

# Cofunds Application Pack



*Our difference is your advantage*



# Important information

(please read before proceeding)

Please make sure you read the enclosed 'Transaction Specific Charges Schedule' and 'Key Investor Information Document' for the fund or funds you are investing in. You will also need to read the 'Terms and Conditions of the Cofunds Platform' and the 'Platform Key Information Document' before proceeding, these documents are available to view on our website at [www.elsonassociates.com/literature](http://www.elsonassociates.com/literature) or you can request them to be sent to you by post, just call 0800 096 1111.

N.B. If you are investing in any fund that does not feature in our newsletter, please contact us and we will organise for the 'Transaction Specific Charges Schedule' and 'Key Investor Information Document' for the fund or funds you have selected to be sent to you.

## How to make a new investment

- For an ISA investment, please complete the Investment ISA application form on pages 3 & 4.
- For an Investment Fund, please complete the Investment Funds application form on pages 9, 10, 11 & 12.
- Please make sure you have completed your personal details correctly, including your National Insurance Number, if applicable.
- Make your cheque payable to '**Cofunds Limited**'. Please do not make your cheque payable to Elson Associates as we cannot handle client money.
- Building Society cheques are acceptable but must include a reference to your name on the front e.g. payee: '**Cofunds Limited (ref: your name)**'.
- Complete your Nominated Bank Details if you wish to receive income payments. **IMPORTANT: If the account details supplied in this section differ from the cheque you submit with your application, then you must also include a signed void cheque or bank statement for the account income is to be paid to.**
- If you wish to invest on a monthly basis, please complete the Direct Debit form on page 13. You must also include a cheque to cover your first monthly payment.
- Please state in the 'Investment Selection' section how much you wish to invest and if you require income (INC) or accumulation (ACC) shares.
- Please read, sign and date the Declaration and Authorisation.

## How to transfer an existing ISA

- To transfer an ISA please complete the Investment ISA Transfer form on pages 5 & 6 and the ISA Transfer Authority form on page 7.
- Please make sure you have completed your personal details correctly.
- Complete your Nominated Bank Details if you wish to receive income payments. **For the purpose of verifying the bank account please enclose a void signed cheque or bank statement.**
- Please read, sign and date the Declaration and Authorisation (Section 7).
- Please also complete and sign the ISA Transfer Authority. If you wish to transfer a Stocks and Shares ISA holding please complete Section 3 and include the account number of the ISA you are transferring. If it is a Cash ISA you are transferring please complete Section 4.
- Only complete Section 5 (along with Section 3 or 4) if your ISA was taken out this tax year i.e. if contributions have been made since 6th April 2017.

Our Service Fee Agreement can be found in this booklet on page 15. Unless you have done so already, please complete and return it to us with your completed application(s) and cheque (if applicable) in the FREEPOST envelope provided.

**IF YOU DO NOT RETURN A SERVICE FEE AGREEMENT, YOUR APPLICATION MAY BE DELAYED OR REJECTED.**

**SELF-DIRECTED**

**Explicit Pricing**

The ISA allowance for all investors is £20,000 for the 2017/2018 and 2018/2019 tax year.

Please complete this application form using black ink and BLOCK CAPITALS and return to: Elson Associates plc, 5 Queen Street, Kings Hill, West Malling, Kent, ME19 4DA

Cofunds Intermediary Authorisation Code

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Intermediary's Client/Deal Reference

EL.DTY2017

## 1 Personal details (please complete this section in full)

Existing Cofunds Client Reference

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I have not received financial advice from a financial adviser in relation to this investment.

Mr/Mrs/Ms/Miss/Other

Surname

Full first name(s)

Male  Female  Date of Birth    /   /     
D D / M M / Y Y Y Y

National Insurance Number    /   /   /   /   

If you **don't** have a National Insurance Number, please tick here

Please read the following sentence and confirm by ticking the box if applicable. If you can't confirm and tick the box, please complete the Individual Self-Certification Form that can be issued to you by your intermediary.

I confirm that I am solely UK resident for tax purposes and not a US citizen

Permanent residential address

If at current address for less than two years, please supply previous address

If more than one previous address in the last two years, please provide full details including the time at each address on a separate sheet of paper and staple securely to this application form.

Telephone

## 2 Funding your investment (tick all that apply)

If you're investing in both tax years, please include **two separate** cheques.

**Cheque(s)** Amount £  for the **2017/2018** tax year

Amount £  for the **2018/2019** tax year

**Cofunds Cash Account** Amount £   **Monthly Direct Debit** (please ensure you complete the Investment by Direct Debit instruction on page 13)

**Cheque payments – Cheques must be payable to Cofunds Limited**, in the name of the person funding the investment. For 2018/2019 tax year, your cheque should be dated 6 April 2018. Please ensure the investor's name appears on the back. Where a cheque dated before 6 April 2018 has been provided for a 2018/2019 tax year investment, we'll place the money into the Cofunds Cash Account. We'll then invest the amount available on 6 April 2018. Any charges and/or regular withdrawals may reduce the amount available to invest. Any shortfall will be deducted from the largest value fund(s) you wish to invest in, in the new tax year.

## 3 Nominated bank account

Complete this section to set up a new nominated bank account. We'll use the details below to pay any future income/withdrawals to.

Name of account holder

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Bank/Building Society Account Number

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Branch Sort Code

		-			-		
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Building Society Roll Number

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## 4 Investment selection

For further details about the available funds, please refer to the Key Investor Information Documents (KIIDs) and/or Fund Key Features Document.

I've included a separate list of funds with this form  or I've listed funds below

Fund manager, fund name and share class	Type of unit/share (delete as appropriate) <sup>1</sup>	2017/2018 tax year		2018/2019 tax year	
		Lump sum £1,000 per fund (minimum)	New monthly saving £50 per fund (minimum)	Lump sum £1,000 per fund (minimum)	New monthly saving £50 per fund (minimum)
(example) World Equity Z Fund	N/A	£	£	£	£
TB Amati UK Smaller Companies B	ACC/INC	£	£	£	£
Invesco Perpetual Asian Y	ACC/INC	£	£	£	£
JPM UK Equity Core E	ACC/INC	£	£	£	£
Jupiter European I	ACC/INC	£	£	£	£
Rathbone Global Opportunities I	ACC/INC	£	£	£	£
Unicorn UK Income B	ACC/INC	£	£	£	£
	ACC/INC	£	£	£	£
	ACC/INC	£	£	£	£
Cash Reserve (this will be included as part of your ISA allowance and <b>not</b> placed into your cash account)		£	£	£	£
Cofunds Cash Account (this will be placed into your cash account and <b>isn't</b> included as part of your ISA allowance)		£	N/A	£	N/A
<b>TOTAL AMOUNT</b>		£	£	£	£

<sup>1</sup>ACC/INC – if you don't specify ACC or INC in this column, and don't complete Section 5, Cofunds will invest into accumulation units/shares where available.

#### 4A. NEW MONTHLY SAVING (please tick one of the following options)

Start as soon as possible<sup>2</sup> (default) – we'll aim to collect your first payment on the 25th of this month

Specify a month – we'll collect your first payment on the date you provide

25 / \_\_\_\_ / \_\_\_\_\_

<sup>2</sup> Depending on when we receive your application, we may not collect until the 25th of the following month.

#### 5 Income (please tick one of the following options)

The option you choose will be applied to all income units/shares you hold within this product. If you have selected the option to 'Retain in fund' this will only be applied to the commission-free share classes you hold, any commission included share classes you hold will continue to pay income in accordance with your previous instruction. Note: if you are taking regular withdrawals from your cash account you may only select the 'Cofunds Cash Account' or 'Retain in fund' options.

Retain in fund (default) – reinvest any income back into the fund

Consolidated monthly income – pay any income to my bank account on a monthly basis

Cofunds Cash Account – pay any income into my Cofunds Cash Account

If you already hold income units/shares within this product and you don't tick one of the boxes above, we'll apply your existing income option.

#### 6 Segmentation (For intermediary use only)

Please enter the name of the segment in full using BLOCK CAPITALS:

#### 7 Service charge (for intermediary use only)

Service charge model name

Annual service charge<sup>3</sup>

VAT<sup>4</sup>  Yes  No

<sup>3</sup> Taken monthly. If you have a tiered service charge you should enter the highest possible percentage.

<sup>4</sup> Cofunds will use the VAT rate that's in place at the end of the month for which the calculation is being performed.

#### 8 Declaration and authorisation

##### 8A. I declare that

I am aged 18 years or over.

The information contained in this application form is correct to the best of my knowledge and belief.

All investment subscriptions made now and in the future belong to me.

I am applying to subscribe to a stocks and shares ISA for the 2017/2018 and 2018/2019 tax year and each subsequent year until further notice.

I have not subscribed and will not subscribe more than the overall subscription limit in total to any combination of permitted ISAs in the same tax year.

I have not subscribed and will not subscribe to another stocks and shares ISA in the same tax year that I subscribe to this stocks and shares ISA.

I am resident in the United Kingdom for tax purposes, or, either perform duties which, by virtue of Section 28 of Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to or in a civil partnership with a person who performs such duties. I will inform Cofunds Limited if I cease to be so resident or to perform such duties, or be married to or in a civil partnership with a person who performs such duties.

##### 8B. I authorise Cofunds Limited to

Hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash.

Make on my behalf any claims to relief from tax in respect of my ISA investments.

If required, undertake searches with a reference agency for the purposes of verifying my identity. To do so, I understand that the reference agency may check the details I supply against any particulars on any database (public or otherwise) to which they have access. They may also use my details in the future to assist other companies for verification purposes. I understand that a record of the search will be retained as an identity search.

##### 8C. I confirm that

I have viewed the Terms and Conditions of the Cofunds Platform (Self-directed) and by signing this application form I agree to be bound by them.

