Our ref: 9233

Name change for the VT EPIC Multi Asset Growth fund

I am writing to you because you are invested in the VT EPIC Multi Asset Growth fund, provided by Valu-Trac Investment Management Limited.

Valu-Trac will change the name of the fund from **01 August 2026**.

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

Old fund name	New fund name
VT EPIC Multi Asset Growth	VT WHI Multi Asset Growth

The fund objective, risk profile and 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 change is happening

On 1 August 2026, the investment management team of EPIC will move employment to WH Ireland Limited ("WHIL").

WHIL is not acquiring the EPIC business and will not retain the EPIC name, so it will no longer be appropriate for Valu-Trac to keep "EPIC" in the name of the fund. As a result, WHIL will remove "EPIC" from the fund name and replace it with "WHI" to reflect the new investment manager.

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 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**.

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

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Head of Client Services