

# NON-UCITS RETAIL SCHEME 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.

## Quilter Investors Cirilium Balanced Portfolio R (GBP) Accumulation (GB00B2Q8V204)

A sub-fund of Quilter Investors Cirilium OEIC. Managed by Quilter Investors Limited

### Objectives and Investment Policy

**Objective:** capital growth over a period of five years or more. The Fund is broadly diversified with exposure to company shares (i.e. equities) between 20-60% and with volatility of between 6 and 10%.

**Policy:** the Fund provides exposure to securities of UK and overseas companies. The portion of the Fund not allocated to company shares (i.e. equities) and similar investments may invest in bonds and similar debt investments, money-market instruments and cash and cash equivalents.

The Fund may invest directly in such assets or indirectly by investing in regulated and unregulated collective investment schemes, investment trusts and exchange traded funds (ETFs).

The Fund may also indirectly invest in property and/or commodities (e.g. metals, agriculture, energy).

The Fund uses derivatives (i.e. financial contracts whose value is linked to the expected price movements of an underlying investment) with the aim of reducing the overall costs and/or risks of the Fund.

**Performance Comparator:** the performance comparator for the Fund is the IA Mixed Investment 20-60% Shares Sector average performance. The Fund is actively managed and is not managed with reference to a benchmark.

**Recommendation:** the Fund may not be appropriate for investors who plan to withdraw their money within five years.

**Treatment of income:** as shares in this class are accumulation shares, income from investments will be reinvested into the Fund and reflected in the value of the shares.

**Dealing:** you can generally buy and sell shares on any day on which the London Stock Exchange is open for normal business – please refer to the Prospectus for exceptions.

### Risk and Reward Profile



The calculated risk and reward category, as shown above, uses a method of calculation derived from EU rules. It is based on the rates at which funds of this type have moved up and down in the past (i.e. volatility) and is not a guide to the future risk and reward category of the Fund. The category shown is not a target or guarantee and may shift over time. Even the lowest category 1 does not mean a risk-free investment. The seven-category scale is nonlinear, for example, 2 is not twice as risky as 1.

Funds in category 4 have in the past shown moderate volatility. With a fund of category 4, you have a moderate risk of losing money but your chance for gains is also moderate.

**Investment risk** - there is no guarantee that the Fund will achieve its objective. A capital loss of some or all of the amount invested may occur.

**Strategy risk** - as the Fund invests in other collective investment schemes, which themselves invest in assets such as bonds, company shares, cash and currencies, it will be subject to the collective risks of these other funds. This may include emerging markets risk, sub-investment grade bond credit risk and smaller companies risk.

**Credit risk** - the issuer of a bond or a similar investment within the Fund may not pay income or repay capital to the Fund when due.

Bonds which are rated below investment grade are considered to have a higher risk exposure with respect to meeting their payment obligations.

**Interest rate risk** - investments in bonds are affected by interest rates and inflation trends which may affect the value of the Fund.

**Liquidity risk** - some investments may become hard to value or sell at a desired time and price. In extreme circumstances this may affect the Fund's ability to meet redemption requests upon demand.

**Currency risk** - the Fund is denominated in British Pounds but may hold assets denominated in, or with exposure to, other currencies. The value of your shares may rise and fall as a result of exchange rate movements between these currencies.

**Derivative risk** - the Fund uses derivatives to reduce costs and/or the overall risk of the Fund (i.e. Efficient Portfolio Management (EPM)). Derivatives involve a level of risk, however, for EPM they should not increase the overall riskiness of the Fund. Derivatives also involve counterparty risk where the institutions acting as counterparty to derivatives may not meet their contractual obligations.

**Capital erosion risk** - the Fund takes its charges from the income of the Fund in the first instance. The impact of Fund charges may be material on the value of any income you receive from your investment. There is potential for capital erosion if insufficient income is generated by the Fund to cover these charges. Capital erosion may have the effect of reducing the level of income generated.

For a more detailed explanation of risks, please refer to the "Risk Warnings" section of the prospectus.

## Charges

These charges are used to pay the costs of running the Fund, including the costs of marketing and distribution. Overall, they reduce the growth of your investment.