I have viewed the relevant product Key Features and fund specific information and/or Key Investor Information Documents (KIID) relating to my investment. A copy of the KIIDs can be found via the following link: [www.cofunds.co.uk/investorsreportsandaccounts](http://www.cofunds.co.uk/investorsreportsandaccounts)

There are fees (the Cofunds Platform Charges) for the use of Cofunds services. I authorise Cofunds to collect these fees from my Cofunds Cash Account. If there is insufficient money in my account, I authorise Cofunds to sell enough of my platform assets to pay these fees in accordance with the 'Our charges' section of the Terms and Conditions of the Cofunds Platform (Self-directed).

The Terms and Conditions of the Cofunds Platform are the standard terms upon which Cofunds intends to rely, and it is important that I read and understand the terms before agreeing to be bound by them. If there is any term or point I do not understand or do not wish to be bound by, I understand that I can request further information before signing this application.

My signed application form (once accepted by Cofunds) together with the Terms and Conditions of the Cofunds Platform (Self-directed) form my Customer Agreement with Cofunds Limited.

The commencement of my ISA may be delayed or rejected if this application form is not complete in all respects.

I am entitled to cancel my application in accordance with the Investment ISA Key Features and that if I choose to cancel my application, my investment shall be subject to market movement during the period from the date when my application is processed to the date my investment is sold.

##### 8D. Fund Sale Instruction

If a Fund Sale Instruction applies to the segment linked to my investment, I accept and agree that funds will be sold to settle any outstanding fees and charges which have accrued prior to this date and all fees and charges payable hereafter.

##### 8E. Service charge

I confirm that I have received my Fees and Charges Schedule and understand which fees and charges are applicable to my investment.

I instruct Cofunds to pay my intermediary the service charge specified in Section 7 of this form, and in my Fees and Charges Schedule, from my relevant Cofunds payment account.

If I have an active Sale for Regular Payment, or the segment linked to my investment applies to a Fund Sale Instruction (as described in my Fees and Charges Schedule) and there is insufficient money within my relevant payment account, I authorise Cofunds to sell enough of my platform assets to pay the service charge in accordance with the relevant Terms and Conditions of the Cofunds Platform or Customer Agreement applicable to my investments/assets.

##### 8F. Notes

If you require a Fund prospectus, please contact your intermediary or Fund Manager directly.

If you wish to attend/vote at unit holder or shareholder meetings, please tick this box

If you wish to download reports and accounts, you can do so at:

[www.cofunds.co.uk/investorsreportsandaccounts](http://www.cofunds.co.uk/investorsreportsandaccounts)

If you wish to receive paper copies of reports and accounts, product Key Features, other fund-specific information and/or KIIDs, please write to us at:

Cofunds Limited, PO Box 1103, Chelmsford, CM99 2XY.

A copy of the Terms and Conditions can be found at: [www.cofunds.co.uk/selfdirectedterms](http://www.cofunds.co.uk/selfdirectedterms)

Signature 

Date

This form will be returned if it's not signed and dated.

**SELF-DIRECTED**

**Explicit Pricing**

The ISA allowance for all investors is £20,000 for the 2017/2018 and 2018/2019 tax year. Please ensure that this form is used with the correct Transfer Authority.

Please complete this application form using black ink and BLOCK CAPITALS and return to: Elson Associates plc, 5 Queen Street, Kings Hill, West Malling, Kent, ME19 4DA

Cofunds Intermediary Authorisation Code

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Intermediary's Client/Deal Reference

## 1 Personal details (please complete this section in full)

Existing Cofunds Client Reference

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I have not received financial advice from a financial adviser in relation to this investment.

Mr/Mrs/Ms/Miss/Other

Surname

Full first name(s)

Male  Female  Date of Birth   /  /    
D D / M M / Y Y Y Y

National Insurance Number   /  /  /  /  

If you **don't** have a National Insurance Number, please tick here

Please read the following sentence and confirm by ticking the box if applicable. If you can't confirm and tick the box, please complete the Individual Self-Certification Form that can be issued to you by your intermediary.

I confirm that I am solely UK resident for tax purposes and not a US citizen

Permanent residential address


Postcode

If at current address for less than two years, please supply previous address


Postcode

If more than one previous address in the last two years, please provide full details including the time at each address on a separate sheet of paper and staple securely to this application form.

Telephone

## 2 Nominated bank account

Complete this section to set up a new nominated bank account. We'll use the details below to pay any future income/withdrawals to.

Name of account holder

Bank/Building Society Account Number

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Branch Sort Code

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Building Society Roll Number

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## 3 Transfer investment choices

### 3A. INVESTMENT SELECTION

For further details about the available funds, please refer to the Key Investor Information Documents (KIID) and/or Fund Key Features Document.

Fund manager, fund name and share class	Type of unit/share (delete as appropriate) <sup>1</sup>	Transfer %
(example) World Equity A Fund	N/A	%
TB Amati UK Smaller Companies B	ACC/INE	%
Invesco Perpetual Asian Y	ACC/INE	%
JPM UK Equity Core E	ACC/INC	%
Jupiter European I	ACC/INE	%
Rathbone Global Opportunities I	ACC/INE	%
Unicorn UK Income B	ACC/INC	%
	ACC/INC	%
	ACC/INC	%
Cash Reserve (this will be included as part of your ISA allowance and <b>not</b> placed into your cash account)		%
<b>Total</b>		<b>100%</b>

<sup>1</sup>ACC/INC – if you don't specify ACC or INC in this column, and don't complete Section 5, Cofunds will invest into accumulation units/shares where available.

## 4 Segmentation (For intermediary use only)

Please enter the name of the segment in full using BLOCK CAPITALS: **STANDARD**

**STANDARD**

## 5 Income (please tick one of the following options)

The option you choose will be applied to all income units/shares you hold within this product.

**Retain in fund (default)** – reinvest any income back into the fund

**Consolidated monthly income** – pay any income to my bank account on a monthly basis

**Cofunds Cash Account** – pay any income into my Cofunds Cash Account

If you already hold income units/shares within this product and you don't tick one of the boxes above, we'll apply your existing income option.

## 6 Service charge (for intermediary use only)

Service charge model name	<b>EA 019 (MANDATORY)</b>	Annual service charge <sup>2</sup>	<b>0.19%</b>	VAT <sup>3</sup>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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<sup>2</sup> Taken monthly. If you have a tiered service charge you should enter the highest possible percentage.

<sup>3</sup> Cofunds will use the VAT rate that's in place at the end of the month for which the calculation is being performed.

## 7 Declaration and authorisation

### 7A. I declare that

I am aged 18 years or over.

The information contained in this application form is correct to the best of my knowledge and belief.

All investment subscriptions made now and in the future belong to me.

I am applying to subscribe to a stocks and shares ISA for the 2017/2018 tax year and each subsequent year until further notice.

I have not subscribed and will not subscribe more than the overall subscription limit in total to any combination of permitted ISAs in the same tax year.

I have not subscribed and will not subscribe to another stocks and shares ISA in the same tax year that I subscribe to this stocks and shares ISA.

I am resident in the United Kingdom for tax purposes, or, either perform duties which, by virtue of Section 28 of Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to or in a civil partnership with a person who performs such duties. I will inform Cofunds Limited if I cease to be so resident or to perform such duties, or be married to or in a civil partnership with a person who performs such duties.

### 7B. I authorise Cofunds Limited to

Hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash.

Make on my behalf any claims to relief from tax in respect of my ISA investments.

If required, undertake searches with a reference agency for the purposes of verifying my identity. To do so, I understand that the reference agency may check the details I supply against any particulars on any database (public or otherwise) to which they have access. They may also use my details in the future to assist other companies for verification purposes. I understand that a record of the search will be retained as an identity search.

### 7C. I confirm that

I have viewed the Terms and Conditions of the Cofunds Platform (Self-directed) and by signing this application form I agree to be bound by them.

I have viewed the relevant product Key Features and fund specific information and/or Key Investor Information Documents (KIID) relating to my investment. A copy of the KIIDs can be found via the following link:

[www.cofunds.co.uk/investorsreportsandaccounts](http://www.cofunds.co.uk/investorsreportsandaccounts)

### 7D. I understand that

There are fees (the Cofunds Platform Charges) for the use of Cofunds services. I authorise Cofunds to collect these fees from my Cofunds Cash Account. If there is insufficient money in my account, I authorise Cofunds to sell enough of my platform assets to pay these fees in accordance with the 'Our charges' section of the Terms and Conditions of the Cofunds Platform (Self-directed).

The Terms and Conditions of the Cofunds Platform are the standard terms upon which Cofunds intends to rely, and it is important that I read and understand the terms before agreeing to be bound by them. If there is any term or point I do not understand or do not wish to be bound by, I understand that I can request further information before signing this application.

My signed application form (once accepted by Cofunds) together with the Terms and Conditions of the Cofunds Platform (Self-directed) form my Customer Agreement with Cofunds Limited.

The commencement of my ISA may be delayed or rejected if this application form is

not complete in all respects.

I am entitled to cancel my application in accordance with the Investment ISA Key Features and that if I choose to cancel my application, my investment shall be subject to market movement during the period from the date when my application is processed to the date my investment is sold.

It's Cofunds normal business practice to process my conversion following receipt of my assets from my previous Fund/Plan Manager. The instruction to convert is then passed to the Fund/Plan Manager who will convert and confirm back to Cofunds upon completion. Cofunds upon receipt of confirmation will then reflect the change(s) to my accounts. This process is subject to change dependant on volumes and individual Fund/Plan Manager processing procedures. I authorise Cofunds to convert on my behalf as outlined above.

Cofunds will convert commission-included share class funds to their commission-free share class equivalent where available to my intermediary.

Cofunds will convert commission-free share class funds to commission-free exclusive share class funds where available to my intermediary.

Cofunds will convert any funds re-registered that are not available to me through my intermediary to the commission-free share class equivalent that is available to my intermediary.

