

Our ref: 8598

Name change for the Atlantic House Balanced Return fund

I am writing to you because you are invested in the Atlantic House Balanced Return fund, provided by Gemini Capital Management (Ireland) Limited.

Gemini changed the name of the fund on **18 December 2025**.

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

| Old fund name | New fund name |
|--------------------------------|--|
| Atlantic House Balanced Return | Atlantic House Defensive Defined Returns |

The fund objective, risk profile and Ongoing Charges Figure (OCF) / Total Expense Ratio (TER) did 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 happened

Gemini changed the name of the fund to better align it with its investment strategy.

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,



Callum Earl

Head of Client Services