

Our ref: Sample

(Date)

# Sample copy

Dear (Salutation)

## Fund merger for IFSL Titan Equity Growth

**Account number:**

**Your financial adviser:**

The IFSL Titan Equity Growth fund that you invest in as part of a model portfolio set up by your financial adviser is due to merge into the IFSL Titan Global Equity fund. The merger will take place on 05 March 2025. You'll see the new fund on your valuations and statements after that date.

The merger is subject to shareholder approval. If it isn't approved, we will write to let you know.

**Your financial adviser will take any action that needs to be taken and, if necessary, help to address any questions you may have.**

### How the merger will affect your account

- **The value of your fund holding** – The merger may affect the value of your fund holding. The custody transaction costs will be borne by the merging fund. According to IFSL, these costs are expected to be immaterial and are estimated to be less than 0.01% of the fund's value.
- **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.

Cash may not be suitable for your long-term investment needs. If you're happy for the amount to stay in cash, you don't need to do anything. Your financial adviser will take any action that needs to be taken and help to answer any questions you may have.

### A note about cash in your account

We don't take any product or service charges on your cash balance (although the value is still included in the total value calculation for the charge). Instead, we pay you a rate of interest on cash in your account and we are paid by retaining a proportion of the interest we receive from our banking partners.

You can find more information, including the current interest rate payable and how much interest we retain, on our website at [quilter.com/interest-on-cash](https://quilter.com/interest-on-cash).

- The merger **won't change the fund's risk profile**. You can see more information about the new fund in its Key Investor Information document, available online at [. Please note, it may not reflect the charges applicable when accessing the fund through us.](#)

### Why the funds are merging

IFSL Titan Equity Growth fund is a sub fund of the IFSL Titan OEIC. IFSL wish to close the fund and merge the assets into a newly created IFSL Titan Global Equity fund (a sub fund of IFSL Titan UCITS OEIC), which will have the same investment objective, policy and strategy as the closing fund.

You can find more information about the old and new funds below.

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 objectives

Current fund IFSL Titan Equity Growth	New fund IFSL Titan Global Equity
<p><b>Fund objective:</b> To increase in value, over a minimum of 5 years, through a combination of capital growth and income by investing at least 80% of the fund in a range of global shares of companies across both developed and emerging markets, with no minimum or maximum exposure to any geographic region.</p> <p>This may include exposure through holdings in investment trusts, funds and ETFs/ETCs, although this will not exceed 10% of the fund. Up to 20% of the fund may have exposure to different asset classes including real assets, for example property and commodities (e.g. gold and oil), government and corporate bonds (both investment grade and sub-investment grade) and money market funds. Any exposure to real assets will only be through investment trusts, funds and ETFs/ETCs.</p>	<p><b>Fund objective:</b> To increase in value, over a minimum of 5 years, through a combination of capital growth and income by investing at least 80% of the fund in a range of global shares of companies across both developed and emerging markets, with no minimum or maximum exposure to any geographic region.</p> <p>This may include exposure through holdings in investment trusts, funds and ETFs/ETCs, although this will not exceed 10% of the fund. Up to 20% of the fund may have exposure to different asset classes including real assets, for example property and commodities (e.g. gold and oil), government and corporate bonds (both investment grade and sub-investment grade) and money market funds. Any exposure to real assets will only be through investment trusts, funds and ETFs/ETCs.</p>