### 7E. Fund Sale Instruction

If a Fund Sale Instruction applies to the segment linked to my investment, I accept and agree that funds will be sold to settle any outstanding fees and charges which have accrued prior to this date and all fees and charges payable hereafter.

### 7F. Service charge

I confirm that I have received my Fees and Charges Schedule and understand which fees and charges are applicable to my investment. I instruct Cofunds to pay my intermediary the service charge specified in Section 6 of this form, and in my Fees and Charges Schedule, from my relevant Cofunds payment account.

If I have an active Sale for Regular Payment, or the segment linked to my investment applies to a Fund Sale Instruction (as described in my Fees and Charges Schedule) and there is insufficient money within my relevant payment account, I authorise Cofunds to sell enough of my platform assets to pay the service charge in accordance with the relevant Terms and Conditions of the Cofunds Platform or Customer Agreement applicable to my investments/assets.

### 7G. Notes

If you require a Fund prospectus, please contact your intermediary or Fund Manager directly.

If you wish to attend/vote at unit holder or shareholder meetings, please tick this box

If you wish to download reports and accounts, you can do so at:

[www.cofunds.co.uk/investorsreportsandaccounts](http://www.cofunds.co.uk/investorsreportsandaccounts)

If you wish to receive paper copies of reports and accounts, product Key Features, other fund-specific information and/or KIIDs, please write to us at: Cofunds Limited, PO Box 1103, Chelmsford, CM99 2XY.

A copy of the Terms and Conditions can be found at: [www.cofunds.co.uk/selfdirectedterms](http://www.cofunds.co.uk/selfdirectedterms)

Number of attached Transfer Authority Forms

Signature 	Date
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**This form will be returned if it's not signed and dated.**

# ISA Stocks and Shares Transfer Authority

This authority will be used to transfer into a Cofunds Investment ISA (Stocks and Shares) Please ensure you send this completed form along with a completed and signed Investment ISA Transfer In Application Form. Should you transfer from a Lifetime ISA to this Cofunds Investment ISA (Stocks and Shares), your Lifetime ISA status will be lost along with any other benefits specific to the Lifetime ISA. A separate authority will be required for each Plan/Account Manager. If transferring from more than Plan/Account Manager, please request more Transfer Authority Forms from your intermediary. Please ensure that you have signed both the Transfer Application and the Transfer Authority.


Existing Cofunds reference

**Please complete all details requested.**

Please ensure that all details match those held by the existing Fund/Plan Manager. Any differences could cause delays to the requested transfer.

Name of Plan/Account Manager
Address
Postcode

I hereby instruct my current ISA Manager to either transfer my holdings to Cofunds Nominees Limited or liquidate the assets within my ISA with immediate effect, and forward the proceeds as specified below to my new Plan/Account Manager at Cofunds Limited, PO Box 1103, Chelmsford, CM99 2XY. This transfer should include, where relevant, all former ISA and PEP investments. I confirm that the re-registration of the funds listed will not change the beneficial ownership from the current holder. I confirm that this transaction is exempt from Stamp Duty Reserve Tax (SDRT) by virtue of paragraph 6 of Schedule 19 of the Finance Act 1999.

Mr/Mrs/Ms/Miss/Other
Surname
Full first name(s)
Signature 
Date

## 1 TeX

If your Plan/Account Manager doesn't offer this service or you wish to re-register/cash transfer certain funds only, please complete all other sections as applicable. TeX stands for Tax Incentivised Savings Association Exchange which is an industry network that allows Fund Managers and platforms to transfer assets on behalf of clients electronically. For stocks and shares ISA transfers, if your Plan/Account Manager offers this service you only need to complete this section. A list of TeX and non TeX Fund/Plan Managers can be found via the following link: [www.cofunds.co.uk/docs/texmembership](http://www.cofunds.co.uk/docs/texmembership)

Account or plan numbers (this must be completed)	Re-register all Cofunds supported funds (please tick if applicable)	Complete cash transfer for any remaining funds (please tick if applicable)
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

## 2 Funds that you wish to keep via re-registration (stock transfer) (for non-TeX transfers only)

Please list all funds that you hold with the above Plan/Account Manager that you wish to retain when you transfer your investment to Cofunds. Please ensure the funds you choose are available through Cofunds and are compatible with your investment service. These funds may be converted as detailed in the Declaration.

Fund manager, fund name and share class	Account or plan numbers (this must be completed)	Type of unit/share (delete as appropriate)*
<input type="text"/>	<input type="text"/>	ACC/INC
<input type="text"/>	<input type="text"/>	ACC/INC
<input type="text"/>	<input type="text"/>	ACC/INC
<input type="text"/>	<input type="text"/>	ACC/INC
<input type="text"/>	<input type="text"/>	ACC/INC

\*If you do not specify ACC or INC in this column, Cofunds will not be able to process your application. If you've chosen income units/shares, please ensure you complete Section 5 of the Investment ISA (stocks and shares) Transfer Application to have income paid to you.

## 3 Funds that you wish to sell (stocks and shares cash transfer)

Please list all funds that you hold with the above Plan/Account Manager that you wish to sell and transfer the proceeds to Cofunds.

Fund manager, fund name and share class	Account or plan numbers (this must be completed)
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

## 4 Cash ISA transfer

If applicable, please indicate either of the following to be transferred into your Cofunds stocks and shares ISA:

All my cash ISA  **OR** An amount of my cash ISA  £  Sort Code  -  -

Please state the notice period (if any), for you to transfer your cash ISA  Days Account or plan numbers (this must be completed)

## 5 Current tax year subscriptions

Which year's ISA do you want to transfer? Current  Previous  Both

If you have ticked Current or Both, please state the current year subscriptions to date  £

**Please note: if this isn't completed this may delay your transfer and only previous years subscriptions will be transferred.**





**This form is to be used for Self-directed clients only, on Explicit Pricing.**

Please complete this application form using black ink in BLOCK CAPITALS and return to: Elson Associates plc, 5 Queen Street, Kings Hill, West Malling, Kent, ME19 4DA

## 1 Intermediary Details (For intermediary use only)

You will require a Cofunds Authorisation Code before being able to transact business. If you do not include this we will not be able to process this application. Please note our system will be updated to link the client to this Intermediary Authorisation Code.

Cofunds Intermediary Authorisation Code

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Intermediary's Client/Deal Ref.

If you need to keep a record of the Confirmation of Verification of Identity of your client, there is a standalone form available on the Cofunds website.

## 2 Personal/Company Details (Please complete this section in full)

**Primary holder.** Please see Section 5 to add joint holders.

Existing Cofunds Client Reference

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I have not received advice from a financial adviser in relation to this investment.

Mr/Mrs/Ms/Miss/Other
Surname
Full first name(s)
or company name

Male  Female  Date of Birth   /  /  /  /  /  /  /    
D D M M Y Y Y Y

For individual investors, please read the following sentence and confirm by ticking the box if applicable. If you can't confirm and tick the box, please complete the Individual Self-Certification Form that can be issued to you by your intermediary.

I confirm that I am solely UK resident for tax purposes and not a US citizen

Please note that it's a requirement for all joint holders to complete this information.

For corporate investors please ensure that you have completed the Entity Self-Certification Form that can be issued to you by your intermediary.

For corporate investors please ensure you have completed all the signatory requirements in Section 12.

Current permanent residential address	(if registering in the name of a company, please provide the company address here)
Postcode	

Time at this address  yrs  mths

If at current address for less than two years, please supply previous address and time there
Postcode

Time at this address  yrs  mths

If more than one previous address in the last two years, please provide full details including the time at each address on a separate sheet of paper and staple securely to this application form.

Telephone
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## 2A. THIRD PARTY DETAILS (PLEASE COMPLETE IF RELEVANT)

Please complete this section if the person funding all or part of this investment is not the applicant listed in Section 2. A Confirmation of Verification of Identity (CVI) will also be required.

Mr/Mrs/Ms/Miss/Other
Surname
Full first name(s)
Date of Birth <u>  </u> / <u>  </u> / <u>  </u> / <u>  </u> / <u>  </u> / <u>  </u> / <u>  </u> / <u>  </u> D D M M Y Y Y Y

Current permanent residential address
Postcode

## 3 Segmentation (For intermediary use only)

Only complete this section if the client is not currently segmented, or if you wish to change their segment. All clients trading through Cofunds must be assigned to a segment.

Please note: we will only update the segment of the primary holder. If you wish to update the segments of any other holders you may do so online by visiting the 'Client Servicing' section of the Cofunds website.

Please enter the full name of the segment as known by Cofunds using BLOCK CAPITALS **STANDARD**

We will update your client's segment to the one entered above. Please note: if you change your client's segment this may alter the charge model your client is assigned to.

If the chosen segment has a Fund Sale Instruction applied your client must be made aware of this. Should you wish to take a charge, please ensure that the applicable charge model is assigned to the segment entered. Please note, the client will only be assigned to the charge model where it is set as mandatory for the chosen segment.

## 4 Designations (You can designate an account here using a maximum of eight alphanumeric characters)

**This section is optional.**

If you wish to specify a unique designation for this account, please ensure that the designation reference does not make a meaningful word. Only the named applicants of this investment will be recognised as beneficial owners. If this section is not completed we will not designate this account. If you are funding this investment from a Cofunds Cash Account please ensure this designation is identical to that of the cash account.

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## 5 Joint Holders (You can nominate up to two additional holders)

Please include the full name and address of each holder. All correspondence will be sent to the primary holder. Joint holders must have the same investment service as the primary holder.

