

Our ref: 8622

Fund name, objective & investment policy changes

I am writing to you because you are invested in one or more of the following funds, provided by EdenTree Investment Management Limited.

EdenTree will change the name, objective and investment policy of the funds from **17 February 2026**.

You'll see the new fund name on our valuations and statements after this date.

Current fund	New fund
EdenTree European Equity	EdenTree Sustainable European Equity
EdenTree Managed Income	EdenTree Sustainable Managed Income
EdenTree Short Dated Bond	EdenTree Sustainable Short Dated Bond
EdenTree Sterling Bond	EdenTree Sustainable Sterling Bond

The old and new objective and investment policies are overleaf for you to compare.

You may want to speak to your financial adviser about the impact of the change. Please speak to them before making any investment decisions, or if you have any questions about the change.

If you don't have a financial adviser, we recommend that you consider the benefits of receiving professional financial advice, which can be especially important when you need to make investment decisions. If you would like to search for an adviser in your area you can start by visiting quilter.com/financial-advice/find-an-adviser.

How this will affect your account

- **The value of your holding** – The changes may affect the value of your fund holding. The costs for implementing the changes will be borne by the fund and are estimated to be approximately 0.003% of the fund value.
- **Risk profile** – The fund's risk profile will not change.
- The Ongoing Charges Figure (OCF) / Total Expense Ratio (TER) will not change.

The OCF/TER represents the ongoing charges for the fund, expressed as a percentage. It is the sum of the Annual Management Charge (AMC) and all other running costs of the fund. OCF is increasingly replacing TER.

Why the funds are changing

The funds are adopting the 'Sustainability Focus' label in line with the new rules under the FCA's Sustainability Disclosure Requirements (SDR).

SDR presents a package of measures, namely sustainability labels, disclosures at fund and fund manager level, a rule against greenwashing, and additional regulations concerning sustainable investing in the UK.

The sustainability labels aim to clearly differentiate between i) sustainability labelled funds that qualify as sustainable, ii) unlabelled funds that mention environmental, social, and governance (ESG) characteristics in their branding or marketing, and iii) non-ESG funds.

SDR divides each labelled fund into one of four labels, based on their sustainability-related objectives and features. Along with the corresponding disclosures, which are applicable at both the fund and fund manager level, the labels are intended to provide investors with the necessary information to make educated decisions regarding which funds align with their needs and sustainability inclinations.

With this in mind, EdenTree have decided to update the disclosures within the funds' prospectus in order to comply with the SDR requirements in order to adopt the Sustainability Focus label.

The next steps

You don't need to take any action unless you would like to choose a new asset from our extensive range. Please speak to your financial adviser before making any investment decisions or if you have any questions about this change.

If you have any questions about this letter, please speak to your financial adviser who will be able to help you. Alternatively, you can call or email us using the details shown and we will be happy to help. Our Customer Service Centre is open 8:30am – 5:30pm, Monday to Friday.

Yours sincerely,



Callum Earl

Head of Client Services

Fund objective and investment policies

Current fund	New fund
<p>EdenTree European Equity</p> <p>Financial Objective To achieve long-term capital growth over five years or more with an income through a diversified portfolio of European (ex-UK) companies.</p> <p>Investment Policy The EdenTree European Equity Fund aims to invest at least 80% in European (ex- UK) companies by investing in companies.</p> <p>The portfolio will consist of at least 80% listed securities but the Manager may also invest in units in collective investment schemes, money-market instruments, derivatives and forward transactions, deposits, nil and partly paid securities, bonds, convertible bonds, cash and near cash as deemed economically appropriate to meet the fund's objective.</p> <p>At least 80% of the fund's assets will be invested in line with the sustainability approach.</p>	<p>EdenTree Sustainable European Equity</p> <p>Financial Objective To achieve long-term capital growth over five years or more with an income through a diversified portfolio of European (ex-UK) companies.</p> <p>Sustainability Objective To invest in companies that make a positive contribution to people (employees, supply chain workers, local communities and customers) and the planet (the environment), through their products, services, and/or operations. In order to demonstrate a positive contribution to people and the planet, companies must meet the EdenTree Standard of Sustainability.</p> <p>The EdenTree Standard of Sustainability assesses a company's performance against material sustainability topics, which are topics that affect a company's ability to deliver positive outcomes for people and the planet such as climate mitigation, water management, biodiversity, human rights, community and decent work (the full list of material topics, how these are selected and how performance is assessed, is disclosed below under "Sustainability Approach: How We Select Assets").</p>

