosion if insufficient capital growth is achieved by the Fund to cover the 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	0.20%

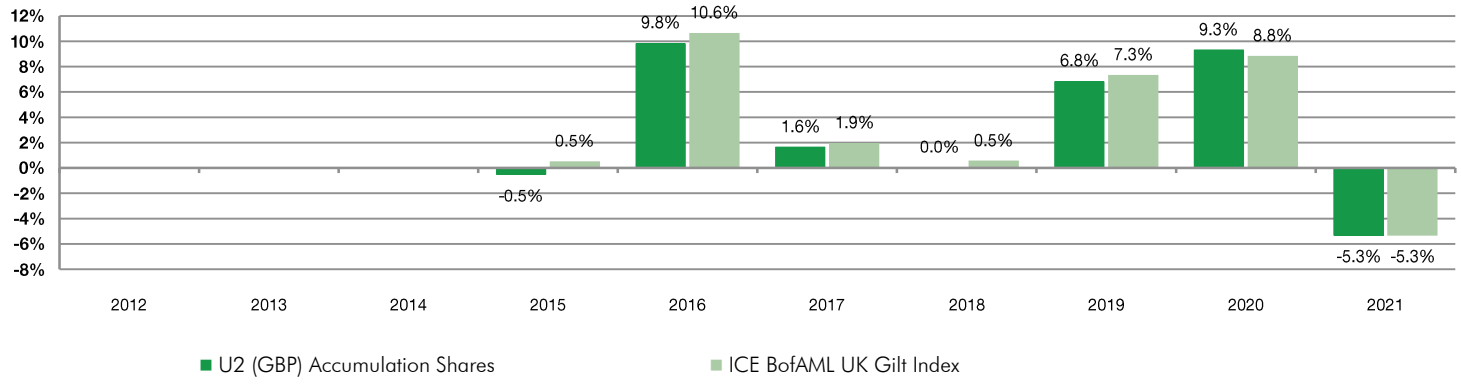
Charges taken from the Fund under specific conditions	
Performance fee	None

The charges shown are the maximum figures. In some cases you might pay less.

The ongoing charges figure is based on the fixed ongoing charge as detailed in the prospectus. It 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.

You can find out more details about the charges by looking at Appendix I of the prospectus.

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 5 February 2003. This class started to issue shares on 17 February 2014.

Practical Information

The Depositary is Citibank UK Limited.

Quilter Investors Gilt Index 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.quilterinvestors.com.

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.quilterinvestors.com. 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.quilterinvestors.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.

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This key investor information is accurate as at 18 February 2022.