

Our ref: Sample

(Date)

# Sample copy

Dear (Salutation)

## VT Downing Global Investors – fund closure

**Account number:** \*\*\*\*\*

**Your financial adviser:** \*\*\*\*\*

I am writing to you because you are invested in the VT Downing Global Investors fund, provided by Valu-Trac Investment Management Limited.

Valu-Trac will be merging the fund into the WS EkinsGuinness Global Thematics fund. As we do not offer the WS EkinsGuinness fund, we will be closing the VT Downing Global Investors fund on 18 June 2025.

The merger is subject to shareholder approval. If it isn't approved, we will write to let you know.

We have been unable to accept new investments into the fund since 29 May 2025.

**The last day we can sell units in the fund will be 18 June 2025.**

To continue receiving the benefits of being invested in this type of fund you will need to switch into an alternative asset(s) from our extensive range.

**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).

### What happens if you don't take action

If we don't hear from you by 11:00 on 18 June 2025 the VT Downing Global Investors fund will close and you will receive cash based on the value of your holding at the closure date. It will stay in cash until you choose a new asset.

Cash may not be suitable for your long-term investment needs. If you're happy for the amount to stay in cash, you don't need to do anything. Alternatively, you can switch the cash into an alternative asset(s) from our extensive range. Your financial adviser can give us your switch instruction, or you can switch by logging into our online Customer Centre at [quilter.com/login](https://quilter.com/login) or by sending us a switch form in the post.

### A note about cash in your account

We don't take any product or service charges on your cash balance (although the value is still included in the total value calculation for the charge). Instead, we pay you a rate of interest on cash in your account and we are paid by retaining a proportion of the interest we receive from our banking partners.

You can find more information, including the current interest rate payable and how much interest we retain, on our website at [quilter.com/interest-on-cash](https://quilter.com/interest-on-cash).

### Capital gains tax – Collective Investment Account only

If you choose to sell or switch your holdings, this is a disposal for capital gains tax purposes. Please speak to your financial adviser to understand how this may affect you.

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

A handwritten signature in dark ink that reads "Callum Earl". The signature is written in a cursive, flowing style.

**Callum Earl**

*Head of Client Services*