

Our ref: 9496

Fund conversion for Quilter Investors Monthly Income & Growth Portfolio (Income)

I am writing to you because you are invested in the Quilter Investors Monthly Income & Growth Portfolio (Income) Share Class A fund, provided by Quilter Investors Limited.

Quilter Investors will convert the Share Class A into the Share Class U1 of the same fund on 11 December 2026. You'll see the new fund on your valuations and statements after that date.

Converting fund (share class)	New fund (share class)
Quilter Investors Monthly Income & Growth Portfolio (Income) Share Class A	Quilter Investors Monthly Income & Growth Portfolio (Income) Share Class U1

The last date we can sell from the fund before the conversion will be 11:00 on 04 December 2026.

You may want to speak to your financial adviser about the impact of the conversion. Please speak to them 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.

How the conversion will affect your account

- **The value of your fund holding** – The conversion will not affect the value of your fund holding.
- **Treasured assets** – if you have treasured the fund to be excluded when deducting units to meet certain scheduled payments from your account (for example charges and ongoing adviser fees), this arrangement will stop. You can arrange to treasure different assets by providing us with a new treasured asset request form.
- The conversion will not change the funds risk profile.
- **Ongoing Charge Figure (OCF) / Total Expense Ratio (TER)** - the OCF/TER will change with the conversion.

Why the funds are converting

Quilter Investors has identified that there is only a small amount of investment in the 'Income' Share Class A of the fund. Therefore, they have decided to convert your holding into 'Income' Share Class U1 of the same fund.

The next steps and avoiding the conversion

You do not need to take any action unless you would like to choose a new asset from our extensive range. You can switch your holding in the Quilter Investors Monthly Income & Growth Portfolio (Income) fund at any time up until **11:00 on 04 December 2026**. If you decide to switch into a new asset(s), please note that you will also need to update your asset choice for Direct Debit payments, if applicable.

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 information

Your account is currently on Charge Basis 2

The U1 Share Class is not available for switches in, direct debits or top ups on the charge basis that you are in.

AMC and OCF / TER changes for accounts on Charge Basis 2

	AMC %	OCF/TER %	Reimbursed amount %*	Effective OCF/TER %
Current	1.40%	1.40%	0.35%	1.05%
New	0.85%	0.85%	0.00%	0.85%

*We receive a rebate from the fund manager in respect of this fund. This is effectively a discount that we negotiate on the fund manager's AMC. We reinvest part of this rebate as a 'reimbursed amount' into your account. You can see more details of this in the 'Customer Account Credit' section of your quarterly statements.

The AMC is the fund manager's Annual Management Charge. The AMC is not taken directly from your investment, but is reflected within the fund manager's pricing of the fund. This change will not affect any charges taken by Quilter.

Please note that none of the changes detailed in this letter affect any charges made by Quilter.