	<p>This enables us to identify companies that make a positive contribution to people (for example, companies which promote labour and human rights across their supply chain, thereby contributing to more equitable societies), and the planet (for example, companies which provide low-carbon products and promote operational resource efficiency, thereby contributing towards healthier ecosystems and reduced global warming).</p> <p>We consider the fund's sustainability and financial goals to be complementary and are not looking to compromise on either goal. However, the fund's sustainability criteria may limit its exposure to some investments. Investors should, therefore, note that, as the choice of investments for the Fund may be limited to a subset of the stock market, this may result in greater volatility in the Fund's performance against its benchmark.</p> <p>Investment Policy The EdenTree Sustainable European Equity fund aims to invest at least 80% in European (ex- UK) companies by investing in companies.</p> <p>The portfolio will consist of at least 80% listed securities but the Manager may also invest in units in collective investment schemes, money-market instruments, derivatives and forward transactions, deposits, nil and partly paid securities, bonds, convertible bonds, cash and near cash as deemed economically appropriate to meet the Fund's objective.</p> <p>At least 80% of the fund's assets will be invested in line with the sustainability approach. Up to 20% of the fund may be invested in other assets (as described above) that do not meet the Sustainability Approach but will not conflict with the fund's sustainability objective. These investments will be held for diversification and risk management purposes.</p>
<p>EdenTree Sterling Bond</p> <p>The fund aims to generate a regular level of income payable quarterly.</p> <p>Investment Policy The EdenTree Sterling Bond fund seeks to invest in a highly diversified portfolio of Government bonds and good quality fixed-interest securities issued by companies. The fund's investments will be at least 80% denominated in Sterling but the fund may invest in other currency bonds and securities that the Manager thinks appropriate to meet the investment objective.</p> <p>The portfolio will consist of at least 80% listed securities but the Manager may also invest in units in collective investment schemes, money-market instruments, derivatives and forward transactions, deposits, nil and partly-paid securities, bonds, convertible bonds, cash and near cash as deemed economically appropriate to meet the fund's objective.</p> <p>At least 70% of the fund's assets will be invested in line with</p>	<p>EdenTree Sustainable Sterling Bond</p> <p>The fund aims to generate a regular level of income payable quarterly.</p> <p>Sustainability Objective To invest in organisations that make a positive contribution to people (employees, supply chain workers, local communities and customers) and the planet (the environment), through their products, services, and/or operations. In order to demonstrate a positive contribution to people and the planet, organisations must meet the EdenTree Standard of Sustainability.</p> <p>The EdenTree Standard of Sustainability assesses a company's performance against material sustainability topics, which are topics that affect a company's ability to deliver positive outcomes for people and the planet such as climate mitigation, water management, biodiversity, human rights, community and decent work (the full list of material topics, how these are selected and how performance is assessed, is disclosed below under "Sustainability Approach: How We Select Assets").</p>

