

**This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.**

## Virgin Money Global Share Fund GBP

**Income Units: (ISIN GBO0BR4R5K01)**

This Fund is managed by Virgin Money Unit Trust Managers Limited, Jubilee House, Gosforth, Newcastle upon Tyne NE3 4PL.

### Objective and Investment Policy

The aim of the Fund is to provide a total return (income and capital growth) over the longer term (five years or more) from a portfolio of shares from around the world. The Fund aims to beat the performance of its benchmark (MSCI All Countries World GBP – a measure of global share market returns), after charges, measured over periods of three years or more.

The Fund aims to achieve the objective by investing in other funds rather than investing directly in individual shares. This type of fund is often known as a 'fund-of-funds'.

Normally at least 80% of the funds that the Fund invests in will be passively managed. This means that they aim to track the performance of a particular share index. The rest will be actively managed funds – this is where the fund manager chooses individual shares and as a result, returns may be higher (or lower) than the market.

The Fund's mix of investments will typically be reviewed at least every six months and may change in consideration of the outlook for each geographic region. The allocation across different regions will be managed using the benchmark as a starting point, with some limits on how the Fund differs from the benchmark, set at +/- 10% benchmark weight invested in North America, and +/- 5% benchmark weight invested in other regions, such as UK, Japan, Europe, Asia and Emerging Markets.

The Fund is expected to have modest tracking error of 1-4%, meaning returns will differ from the benchmark, but not by a large amount.

One way in which the Fund seeks to manage risks and opportunities is via Environmental, Social and Governance (ESG) considerations. Where the Investment Adviser feels it is beneficial from a risk or return perspective, and suitable investment options are available, investments will be chosen

because of their ESG credentials, sustainable investing practices, and or supporting the transition to a lower carbon economy. Also the Fund will limit (to no more than 0.5% of the value of the fund) indirect exposure to companies which:

- make more than 5% of their earnings from tobacco, thermal coal or unconventional oil and gas (such as oil sands or shale gas)
- are involved in the manufacture of controversial weapons such as cluster munitions
- or who violate the UN Global Compact principles on human rights, labour, the environment and anti-corruption

The fund's mix of investments will be reviewed at least annually, and may change in consideration of the outlook for each investment type. But it will always include at least 30% in funds with higher risk/return potential.

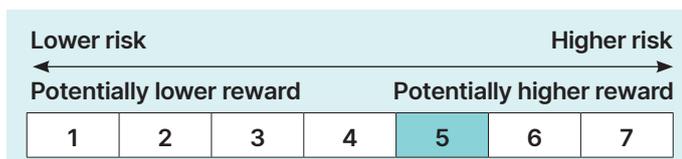
#### Designed for investors who:

- Grow their money over the longer term (five years or more) by investing in a wide range of companies from around the world
- Seek a higher potential return by investing solely in shares and are prepared to accept greater ups and downs in value
- Invest with a mainly 'passive' approach, rather than actively stock picking, but are comfortable with some active management, including the use of Environmental, Social and Governance criteria to select which shares to invest in.

Any income earned by the Fund on its investments can be reinvested or you can choose to have it paid to you as an income. You can buy and sell units on any business day.

Recommendation: this Fund may not be suitable for investors who plan to withdraw their money within five years.

### Risk and Reward Profile



On the financial markets, rates of return are typically linked to risk. Over the longer term, investors who are prepared to accept greater risk can typically look forward to higher returns. The risk indicator above shows the Fund's risk and reward profile. Risk level 1 signals a low risk of losing money but typically offers limited potential rewards. At risk level 7, the risk of losing money is much higher, but the potential rewards are typically much greater. Note that even investments in the lowest risk category are not entirely free of risk.

The risk indicator is based on the rate at which the value of the Fund has moved up and down in the past. Note that past figures may not be a reliable indication for the future.

The risk and reward category shown is not a target or guarantee and may move over time.

The Fund is in category 5 because it invests in company shares which typically provide higher rewards but carry a higher level of risk than other investments such as gilt-edged securities.

Governments can change the tax relief available to individuals and funds.

**Currency risk** – As some of the investments held by the underlying funds will be in currencies other than the British Pound, changes in currency exchange rates may impact the value of your investment.

**Emerging markets risk** – Investing in the shares of companies from countries outside of the major established markets involves greater risk. Less established ('emerging') markets may have lower standards of control, weaker market frameworks and may be prone to suffer from political changes which can adversely impact valuations.

## Charges for this Fund

There are charges associated with managing the Fund.

The "Ongoing Charge" (shown to the right) is deducted directly from the unit price and paid to us, so it will reduce the return you receive.

