

Our ref: 8872

## Fund name and objective change

I am writing to you because you are invested in the Fidelity (Lux) Global Equity Income fund, provided by FIL Investment Management (Luxembourg) S.A.

FIL will change the name and objective of the fund from **13 April 2026**.

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

| Old fund name                       | New fund name                          |
|-------------------------------------|--|
| Fidelity (Lux) Global Equity Income | Fidelity (Lux) Global Defensive Equity |

The old and new objectives 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](https://quilter.com/financial-advice/find-an-adviser).

### How this will affect your account

- **The value of your holding** – The changes will not affect the value of your fund holding.
- **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

FIL are renaming the fund and will revise its investment objective and policy to adopt a defensive equity strategy, seeking long-term capital growth and income with an emphasis on capital preservation relative to its benchmark.

### 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 objectives

| <b>Current fund</b><br><b>Fidelity (Lux) Global Equity Income</b>  | <b>New fund</b><br><b>Fidelity (Lux) Global Defensive Equity</b>  |
|--|---|
| <p>The fund aims to achieve capital growth over the long term and provide income. The fund will invest at least 70% (and normally 75%) of its assets in income producing equities of companies from anywhere in the world, including emerging markets. The fund may also invest in money market instruments on an ancillary basis.</p> | <p>The fund aims to achieve capital growth and income over the long term while seeking to preserve capital relative to the benchmark. The fund will invest at least 70% of its assets in income producing equities of companies from anywhere in the world, including emerging markets. The fund may also invest in money market instruments on an ancillary basis.</p> |