<p>the sustainability approach.</p>	<p>This enables us to identify companies that make a positive contribution to people (for example, companies which promote labour and human rights across their supply chain, thereby contributing to more equitable societies), and the planet (for example, companies which provide low-carbon products and promote operational resource efficiency, thereby contributing towards healthier ecosystems and reduced global warming).</p> <p>We consider the fund's sustainability and financial goals to be complementary and are not looking to compromise on either goal. However, the fund's sustainability criteria may limit its exposure to some investments. Investors should, therefore, note that, as the choice of investments for the fund may be limited to a subset of the stock market, this may result in greater volatility in the fund's performance against its benchmark.</p> <p>Investment Policy The EdenTree Sustainable Sterling Bond fund seeks to invest in a highly diversified portfolio of quality fixed-interest securities issued by organisations, and of Government bonds. The fund's investments will be at least 80% denominated in Sterling but the fund may invest in other currency bonds and securities that the Manager thinks appropriate to meet the investment objective.</p> <p>The portfolio will consist of at least 80% listed securities but the Manager may also invest in units in collective investment schemes, money-market instruments, derivatives and forward transactions, deposits, nil and partly-paid securities, bonds, convertible bonds, cash and near cash as deemed economically appropriate to meet the fund's objective.</p> <p>At least 70% of the fund's assets will be invested in line with the sustainability approach. Up to 30% of the fund may be invested in other assets (as described above), including Government bonds, that do not meet the Sustainability Approach but will not conflict with the fund's sustainability objective. These investments will be held for diversification and risk management purposes.</p>
<p>EdenTree Short Dated Bond</p> <p>The fund aims to preserve capital and generate a regular income payable quarterly.</p> <p>Investment Policy The EdenTree Short Dated Bond Fund seeks to invest at least 80% in short dated government bonds and debt instruments issued by companies.</p> <p>In line with the fund's objective to preserve capital, the fund will aim to invest at least 80% in sterling denominated fixed interest securities of short duration. Portfolio duration will be expected to average around 2 years, with the anticipated upper limit being 3 years. The portfolio will also look to maintain high credit quality. Securities will usually</p>	<p>EdenTree Sustainable Short Dated Bond</p> <p>The fund aims to preserve capital and generate a regular income payable quarterly.</p> <p>Sustainability Objective To invest in organisations that make a positive contribution to people (employees, supply chain workers, local communities and customers) and the planet (the environment), through their products, services, and/or operations. In order to demonstrate a positive contribution to people and the planet, organisations must meet the EdenTree Standard of Sustainability.</p> <p>The EdenTree Standard of Sustainability assesses a company's performance against material sustainability</p>

<p>have a minimum credit rating of A by Moody's, S&P and or Fitch to be considered for investment. A maximum of 10% of the holdings may be invested in BBB-rated debt, seeking a target overall portfolio rating of A or better.</p> <p>The Manager may also invest in units in collective investment schemes, money-market instruments, derivatives and forward transactions, term deposits, nil and partly-paid securities, cash and near cash as deemed economically appropriate to meet the fund's objective.</p> <p>At least 70% of the fund's assets will be invested in line with the sustainability approach.</p>	<p>topics, which are topics that affect a company's ability to deliver positive outcomes for people and the planet such as climate mitigation, water management, biodiversity, human rights, community and decent work (the full list of material topics, how these are selected and how performance is assessed, is disclosed below under "Sustainability Approach: How We Select Assets").</p> <p>This enables us to identify companies that make a positive contribution to people (for example, companies which promote labour and human rights across their supply chain, thereby contributing to more equitable societies), and the planet (for example, companies which provide low-carbon products and promote operational resource efficiency, thereby contributing towards healthier ecosystems and reduced global warming).</p> <p>We consider the fund's sustainability and financial goals to be complementary and are not looking to compromise on either goal. However, the fund's sustainability criteria may limit its exposure to some investments. Investors should, therefore, note that, as the choice of investments for the fund may be limited to a subset of the stock market, this may result in greater volatility in the fund's performance against its benchmark.</p> <p>Investment Policy The EdenTree Sustainable Short Dated Bond Fund seeks to invest at least 80% in short dated government bonds and debt instruments issued by organisations.</p> <p>In line with the fund's objective to preserve capital, the fund will aim to invest at least 80% in sterling denominated fixed interest securities of short duration. Portfolio duration will be expected to average around 2 years, with the anticipated upper limit being 3 years. The portfolio will also look to maintain high credit quality. Securities will usually have a minimum credit rating of A by Moody's, S&P and or Fitch to be considered for investment. A maximum of 10% of the holdings may be invested in BBB-rated debt, seeking a target overall portfolio rating of A or better.</p> <p>The Manager may also invest in units in collective investment schemes, money-market instruments, derivatives and forward transactions, term deposits, nil and partly-paid securities, cash and near cash as deemed economically appropriate to meet the fund's objective.</p> <p>At least 70% of the fund's assets will be invested in line with the sustainability approach. Up to 30% of the fund may be invested in other assets (as described above) that do not meet the Sustainability Approach but will not conflict with the fund's sustainability objective. These investments will be held for diversification and risk management purposes.</p>
<p>EdenTree Managed Income</p> <p>To prioritise income, with the aim of exceeding the yield of the FTSE 250 Mid-Cap Index, together with capital growth over the longer term, five years or more.</p>	<p>EdenTree Sustainable Managed Income</p> <p>To prioritise income, with the aim of exceeding the yield of the FTSE 250 Mid-Cap Index, together with capital growth over the longer term, five years or more.</p>