### Second holder

Mr/Mrs/Ms/Miss/Other
Surname
Full first name(s)
Current permanent residential address
Postcode
Time at this address <input type="text"/> <input type="text"/> yrs <input type="text"/> <input type="text"/> mths
I confirm that I am solely UK resident for tax purposes and not a US citizen <input type="checkbox"/>

Male  Female  Date of Birth   /   /

If at current address for less than two years, please supply previous address and time there

Postcode

Time at this address   yrs   mths

*If more than one previous address in the last two years, please provide full details including the time at each address on a separate sheet of paper and staple securely to this application form.*

### Third holder

Mr/Mrs/Ms/Miss/Other
Surname
Full first name(s)
Current permanent residential address
Postcode
Time at this address <input type="text"/> <input type="text"/> yrs <input type="text"/> <input type="text"/> mths
I confirm that I am solely UK resident for tax purposes and not a US citizen <input type="checkbox"/>

Male  Female  Date of Birth   /   /

If at current address for less than two years, please supply previous address and time there

Postcode

Time at this address   yrs   mths

*If more than one previous address in the last two years, please provide full details including the time at each address on a separate sheet of paper and staple securely to this application form.*

## 6 Funding Your Investment

I will be funding my investment by (tick all that apply)

<input type="checkbox"/>	<b>Cheque</b>	Amount £ <input type="text"/>
<input type="checkbox"/>	<b>Cofunds Cash Account</b>	Amount £ <input type="text"/>
<input type="checkbox"/>	<b>Monthly Direct Debit</b> (please ensure you complete the Investment by Direct Debit instruction on page 15).	

### Cheque payment

Cheques must either be drawn on your own account or joint account. Please make your cheque payable to **Cofunds Limited**. For a Building Society cheque or banker's draft your name must appear on the front of the cheque, or on the back of the cheque accompanied by the Building Society's or bank's official stamp and signature.

## 7 Nominated Bank Account

Complete this section if you have not provided us with your nominated bank account details, or would like to change the details we hold for you.

You will need to verify this bank account before it can be used alongside your Cofunds account. To verify your account, please send us a void signed cheque or a bank statement within the last three months.

If you've provided us with a valid personal cheque for this investment (Section 6) and do not complete this section, we'll add the bank account details from the cheque to our records as your nominated bank account if you do not already have one. In these cases, no further verification is required.

You can change your nominated bank account at any time, however you can only nominate one.

Name of account holder
Bank or Building Society name and address
Postcode

Branch Sort Code    -

Bank/Building Society Account Number

Building Society Roll Number

## 8 Investment Selection

Minimum investment £1,000 per fund (lump sum) or £50 per month per fund (monthly savings). For further details about the available funds, please refer to the Key Investor Information Documents (KIID) and/or Fund Key Features Document. A copy of the KIID can be found via the following link: [https://www.cofunds.co.uk/Investors/Reports\\_and\\_Accounts\\_Investors.aspx](https://www.cofunds.co.uk/Investors/Reports_and_Accounts_Investors.aspx)

Please ensure the funds are available through Cofunds. You can only choose commission-free share class funds. If you do not indicate the share class, we'll select the commission-free share class fund, where available.

Please note: if your intermediary has agreed exclusive share classes with a Fund Manager for your selected funds, we'll always invest in that exclusive share class and not the share class you've selected below.

Fund manager, fund name and share class	Type of unit/share (delete as appropriate)*	Lump sum £1,000 per fund (minimum)	New monthly saving £50 per fund (minimum)**
(example) World Equity A Fund	N/A	£	£
TB Amati UK Smaller Companies B	ACC/INC	£	£
Invesco Perpetual Asian Y	ACC/INC	£	£
JPM UK Equity Core E	ACC/INC	£	£
Jupiter European I	ACC/INC	£	£
Rathbone Global Opportunities I	ACC/INC	£	£
Unicorn UK Income B	ACC/INC	£	£
	ACC/INC	£	£
	ACC/INC	£	£
<b>TOTAL INVESTMENT AMOUNT</b>		<b>£</b>	<b>£</b>

### \*ACC/INC

If you do not specify ACC or INC in this column, and do not complete Section 9, Cofunds will invest into accumulation units/shares where available.

### \*\* New monthly saving

**The Regular Contribution Amendment Form should be used to change any existing monthly savings.** Any funds/amounts entered above will replace all other monthly contributions into the product.

For monthly savings we will automatically collect on or just after the 25th day of each month. For applications received up until the last day in any month, the first Direct Debit collection will be made on or just after the 25th day of the following month or alternatively please select one of the two following options:

Start as soon as possible  Please specify the date you want your first collection to be taken 25 /    /   

## 9 Income

Complete this section if you have requested income units/shares ('INC'). The option you choose will be applied to all income units/shares you hold within this product.

If you have selected the option to 'Retain in fund' this will only be applied to the commission-free share class funds you hold, any commission-included share class funds you hold will continue to pay income in accordance with your previous instruction.

Please note: if you are taking regular withdrawals from your cash account you may only select the 'Cofunds Cash Account' or 'Retain in fund' options.

- Consolidated monthly income**  
Income generated from your investment funds will be consolidated into your cash account and paid to your nominated bank account on a monthly basis.
- Cofunds Cash Account**  
Income generated will be paid into your cash account to be held on platform for withdrawals or future investment.
- Retain in fund**  
Income generated from this investment will be retained in the fund.

If you do not already hold income units/shares within this product and you do not tick one of these boxes we will select the 'Retain in fund' option by default. If you already hold income units/shares within this product and you do not tick one of these boxes we will apply your existing income option to all funds within this product.

## 10 Funding your cash account via cheque

Please complete this section if you wish to fund your cash account via cheque as part of this application.

I wish to place the following amount into my Cofunds Cash Account £

### Payments

Cheques must either be drawn on your own account, joint account or the account of the person detailed in Section 2A (third party details). For a Building Society cheque or banker's draft your name must appear on the front of the cheque, or on the back of the cheque accompanied by the Building Society's or Bank's official stamp and signature.

## 11 Service Charge (For intermediary use only)

**This section is used to agree a Service Charge allowing payments to be made to you, the intermediary. Please ensure that the charge model applies to the segment the client is being assigned to.**

Service Charge model name **EA 019 (MANDATORY)** Annual Service Charge\* **0.19%** VAT\*\*  Yes  No

\* Taken monthly. If you have a tiered Service Charge you should enter the highest possible percentage.

\*\*Cofunds will use the VAT rate that is in place at the end of the month for which the calculation is being performed.

## 12 Declaration and Authorisation

### I confirm that:

I have viewed the Terms and Conditions of the Cofunds Platform (Self-directed Explicit Pricing) and by signing this application form I agree to be bound by them.

I have viewed the relevant product Key Features and Fund specific information and/or Key Investor Information Documents (KIID) relating to my investment. A copy of the KIID can be found via the following link:

[https://www.cofunds.co.uk/Investors/Reports\\_and\\_Accounts\\_Investors.aspx](https://www.cofunds.co.uk/Investors/Reports_and_Accounts_Investors.aspx)

I understand that there are fees (the Cofunds Platform Charges) for the use of Cofunds services. I authorise Cofunds to collect these fees from my Cofunds Cash Account. If there is insufficient money in my account, I authorise Cofunds to sell enough of my platform assets to pay these fees in accordance with the 'Our Charges' section of the Terms and Conditions of the Cofunds Platform (Self-directed Explicit Pricing).

I understand that the Terms and Conditions of the Cofunds Platform (Self-directed Explicit Pricing) are the standard terms upon which Cofunds intends to rely, and it is important that I read and understand the terms before agreeing to be bound by them. If there is any term or point I do not understand or do not wish to be bound by, I understand that I can request further information before signing this application.

I understand that my signed application form (once accepted by Cofunds) together with the Terms and Conditions of the Cofunds Platform (Self-directed Explicit Pricing) form my customer agreement with Cofunds Limited.

I understand that instructions may be delayed or rejected if this application form is not complete in all respects.

You may undertake a search with a reference agency for the purposes of verifying my identity. To do so, the reference agency may check the details I supply against any particulars on any database (public or otherwise) to which they have access. They may also use my details in the future to assist other companies for verification purposes. A record of the search will be retained as an identity search.


I declare that the information contained in this application form is correct to the best of my knowledge and belief.

I am aged 18 or over.

I understand and accept that I am entitled to cancel my application in accordance with the product Key Features applicable to the product I am investing in and that if I choose to cancel my application, my investment shall be subject to market movement during the period from the date when my application is processed to the date my investment is sold. If you require a Fund prospectus, please contact your intermediary or Fund Manager directly.

### Fund Sale Instruction

If a Fund Sale Instruction applies to the segment linked to my investment, I accept and agree that funds will be sold to settle any outstanding fees and charges which have accrued prior to this date and all fees and charges payable hereafter.

Primary holder signature 	Date
Capacity (if applicable)	
Third holder signature	Date
Capacity (if applicable)	

**This form will be returned if it's not signed and dated.**

**If you are completing this as a company you must include a copy of the Articles of Association.**

### Data Protection

Cofunds Limited is a registered Data Controller and a fully owned subsidiary of Aegon UK plc. Cofunds Limited will use your information for the administration and servicing of your investments and all other related activities. We may disclose your information to other companies within the Aegon group of companies, future owners of our business, and suppliers we engage to process data on our behalf for these purposes. We may also disclose your information to organisations for compliance with legal and regulatory requirements.

With the exception of the above provisions, we will not pass on your details to any other third party without your permission, but we will disclose information concerning your investment to your nominated intermediary.

Cofunds may transfer your information to countries outside of the EEA for the administration and servicing of your investments. In such cases, contracts will be put in place to ensure that the service providers protect your information in accordance with the requirements of the Data Protection Act or any legislation that may be enacted to replace that Act.

### Service Charge

I confirm that I have received my Fees and Charges Schedule and understand which fees and charges are applicable to my investment. I instruct Cofunds to pay my intermediary (named above) the Service Charge specified in Section 11 of this form, and in my Fees and Charges Schedule, from my relevant Cofunds payment account.

I understand that Cofunds will accept authority from the primary holder only, in most circumstances.

For trusts and Powers of Attorney more than one signature may be required.

