

# KEY INVESTOR INFORMATION

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 Global Share Fund GBP

**Income Units: (ISIN GB00BR4R5K01)**

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

## Objective and Investment Policy

The objective of the Fund is to provide capital growth. The Fund invests mainly in passive collective investment schemes and will typically invest 25% in passively managed collective investment schemes which invest in shares of UK companies, 50% in passively managed collective investment schemes which invest in shares of companies outside of the UK and 25% in passively managed collective investment schemes which invest in shares of companies in emerging market countries.

The Fund may also invest in derivatives but only to reduce risks or costs.

### Designed for investors who:

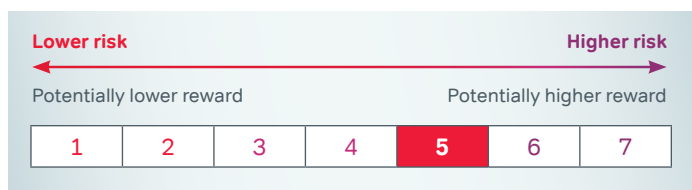
- > would like to grow their capital by investing in a range of different types of investments,
- > prefer a fund that uses a passive (index-tracking) approach rather than an actively-managed one.

You can buy and sell units on any business day.

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.

Recommendation: this Fund may not be appropriate 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.

**Market risk:** share prices may go up and down.

**Credit risk:** once the Manager has paid for investments, the individual or organisation the Manager has bought them from could fail to hand them over.

**Performance risk:** the Virgin Global Share Fund may not deliver its stated investment objective.

**Foreign exchange risk:** as some of the investments held by the underlying collective investment schemes will be held outside the UK the value of your investments may be affected by changes in currency exchange rates.

The Manager aims to control these risks, however, if they do materialise the value of your investment could go down.



## Charges

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

The ongoing charge is based on expenses for the twelve-month period ending 31 July 2018. This figure may vary from year to year. It excludes portfolio transaction costs, except when the Fund buys or sells units in another collective investment fund and an Entry/Exit Charge could be paid.

The Manager may also charge a Dilution Levy on the purchase or sale of units by an investor. The Dilution Levy protects remaining investors against the costs incurred by the Fund in purchasing or selling a large number of units.

A Dilution Levy may be imposed:

- > where the Fund size is in continual decline.
- > on 'large deals' i.e. a purchase or a redemption of £250,000 or more.
- > any case where the Manager is of the opinion it is in the interests of remaining Unitholders.

The estimated cost of a Dilution Levy would be:

- > 0.45% of the purchase cost of units by an investor.
- > 0.15% of the sale proceeds on a sale of units by an investor.

For more information about charges, please refer to the Fees and Expenses section of the Fund's Prospectus which is available by calling us on **03456 10 20 30**.\*

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

Entry Charge	0%
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Exit Charge	0%
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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.

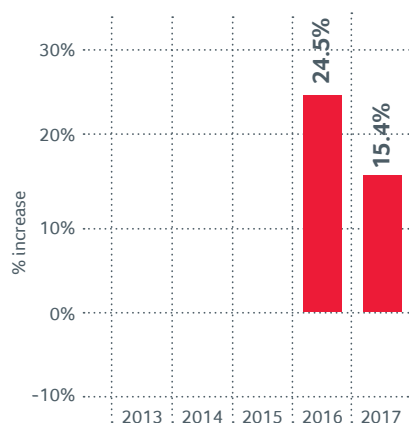
### Charges taken from the fund over a year

Ongoing Charge	1.00%
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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 was launched in February 2015 and the unit class in February 2015.

Past performance is calculated in GBP and is expressed as a percentage change of the Fund's Net Asset Value at each year end.

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

## Practical information

### Trustee:

Citibank Europe plc.

### Further Information:

To get further details about this Fund and obtain a free copy of the Fund Prospectus please call us on **03456 10 20 30**\*. Alternatively visit our website [virginmoney.com/myinvestments](http://virginmoney.com/myinvestments) where you will find copies of the latest annual or interim financial report and accounts of the Fund when they become available. Other practical information such as the unit price and how to switch is also on our website. All fund documentation is available in English.

### 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.

\*Calls to 03 numbers cost the same as calls to 01 or 02 numbers and they are included in inclusive minutes and discount schemes in the same way. Calls may be monitored and recorded.

The Virgin 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 1 November 2018.