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

Entry charge	None
Exit charge	None

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

### Charges taken from the Fund over a year

Ongoing charge	1.15%
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### Charges taken from the Fund under specific conditions

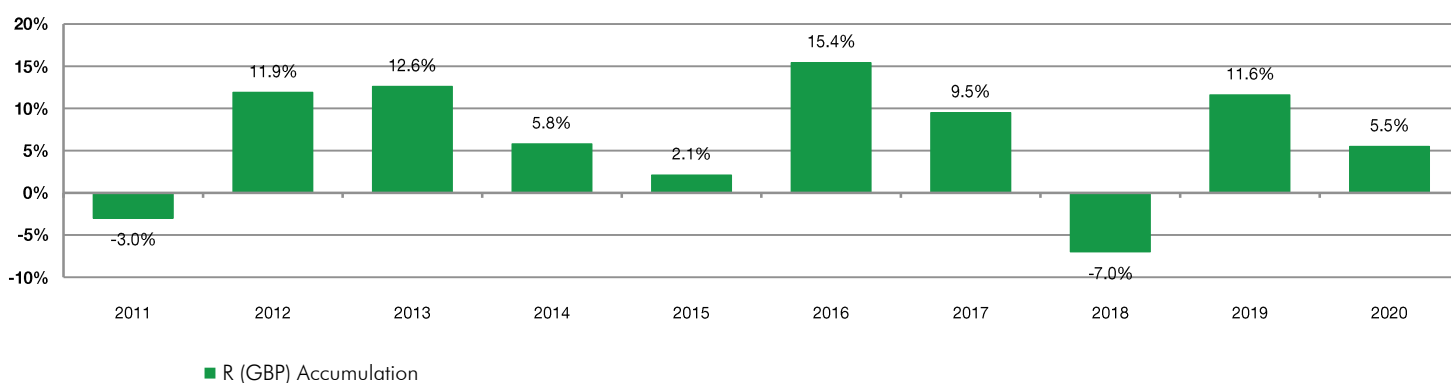
Performance fee	None
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The charges shown are the maximum figures. In some cases you might pay less.

The ongoing charges figure is based on the fixed ongoing charge as detailed in the prospectus. It excludes portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling shares in another collective investment undertaking.

You can find out more details about the charges by looking in the "Charges and Expenses" section of the prospectus.

## Past Performance



Past performance is not a guide to future performance.

The past performance shown does not take into account any entry or exit charges but does take into account the ongoing charge, as shown in the Charges section.

The value of the class is calculated in British Pounds.

The Fund launched on 2 June 2008. This class started to issue shares on 2 June 2008.

## Practical Information

The Depositary is Citibank Europe plc, UK branch.

Quilter Investors Cirilium Balanced Portfolio is a sub-fund of Quilter Investors Cirilium OEIC (the "Company"). The assets and liabilities of each sub-fund are segregated from other sub-funds although it is not yet known whether a foreign court would give effect to segregated liability under a foreign law contract and so this is not certain in every circumstance.

Further information about the Company, copies of its prospectus, annual and half-yearly reports may be obtained, for the entire Company, free of charge in English from the registrar, SS&C, P.O. Box 10278 Chelmsford, CM99 2AR or visit [www.quilterinvestors.com](http://www.quilterinvestors.com).

Details of Quilter Investors Limited's remuneration policy which includes a description of how remuneration and benefits are calculated, the identities of the persons responsible for awarding remuneration and benefits and details of the remuneration committee, are available at [www.quilterinvestors.com](http://www.quilterinvestors.com). A paper copy will be made available free of charge upon request to Quilter Investors Limited.

The latest share prices are available from the registrar during normal business hours and will be published daily at [www.quilterinvestors.com](http://www.quilterinvestors.com).

You may switch your shares to the shares of another sub-fund of the Company free of charge. For further details see the "Switching" section of the prospectus.

This Fund is subject to tax laws and regulations of the United Kingdom. Depending on your home country of residence, this might have an impact on your personal tax position. For further details, please speak to your financial adviser.

This Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority.

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This Non-UCITS Retail Scheme key investor information is accurate as at 2 August 2021.