If I have an active Sale for Regular Payment mandate, or the segment linked to my investment applies to a Fund Sale Instruction (as described in my Fees and Charges Schedule) and there is insufficient money within my relevant payment account, I authorise Cofunds to sell enough of my platform assets to pay the Service Charge in accordance with the relevant Terms and Conditions of the Cofunds Platform or Customer Agreement applicable to my investments/assets.

A copy of the relevant Terms and Conditions of the Cofunds Platform can be found at <https://www.cofunds.co.uk/web/platformterms.aspx>

### All holders must sign and date this form.

Where there are two signatories for a corporate investor, please delete reference to primary and second holder.

Second holder signature	Date
Capacity (if applicable)	



**Instruction to your Bank or Building Society to pay Direct Debits**



**Name and full postal address of your Bank or Building Society**

To the Manager	Bank or Building Society
Address	
Postcode	

Name(s) of Account Holder(s)

Bank/Building Society Account Number

--	--	--	--	--	--	--	--	--	--

Branch Sort Code

		-			-		
--	--	---	--	--	---	--	--

**Banks and Building Societies may not accept Direct Debit instructions from some types of account.**

Service User No.

6	0	0	2	6	7
---	---	---	---	---	---

Reference Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**For Cofunds LTD official use only**

This is not part of the instruction to your bank or building society.

**Instruction to your Bank or Building Society**

Please pay Cofunds Limited Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Cofunds Limited and, if so, details will be passed on electronically to my Bank/Building Society.

Signature

Date

**This Guarantee should be detached and retained by the payer.**

**The Direct Debit Guarantee**



- This Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Cofunds Ltd will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Cofunds Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Cofunds Ltd or your Bank or Building Society, you are entitled to a full and immediate refund of the amount paid from your Bank or Building Society
  - If you receive a refund you are not entitled to, you must pay it back when Cofunds Ltd asks you to
- You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may be required. Please also notify us.





## Service Fee Agreement - Cofunds Platform Investors **Elson**

This form will be retained by Elson Associates and kept as a record of the agreement with you. This is a record of both the fee agreed and your authority for Elson Associates to sell funds on your behalf. Once completed, we can set up a fee agreement with Cofunds.

We act as an intermediary between investors and investment providers to arrange investments on a 'non-advised' basis. Our service fee covers all aspects of our service to you in relation to your Cofunds investments including but not restricted to:

- six-monthly fund monitoring and consolidated valuation reports
- online services including fund research tools, a portfolio scanner and an online account facility offering one view of all your investments, their valuations and performance updated on a daily basis
- administration support including the processing of any new Cofunds investments (online and paper applications), re-registration of investments, telephone assistance and generally acting as a point of contact for all your Cofunds enquiries

With effect from 6 April 2014, the ongoing Annual Management Charge (AMC) on all new platform investments into an ISA or investment fund account will solely reflect the fund manager's charges and will not include any other fees, for example, the Platform Service Fee or broker commission (and will typically be 0.75% p.a.). Such fund structures are known as clean share class funds and only this type of share class will be available from 6 April 2014 within platforms like Cofunds. By 5 April 2016, all existing platform (but not direct) investments must also be converted to this basis.

**0.19% - our new low annual service fee for Cofunds investors**  
**That's just £19 each year on a portfolio value of £10,000. As our ongoing fee is based on a percentage of the value of your fund(s) it will increase or decrease as your fund(s) grow or fall in value.**

Consequently, in the absence of commission payments on the new style clean share class investments, we will charge a service fee instead. We will not charge an initial fee, but an ongoing service fee of 0.19% per annum of the value of your investments held under the Cofunds platform. Our service fee is only payable on investments in respect of which we do not receive commission and is separate and in addition to Cofunds' own service charges which are detailed in the 'Terms and Conditions of the Cofunds Platform' (the only exception being that a reduced platform fee of 0.23% for investments between £0 and £500,000 applies to clients of Elson Associates).

Once the Service Fee Agreement is implemented, it will apply to any new investments you make through us using the Cofunds platform. It will also apply to your existing Cofunds investments held through us, but only when they have been converted to clean share classes.

### How service fees are collected

Service fees are payable by unit deduction each month and taken from your largest holding. If you don't want Cofunds to sell units/shares to pay the service fees, you need to make sure that you keep enough money in your cash account to cover them. If this is your preferred option, please contact us for further information.

### Declaration

I agree to pay Elson Associates a service fee of 0.19% per annum of the value of my investments in respect of which Elson Associates does not receive commission and in accordance with Cofunds Client Terms and Conditions. For the purpose of paying these fees I authorise and instruct Cofunds to sell units/shares from the fund nominated by me or deduct monies from my cash account or redeem units/shares from my largest fund holding. I understand that Cofunds will receive the money from such sale, deduction or redemption as agent for Elson Associates, and that such money will become irrevocably due and payable to Elson Associates on receipt by Cofunds, to satisfy their Service Fees. Cofunds will hold this money in a corporate account as agent of Elson Associates until payment is made. I understand that my liability to Elson Associates in relation to the fee will be discharged on receipt of the fee money by Cofunds as Elson Associates' agent. Redemptions from my investments for ongoing fees will normally be made monthly. I also understand that selling units to pay for fees will reduce the value of my investment(s) and may result in a liability to pay capital gains tax. Where units/shares are to be sold in the name of more than one person, I confirm that I have sought and obtained the consent of all persons to this agreement. This Service Fee Agreement will remain in force until cancelled by me or Elson Associates in writing.

Name..... Client No.....

Signed..... Date.....







## 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.

### TB Amati UK Smaller Companies Fund, a sub-fund of the TB Amati Investment Funds B Accumulation, ISIN: GB00B2NG4R39

The Authorised Corporate Director of this Fund is: T. Bailey Fund Services Limited.

#### Objectives and Investment Policy

The Fund aims to provide long term capital growth.

The Fund invests in smaller UK company shares and shares of companies that can be bought and sold on UK stock markets.

The Fund has the discretion to invest in a range of company shares as described above including those where the majority of their economic activity is outside the UK.

The Fund will primarily invest in companies which are either incorporated in the UK or are listed in the UK and have the majority of their economic activity in the UK.

The performance benchmark of the Fund is the Numis Smaller Companies Index (excluding investment companies and including AIM).

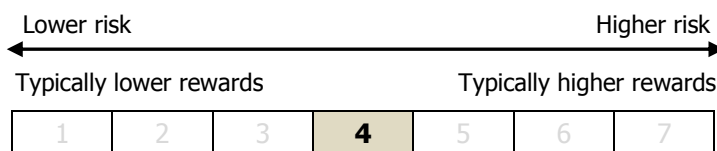
The Fund is not managed to generate an income. Any income arising from the Fund is reinvested. In other words all units are accumulation units.

Investors can redeem units on demand, at the daily valuation point of 12 noon (UK time) when this is a normal business day in the UK.

Recommendation: this Fund may not be appropriate for investors who plan to withdraw their money in the short-term (within 5 years). The Fund should be viewed as a medium to long-term investment only.

#### Risk and Reward Profile

The Risk and Reward Indicator below demonstrates in a standard format where the Fund ranks in terms of its potential risk and reward. It is based on historical performance data, may change over time and may not be a reliable indication of the future risk profile of the Fund. The shaded area in the table below shows the Fund's ranking. The higher the rank the greater the potential reward but the greater the risk of losing money.



- The Fund is in the above risk category because it invests in shares.
- Smaller companies' securities are often traded less frequently than those of larger companies, this means they may be more difficult to buy and sell. Their prices may also be subject to short term swings.
- The lowest category does not mean a fund is a risk free investment.
- The value of investments may go down as well as up in response to general market conditions and the performance of the assets held. Investors may not get back the money which they invested.
- There is no guarantee that the Fund will meet its stated objectives.
- The movements of exchange rates may lead to further changes in the value of investments and the income from them.
- There is a risk that any company providing services such as safe keeping of assets or acting as counterparty to derivatives may become insolvent, which may cause losses to the Fund.

## 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.

One-off charges taken before or after you invest	
<b>Entry charge</b>	nil
<b>Exit charge</b>	nil
This is the maximum that might be taken out of your money before it is invested/ before the proceeds of your investment are paid out.	
Charges taken from the Fund over a year	
<b>Ongoing charges</b>	0.94%
Charges taken from the Fund under specific conditions	
<b>Performance fee</b>	nil

The **ongoing charges** figure is based on the expenses incurred by the Fund for the year ended 31 January 2017.

The figure may vary from year to year. It excludes payments related to interest on borrowing and portfolio transaction costs, except in the case of transaction fees payable to the custodian.

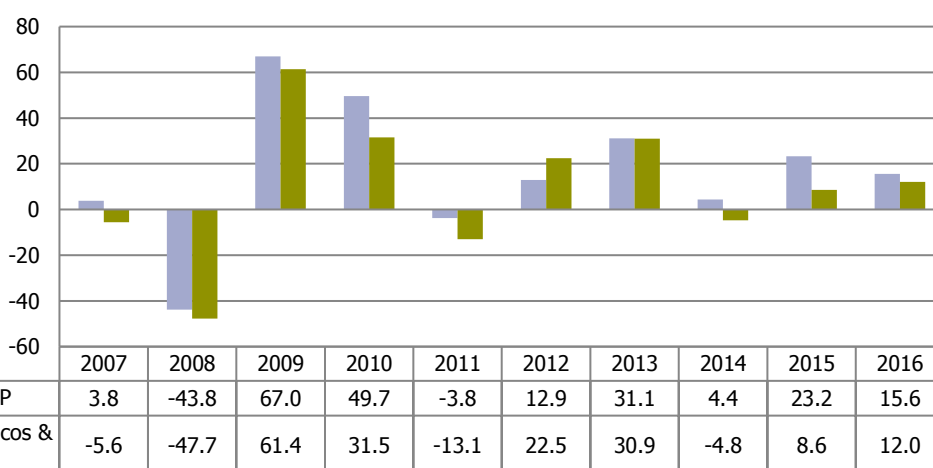
Where an entry charge is imposed you may not get back the money you invested, even if the value of the Fund hasn't fallen. You should therefore regard your investment as medium to long-term.

