

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 Sterling Corporate Bond Fund U2 (GBP) Income Shares (GB00BJ38GQ11)

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

Objectives and Investment Policy

Objective: a combination of income and capital growth. The Fund aims to outperform the ICE BofA Sterling Non-Gilt Index, net of charges, over rolling five-year periods.

Policy: the Fund invests at least 80% of the value of its property in Sterling-denominated (or hedged back to Sterling) investment grade debt securities issued by companies located anywhere in the world. Investment may be direct or indirect (e.g. through collective investment schemes or derivatives).

The Fund may also invest in investment grade and sub-investment grade debt securities issued by companies, banks, public entities and governments located anywhere in the world. The Fund may hold up to 10% in contingent convertible bonds (CoCos). The Fund may invest in asset-backed and mortgage-backed securities. These are securities whose value and income payments are derived from and collateralised (or "backed") by a specified pool of underlying assets.

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').

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

Target benchmark: the target benchmark for the Fund is the ICE BofA Sterling Non-Gilt Index. The target benchmark is representative of the debt instruments 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: income from investments will be paid to shareholders.

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



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.

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.

Asset-backed and mortgage-backed securities risk - asset-backed and mortgage-backed securities may be subject to greater credit, liquidity, interest rate, prepayment and extension risk, and their value may be more volatile than other debt securities.

Contingent convertible bonds (CoCos) risk - the Fund may invest in CoCos which are relatively new and complex instruments, and the behaviour and liquidity of the CoCos market under a stressed financial environment are untested. CoCos can be converted into equity at a time that is chosen by the issuers and this may result in capital loss for the investor.

Currency risk - the Fund is denominated in British Pounds and may use techniques to try to reduce the effects of changes in the exchange rate between the currency of the underlying investments and the base currency of the Fund. These techniques may not eliminate all the currency risk. 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 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. 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	0.45%
Charges taken from the Fund under specific conditions	
Performance fee	None

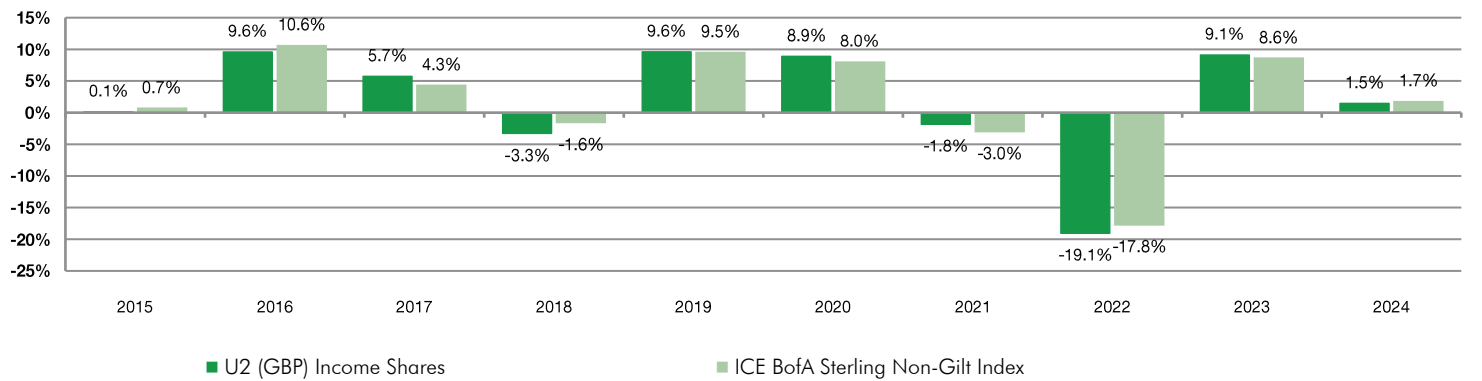
The ongoing charges figure is based on the expenses of the Fund for the 12-month period ending 31/12/2024 and may vary from year to year. This figure is mostly, if not exclusively, based on the Fixed Ongoing Charge (as detailed in the prospectus), but may also include certain additional expenses (also 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 0.45%. 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



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 14 November 2013. This class started to issue shares on 7 April 2014.

Practical Information

The Depositary is Citibank UK Limited.

Quilter Investors Sterling Corporate Bond 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.

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This key investor information is accurate as at 14 February 2025.