Investment Policy

The Manager will seek to achieve the investment objective by investing in a mix of equities, fixed-interest securities and cash equivalents. The fund will maintain a bias towards equities of 60 - 85%.

The portfolio will consist of at least 90% listed stocks and shares but the Manager may also invest in units in collective investment schemes, money-market instruments, derivatives and forward transactions, deposits, nil and partly-paid securities, bonds, convertible bonds, cash and near cash

as deemed economically appropriate to meet the Fund's objective. The fund has no geographical restrictions or limits and may invest in any of the eligible markets listed in Appendix 3 of the Prospectus.

At least 70% of the fund's assets will be invested in line with the sustainability approach.

Sustainability Objective

To invest in organisations that make a positive contribution to people (employees, supply chain workers, local communities and customers) and the planet (the environment), through their products, services, and/or operations. In order to demonstrate a positive contribution to people and the planet, organisations must meet the EdenTree Standard of Sustainability.

The EdenTree Standard of Sustainability assesses a company's performance against material sustainability topics, which are topics that affect a company's ability to deliver positive outcomes for people and the planet such as climate mitigation, water management, biodiversity, human rights, community and decent work (the full list of material topics, how these are selected and how performance is assessed, is disclosed below under "Sustainability Approach: How We Select Assets").

This enables us to identify companies that make a positive contribution to people (for example, companies which promote labour and human rights across their supply chain, thereby contributing to more equitable societies), and the planet (for example, companies which provide low-carbon products and promote operational resource efficiency, thereby contributing towards healthier ecosystems and reduced global warming).

We consider the fund's sustainability and financial goals to be complementary and are not looking to compromise on either goal. However, the fund's sustainability criteria may limit its exposure to some investments. Investors should, therefore, note that, as the choice of investments for the fund may be limited to a subset of the stock market, this may result in greater volatility in the fund's performance against its benchmark.

Investment Policy

The Manager will seek to achieve the investment objective by investing in a mix of equities, fixed-interest securities and cash equivalents. The fund will maintain a bias towards equities of 60 - 85%.

The portfolio will consist of at least 90% listed securities (including bonds) but the Manager may also invest in units in collective investment schemes, money-market instruments, derivatives and forward transactions, deposits, nil and partly-paid securities, unlisted bonds, convertible bonds, cash and near cash as deemed economically appropriate to meet the fund's objective. The fund has no geographical restrictions or limits and may invest in any of the eligible markets listed in Appendix 3 of the Prospectus.

At least 70% of the fund's assets will be invested in line with the sustainability approach. Up to 30% of the fund may be invested in other assets (as described above) that do not meet the Sustainability Approach but will not conflict with the fund's sustainability objective. These investments will be held for diversification and risk management purposes.