For details of the actual charges, please contact your financial adviser/distributor.

## Past Performance (Fund launch date 29 July 2008)

Source:  
FE Analytics

%



- The Fund was created as a new investment structure by the transfer of the First State British Smaller Companies Fund in July 2008. Figures for 2007 & 2008 therefore incorporate performance for this fund.
- Past performance is not a reliable indicator of future results.
- Performance is shown inclusive of all charges, except entry charges.

## Practical Information

- Further information about the Fund including the Prospectus & Supplementary Information document is available free of charge at [www.tbaileyfs.co.uk](http://www.tbaileyfs.co.uk). Please contact T. Bailey for copies of the latest annual and half-yearly reports. All documents are available in English only.
- This Key Investor Information is prepared for the TB Amati UK Smaller Companies Fund, a compartment of the TB Amati Investment Funds, a UCITS. The Prospectus and periodic reports referred to above are prepared for the entire UCITS.
- Although as at the date shown below no other compartments have been launched, any subsequent compartment would be a segregated portfolio of assets and those assets can only be used to meet the liabilities of, or claims against, that compartment.
- Latest prices are published at [www.fundlistings.com](http://www.fundlistings.com).
- The Fund's home Member State is the UK and this may have an impact on the personal tax position of the investor. Please seek professional advice from your Financial Adviser if you are unsure.
- The depositary of the Fund is National Westminster Bank plc.
- T. Bailey Fund Services 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.
- Details of the up to date remuneration policy which includes a description of how remuneration and benefits are calculated and the identities of the persons responsible for awarding remuneration and benefits, are available at [www.tbaileyfs.co.uk](http://www.tbaileyfs.co.uk) and a paper copy will be available free of charge upon request.
- Another share class is available in this Fund: (A Accumulation & B Accumulation) please see separate Key Investor Information document for details. Investors have the right to request a switch to the other share class of this Fund or to another fund in the TB Amati Investment Funds, should it be launched – see Prospectus for more details.
- The Fund is authorised in the UK and is regulated by the Financial Conduct Authority.
- T. Bailey Fund Services Limited is authorised in the UK and is regulated by the Financial Conduct Authority.

This Key Investor Information is accurate as at **31 May 2017**.

## Authorised Corporate Director Contact Details

T. Bailey Fund Services Limited,  
64, St. James's Street,  
Nottingham, NG1 6FJ  
T: 0115 988 8275 F: 0115 988 8222  
W: [www.tbaileyfs.co.uk](http://www.tbaileyfs.co.uk)



## 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.

### Invesco Perpetual Asian Fund (the "Fund")

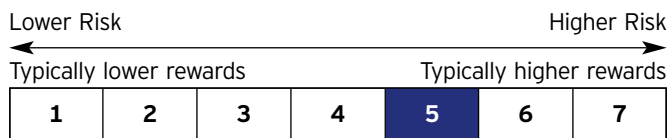
### A sub-fund of Invesco Perpetual Far Eastern Investment Series ICVC (the "Company") Y Accumulation share class (ISIN: GB00BJ04DS38) (the "Share Class")

The Fund is managed by Invesco Fund Managers Limited, part of the Invesco Group.

#### Objectives and Investment Policy

- The objective of the Fund is to achieve capital growth.
- The Fund invests primarily in shares of Asian and Australasian companies (excluding Japan), or in shares of companies with significant interests in Asia and Australasia.
- The Fund may use derivatives (complex instruments) to manage the Fund more efficiently, with the aim of reducing risk, minimising costs and/or generating additional capital or income.
- The Fund is actively managed within its objectives and is not constrained by a benchmark.
- You can buy, sell and switch shares in the Fund on any UK business day.
- Any income from your investment will be reinvested.
- Recommendation: The Fund may not be appropriate if you plan to withdraw your money within 5 years.

#### Risk and Reward Profile



- The Share Class is in risk category 5 due to the rises and falls of its price or simulated data in the past.
- As the Share Class' risk category has been calculated using historical data, it may not be a reliable indication of the Share Class' future risk profile.
- The risk category may change in the future and is not guaranteed.
- The lowest category does not mean a risk free investment.

#### Other Risks

- The value of investments and any income will fluctuate (this may partly be the result of exchange rate fluctuations) and you may not get back the full amount invested. Over time, inflation may erode the value of investments.
- The Fund invests in emerging and developing markets, where there is potential for a decrease in market liquidity, which may mean that it is not easy to buy or sell securities. There may also be difficulties in dealing and settlement, and custody problems could arise.
- The Fund may invest to a limited extent in certain securities listed in China, which can involve significant regulatory constraints that may affect the liquidity and/or the investment performance of the Fund.
- The Fund may use derivatives (complex instruments) in an attempt to reduce the overall risk of its investments, reduce the costs of investing and/or generate additional capital or income, although this may not be achieved. The use of such complex instruments may result in greater fluctuations of the value of the Fund. The Manager, however, will ensure that the use of derivatives within the Fund does not materially alter the overall risk profile of the Fund.
- The Fund's performance may be adversely affected by variations in the relative strength of world currencies or if Sterling strengthens against those currencies.
- A more detailed description of risk factors that apply to this Fund is set out in Section 30 of the Prospectus.

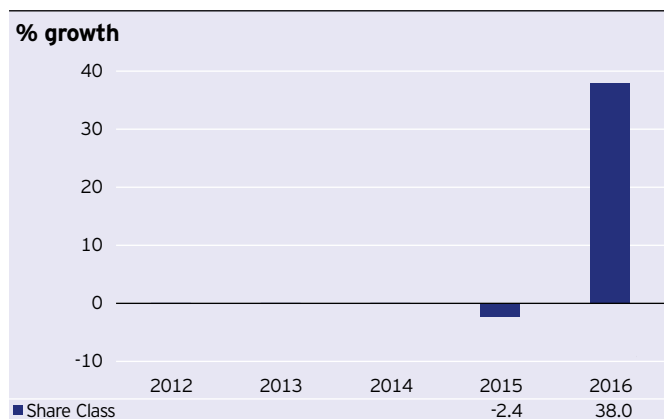
## Charges

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.

One-off charges taken before or after you invest	
<b>Entry charge</b>	5.00%
<b>Exit charge</b>	None
Any charges shown above are the maximum that might be taken out of your money before it is invested.	
Charges taken from the Share Class over a year	
<b>Ongoing charge</b>	0.90%
Charges taken from the Share Class under certain specific conditions	
<b>Performance fee</b>	None

- The entry charge shown is a maximum figure. In some cases you might pay less - you can find this out from your financial adviser or distributor.
- The ongoing charge figure is based on a fixed, all-inclusive fee. The figure excludes portfolio transaction costs.
- If you switch funds within the Invesco Perpetual ICVC fund range you will pay a maximum 1% switching charge on your new fund.
- For more information about charges please see Appendix 1 of the Prospectus.

## Past Performance



- Fund launch date: 10 February 1990.
- Share Class launch date: 01 April 2014.
- The base currency of the Fund is Sterling.
- Performance figures are calculated in Sterling.
- Performance figures are calculated inclusive of reinvested income and net of the ongoing charge and portfolio transaction costs. The figures do not reflect the entry charge paid by individual investors.
- Past performance is not a guide to future returns.

## Practical Information

- Depository: Citibank Europe plc, UK Branch.
- The UK tax regime may have an impact on your personal tax position.
- Invesco Fund 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.
- The Company is structured by having different sub-funds. The assets and liabilities of each sub-fund are segregated by UK Law. As a consequence the assets of the Fund will not be available to meet the liabilities of another sub-fund within the Company.
- You are entitled to switch from this Fund to another fund within the Invesco Perpetual ICVC fund range on request, subject to a switching charge.
- More share classes are available for this Fund. You can find more information on our website.
- You can check the latest price for this Share Class on our website.
- Information on our remuneration policy is available on our website and can be obtained, free of charge, upon request.
- Further details can be found in the Prospectus and the Annual and Interim Reports, which can be obtained in English, free of charge, from [www.invescoperpetual.co.uk](http://www.invescoperpetual.co.uk) or by calling us on 0800 085 8677.

This Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority.  
Invesco Fund Managers Limited is authorised in the United Kingdom and regulated by the Financial Conduct Authority.  
This Key Investor Information is accurate as at 19 October 2017.

# 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.

## JPM UK Equity Core Fund E - Net Income a Share Class of JPM UK Equity Core Fund a Fund of JPMorgan Fund ICVC

ISIN GB00B58L4H43

The Authorised Corporate Director ("ACD") is JPMorgan Funds Limited

## Objective and Investment Policy

**Investment Objective:** The Fund aims to provide capital growth and outperform the FTSE™ All-Share Index over the long term by investing primarily in a portfolio of UK companies.

**Investment Policy:** UK companies are companies that are incorporated under the laws of, and have their registered office in, the UK, or that derive the predominant part of their economic activity from the UK, even if listed elsewhere. Smaller companies may be held on an ancillary basis.

This Equity based fund is conservatively managed and designed to give broad market exposure to UK companies.

A disciplined, benchmark-aware approach means the Fund closely follows the Benchmark.

The Fund will invest predominantly in assets denominated in Sterling. However, assets may be denominated in other currencies and non-Sterling currency exposure will not normally be hedged back to Sterling.

**Redemption and Dealing:** Shares of the Fund may be redeemed on demand, with dealing normally on a daily basis.

**Management Discretion:** The Investment Adviser has the discretion to buy and sell investments on behalf of the Fund within the limits of the Objective and Investment Policy.