There will also be transaction costs for the buying and selling of shares. These costs vary over the course of the year in line with market conditions and how much trading the Fund does. They are also accounted for in the unit price, so the return/change in value you see is after these have been deducted.

We do not charge an entry or exit charge when you buy or sell units in the Fund.

For more information about charges including when we may apply a 'Dilution Levy' such as on large deals, and estimated costs, please refer to the Fees and Expenses section of the Fund's Prospectus and also the annual report and accounts which will include detail on the exact charges made over the previous financial year. This is available from our website – [virginmoney.com/myinvestments](http://virginmoney.com/myinvestments).

### One-off charges taken before or after you invest

Entry Charge	0%
Exit Charge	0%

This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

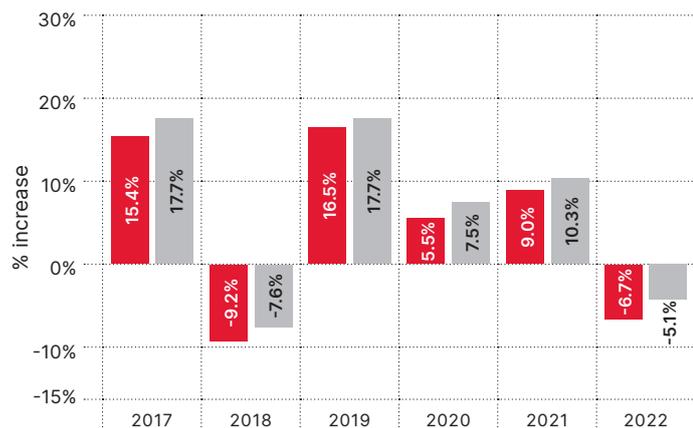
### Charges taken from the fund over a year

Ongoing Charge	0.75%
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### Charges taken from the fund under specific conditions

Performance Fee	0%
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## Past Performance



Past performance is not a reliable indicator of future results.

The Fund and this share class was launched in February 2015.

Past performance is calculated in GBP and represents the percentage change in the unit price, with an assumption of income reinvested into additional units following each distribution.

Source: Lipper, bid to bid with net income reinvested.

<sup>†</sup>The benchmark used in the past was a composite index, comprising 25% FTSE All-Share Index, 12.5% FTSE World North America Index, 12.5% MSCI Europe ex UK Index, 12.5% MSCI Japan Index, 12.5% FTSE All World Developed Asia Pacific ex Japan Index, and 25% MSCI Emerging Markets Index

■ Virgin Money Global Share Fund  
■ Benchmark<sup>†</sup>

## Practical Information

### Trustee:

Citibank UK Limited.

### Further Information:

Visit [virginmoney.com/myinvestments](http://virginmoney.com/myinvestments) for more details about the Fund. This includes the Fund's Prospectus, unit price and latest financial report and accounts. All fund documentation is in English and free of charge.

### Tax Legislation:

The Fund is subject to UK tax law which may have an impact on your personal tax position. If you are at all unclear about your individual tax situation please speak to a Financial Adviser.

### Remuneration:

Up-to-date details of the Manager's UCITS V Remuneration Policy, including details of the Remuneration Committee, are available at [virginmoney.com/remuneration](http://virginmoney.com/remuneration). A paper copy of that information will be made available free of charge from the Manager upon request.

### Liability Statement:

Virgin Money Unit Trust Managers Limited may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Fund.

FTSE indices – Virgin Money Global Share Fund (the "Fund") is not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). The LSE Group does not accept any liability whatsoever to any person arising out of the use of the Fund or the underlying data.

MSCI indices – The blended returns are calculated by Virgin Money Unit Trust Managers Limited using end of day index level values licensed from MSCI ("MSCI Data"). For the avoidance of doubt, MSCI is not the benchmark "administrator" for, or a "contributor", "submitter" or "supervised contributor" to, the blended returns, and the MSCI Data is not considered a "contribution" or "submission" in relation to the blended returns, as those terms may be defined in any rules, laws, regulations, legislation or international standards. MSCI does not make any representation regarding the advisability of any strategy and does not sponsor, promote, issue, sell or otherwise recommend or endorse any investment or strategy, including any financial products or strategies based on, tracking or otherwise utilising any MSCI Data, models, analytics or other materials or information. The Virgin Money Global Share Fund is authorised in the UK and regulated by the Financial Conduct Authority. Virgin Money Unit Trust Managers Limited is authorised in the UK and regulated by the Financial Conduct Authority. This Key Investor Information document is accurate as at 2 October 2023.