

Private & Confidential

SAMPLE COPY

*Important -
▶ please read*

(DATE)

Dear

IQ EQ Defensive Equity Income – fund closure

Account number:
Your financial adviser:

I am writing to you because you are invested in the IQ EQ Defensive Equity Income fund, provided by IQ EQ Fund Management (Ireland) Limited.

We are closing the fund because IQ EQ are not entering it into the FCA's Overseas Fund Regime, which means it cannot be sold to UK investors.

We have been unable to accept new investments into the fund since 19 September 2025.

The last day we can sell units in the fund will be 21 November 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.

What happens if you don't take action

If we don't hear from you by 15:00 on 18 November 2025 the IQ EQ Defensive Equity Income 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.

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Registered in England and Wales. Registered No. 01680071 and 04163431 respectively. Registered Office: Senator House, 85 Queen Victoria Street, London, EC4V 4AB.

To understand how we process your data please see the Privacy Notice on our website or contact us to receive a copy.

Quilter
SUNDERLAND
SR43 4JP

T: 0808 171 2626
E: ask@quilter.com
W: quilter.com



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 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.

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

Callum Earl

Head of Client Services

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