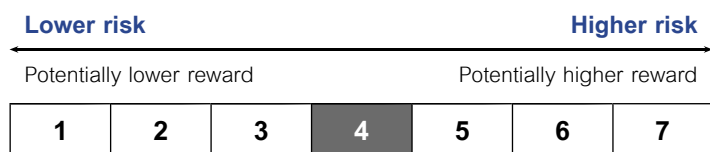
**Benchmark:** The benchmark of the Fund is FTSE All-Share Index (Net).

The benchmark is a point of reference against which the performance of the Fund may be measured. The Fund seeks to provide a return above the Benchmark; however the Fund may underperform its Benchmark.

**Distribution Policy:** This Share Class will distribute income.

For an explanation of some of the terms used in this document, please visit the glossary on our website at [www.jpmorgan.co.uk/kiid-glossary](http://www.jpmorgan.co.uk/kiid-glossary).

## Risk and Reward Profile



The above rating is based on the historic volatility of the Net Asset Value of the Share Class over the last five years and may not be a reliable indication of the future risk profile of the Share Class.

The risk and reward category shown above is not guaranteed to remain unchanged and may change over time.

A Share Class with the lowest risk rating does not mean a risk-free investment.

**Why is this Share Class in this category?** This Share Class is classified in category 4 because its Net Asset Value has shown medium fluctuations historically.

### Other material risks:

- ▶ The value of your investment may fall as well as rise and you may get back less than you originally invested.
- ▶ The value of equity and equity-linked securities may fluctuate in response to the performance of individual companies and general market conditions.
- ▶ The single market in which the Fund primarily invests, in this case the UK, may be subject to particular political and economic risks and, as a result, the Fund may be more volatile than more broadly diversified funds.
- ▶ Further information about risks can be found in "Part 11: Risk Warnings" of the Prospectus.

## Charges

### 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 or before the proceeds of your investment are paid out.

### Charges taken from this Share Class over a year

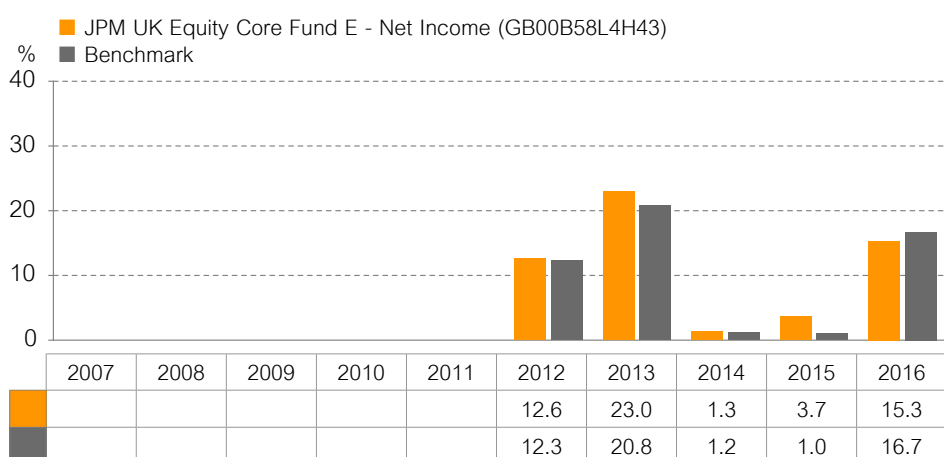
**Ongoing charge** 0.40%

### Charges taken from this Share Class under certain specific conditions

**Performance fee:** None

- ▶ The actual entry and exit charges paid may be less. Information on charges can be obtained from the investor's financial adviser.
- ▶ The Prospectus permits a fee to be charged for switching between Funds but this fee is currently waived by the Authorised Corporate Director.
- ▶ The ongoing charge is based on the last year's expenses (excluding performance fees) ending 31 December 2016.
- ▶ Charges are used to pay the costs of running this Share Class. These charges reduce the potential growth of the investment.
- ▶ Further information about charges can be found in "Part 5: Charges and Expenses" section of the Prospectus.

## Past Performance



- ▶ Past performance is not a guide to future performance.
- ▶ Performance data has been calculated including tax, ongoing charges and portfolio transaction costs and excluding entry and exit charges, in GBP.
- ▶ Fund launch date: 1997.
- ▶ Share Class launch date: 2011.

## Practical Information

**Depository:** The fund depository is National Westminster Bank Plc.

**Further Information:** A copy of the Prospectus and latest annual and semi-annual financial report in English can be downloaded or ordered online from [www.jpmorgan.co.uk/investor](http://www.jpmorgan.co.uk/investor) or are available free of charge upon request from our UK-based Investor Services Team on 0800 20 40 20 (or +44 1268 44 44 70 if calling from outside the UK) or by writing to J.P. Morgan Asset Management, Client Administration Centre, PO Box 12272, Chelmsford, CM99 2EL.

Share prices can be obtained online at [www.jpmorgan.co.uk/investor](http://www.jpmorgan.co.uk/investor) or by telephoning 0800 20 40 20 (or +44 1268 44 44 70 if calling from outside the UK).

Please note if you call J.P. Morgan Asset Management, calls may be recorded and monitored for security and training purposes.

**Remuneration Policy:** The ACD's Remuneration Policy can be found on <https://am.jpmorgan.com/gb/en/asset-management/gim/awm/legal/emea-remuneration-policy>. This policy includes details of how remuneration and benefits are calculated, including responsibilities and composition of the committee which oversees and controls the policy. A copy of this policy can be requested free of charge from the ACD.

**Tax:** The Fund is subject to UK tax regulations. This may have an impact on an investor's personal tax position.

**Legal Information:** JPMorgan Funds 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.

JPMorgan Fund ICVC consists of separate Funds, each of which issues one or more Share Classes. This document is prepared for a specific Share Class. The Prospectus and annual and semi-annual financial reports are prepared for JPMorgan Fund ICVC.

The Fund is part of JPMorgan Fund ICVC. The assets and liabilities of each fund in JPMorgan Fund ICVC are segregated by law. This means that the assets of the Fund belong exclusively to the Fund and will not be used to pay the liabilities of any other person or body, including JPMorgan Fund ICVC or any other Fund within JPMorgan Fund ICVC.

**Switching and Conversion:** Investors may switch into Shares of another Fund of JPMorgan Fund ICVC or convert Shares in one Class in a Fund to Shares of another Class in the same Fund subject to meeting any relevant eligibility requirements and minimum holding amounts. Further information can be found in "section 4.3.10 - Switching and Conversion of Shares" of the Prospectus.

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

JPMorgan Funds Limited is authorised in the United Kingdom and regulated by the FCA.

This Key Investor Information is accurate as at 05/12/2017.

# 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.

## Jupiter European Fund I-Class

I-Class Income Units, ISIN: GB00B4NVSH01, (also representative of I-Class Accumulation Units, ISIN: GB00B5STJW84).  
The Manager is Jupiter Unit Trust Managers Limited.

### Objectives and investment policy

The Fund objective is to grow the money invested in the Fund over the long term.

The Fund will invest in the shares of companies listed on European Stock Exchanges.

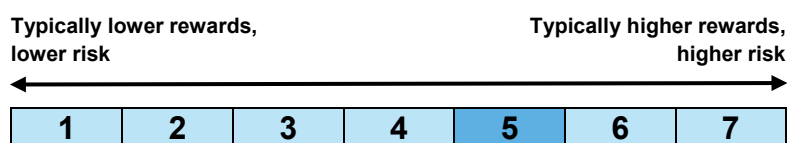
The Fund Manager is able to make their own investment decisions, is not constrained by any geographical or sector limits and is not guided by any particular benchmark.

If you select I-Class Accumulation Units any income payable by the Fund will be automatically reinvested and reflected in the price of the units. If you select I-Class Income Units any income payable by the Fund will be distributed to investors on a regular basis.

Investors are able to buy and sell units during any business day between 9am and 5.30pm. If you tell us to buy or sell units before 12pm on any business day we will make the transaction on the same day. If you tell us to buy or sell units after 12pm we will make the transaction on the following business day.

### Risk and reward profile

The Risk and Reward Indicator table demonstrates where the Fund ranks in terms of its potential risk and reward. The higher the rank the greater the potential reward but the greater the risk of losing money. It is based on past data, may change over time and may not be a reliable indication of the future risk profile of the Fund. The shaded area in the table below shows the Fund's ranking on the Risk and Reward Indicator.



- The lowest category does not mean 'no risk'.
- The Fund is in this category due to the nature of its investments and previous levels of volatility (how much the value of the Fund rises and falls).
- Market and exchange rate movements can cause the value of an investment to fall as well as rise, and you may get back less than originally invested.
- The Fund tends to invest in fewer companies and may be more volatile than a broadly diversified one.

## 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.

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

Entry charge	5.25%
Exit charge	0.00%

These are the maximum charges that we might take out of your money before it is invested and before we pay out the sale proceeds of your investment. In some cases, you might pay less and you should speak to your financial adviser about this.

### Charges taken from the Fund over a year

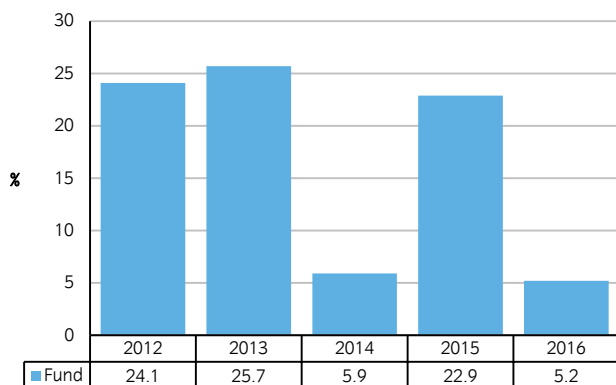
Ongoing charges	1.03%
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### Charges taken from the Fund under specific conditions

Performance fee	NONE
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- The ongoing charges figure is based on the last year's expenses and may vary from year to year. It excludes the costs of buying or selling assets for the Fund (unless these assets are shares of another fund).
- The ongoing charges figure quoted in this document is based on fees and expenses for the year to 30/06/2016.
- Further information about charges is available in sections 18 and 19 of the Scheme Particulars which are available from Jupiter on request.
- Jupiter reserves the right to levy an entry charge of 5.25%, although we do not currently include this in the price of the units.

## Past performance



Source: FE2016

- You should be aware that past performance is not a guide to future performance.
- Fund launch date: 03/08/1987
- Share/unit class launch date: 19/09/2011
- Performance is calculated in GBP.
- Performance is shown after the effect of ongoing charges but does not include any entry fees.
- Performance is calculated on a bid to bid basis, with income reinvested net of basic rate tax.

## Practical information

- Further information can be found by requesting the Scheme Particulars or annual and half-yearly report and accounts which are available from Jupiter on request by contacting our Customer Services Team on 0800 561 4000. These documents are available in English and are free of charge.
- Jupiter operates a Group-wide remuneration policy, overseen by an independent Remuneration Committee. Details of this policy, including an overview of remuneration elements and associated governance processes, are set out on our website <http://www.jupiteram.com/en/Jupiter-Fund-Management-plc/Governance/Risk-management> from 18 March 2016. A paper copy of these Remuneration Disclosures is available free of charge, upon request.
- Unit prices can be found by visiting the Jupiter website, [www.jupiteram.com](http://www.jupiteram.com).
- The name of the trustee is National Westminster Bank plc. The trustee has delegated the function of custodian to Northern Trust Company.
- Tax law may have an impact on your own tax position. We advise you to take tax advice where necessary.
- Jupiter 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 Scheme Particulars of the Fund.
- Other unit classes are available. Further information is available from Jupiter on request.
- The Fund is authorised and regulated by the Financial Conduct Authority in the UK.
- Jupiter Unit Trust Managers Limited is authorised and regulated by the Financial Conduct Authority in the UK.



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.

## Rathbone Global Opportunities Fund (I-Class)

Fund Manager: Rathbone Unit Trust Management Limited  
Accumulation units ISIN: GB00B7FQLN12

### Objectives and investment policy

The fund's objective is to seek above-average growth of your investment over the long term.

Under normal circumstances, the fund invests mainly in shares of companies from around the world. The fund generally invests in companies that appear poised for above-average expansion yet have not been recognised by the market.

The fund may also invest in other securities permitted by UCITS regulations. The fund may use investment techniques and derivatives for efficient portfolio management (including hedging).

The fund is managed at the fund manager's discretion without reference to any benchmark. The manager uses its own analysis to identify those individual companies that can offer the best overall combination of price, risk and growth prospects.

**Designed for:** Investors who understand the fund risks, want an investment that focuses on growth, and intend to invest their money for at least five years.

You can buy and sell units on each business day of the fund between 9am and 5pm.

The fund offers accumulation units (units in which any dividends received are added to the unit price).

### Terms to understand

**Derivatives:** Financial instruments whose value is linked to one or more rates, indices, share prices or other values.

**Hedging:** Using techniques to partially cancel out risks.

**Shares:** For the purposes of the investment policy, securities that represent fractional ownership in a company (as distinct from portions of this fund).

### Risk and reward profile



This indicator is a measure of the fund's past volatility (the extent and rapidity of up-and-down movements of the value of an investment). It may not be a reliable indication of the fund's future risk. The risk category shown is not a target or a guarantee and may change over time.

The risk indicator for this fund reflects the following:

- As an asset class, shares have greater risk than either bonds or money market instruments.

The value of investments in the fund and the income from them may go down as well as up and you may not get back your original investment when you sell your units.

During unusual market conditions, the risks normally experienced by the fund may increase significantly, and in addition, the fund may be subject to the following risks:

**Counterparty risk:** The fund could lose money if an entity with which it does business becomes unwilling or unable to honour its obligations to the fund.

**Currency risk:** Changes in currency exchange rates could adversely affect fund performance.

**Liquidity risk:** During difficult market conditions, some securities may become hard to value or sell at a desired price.

**Management risk:** Investment management techniques that have worked well in normal market conditions could prove ineffective or detrimental in extreme market conditions.

## Charges for this fund

The fund manager receives an annual fee, which is included in the ongoing charges shown below. Ongoing charges are the same for all investors in the same class. The charges shown below are based on actual fees and expenses for the year ending 31 January 2017.

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

**Entry charge** none

**Exit charge** none

### Charges taken from the fund over a year:

**Ongoing charges** 0.79 %

### Charges taken from the fund under specific conditions:

**Performance fee** none

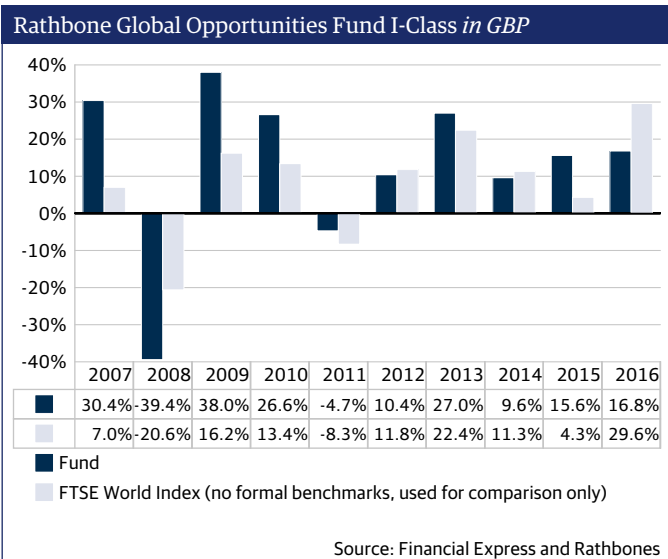
For more information about charges, please see the "Charges" section of the fund's Prospectus, available by calling the Information Line or emailing [rutm@rathbones.com](mailto:rutm@rathbones.com).

## Past performance

Basis of performance: mid to mid, accumulation units only.

Fund inception: 9 May 2001.

Fund inception: 9 May 2001. I-Class units were launched 1st March 2012. Performance is based on the prices for R-Class units adjusted for the appropriate charging structure prior to that date.



## Practical information

**Trustee:** National Westminster Bank Plc.

**Additional information:** This Key Investor Information Document (KIID) may not contain all the information you need. For additional information on the fund (including the Supplementary Information Document), on other units of this fund and on other funds, or to obtain a free copy of the fund's Prospectus or the annual and semi-annual unitholder reports, call the Information Line or write to the registered office, at the address below. Alternatively, visit [www.rutm.com](http://www.rutm.com). The Prospectus and unitholder reports are in English.

For fund performance and most recent unit price, go to [rutm.com](http://rutm.com).

**Notices:** Rathbone Unit Trust Management 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.

The up-to-date remuneration policy of the fund manager, including, but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits, including the composition of the remuneration committee, is available free of charge upon request at the fund manager's registered office. A summary thereof is available on [rutm.com/pi/faq.aspx](http://rutm.com/pi/faq.aspx).

**Tax:** Investors should note that the tax legislation that applies to the fund may have an impact on the personal tax position of their investment in the fund.

Contact your adviser to discuss tax treatment and the suitability of this investment.

**Address:** Rathbone Unit Trust Management Limited  
8 Finsbury Circus, London EC2M 7AZ

**Information line:** 020 7399 0399

**Telephone:** 020 7399 0000

**Facsimile:** 020 7399 0057

**Email:** [rutm@rathbones.com](mailto:rutm@rathbones.com)

**Website:** [rutm.com](http://rutm.com)

A member of the Rathbone Group. Registered No. 2376568

**Publication date:** This Key Investor Information Document is accurate as at 4 April 2017.

This fund and Rathbone Unit Trust Management Limited are authorised and regulated by the Financial Conduct Authority (FCA).

# 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.

## Unicorn UK Income Fund ("the Fund") B Income Shares

This is a sub-fund of Unicorn Investment Funds. The Fund is an Open Ended Investment Company. ISIN: GB00B00Z1R87. Unicorn Asset Management Limited is the Authorised Corporate Director (ACD) of the Fund.

### Objectives and investment policy

The Fund aims to provide an income that is at least 10% higher than that produced by the FTSE All-Share Index.

The Fund will invest in shares of UK companies that are selected for their income rather than their ability to provide capital growth.

The Fund may also invest in smaller companies including companies listed on the AIM stock exchange.

AIM is the London Stock Exchange's International Market for smaller growing companies.

Any income this share class generates will be paid out to you.

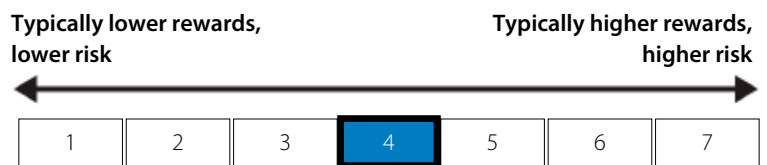
You can buy and sell shares on any business day in London.

Recommendation: this Fund may not be appropriate for investors who plan to withdraw their money within 5 years.

For full investment objectives and policy details please refer to the prospectus.

### Risk and reward profile

The Risk and Reward Indicator table demonstrates where the Fund ranks in terms of its potential risk and reward. The higher the rank the greater the potential reward but the greater the risk of losing money. It is based on past data, may change over time and may not be a reliable indication of the future risk profile of the Fund. The shaded area in the table below shows the Fund's ranking on the Risk and Reward Indicator.



- The Fund is ranked at 4 because funds of this type have experienced average rises and falls in value in the past. Please note that even the lowest risk class can lose you money and that extreme market circumstances can mean you suffer severe losses in all cases. The indicator does not take into account the following risks of investing in this Fund:
- Smaller company shares, including AIM companies, can be riskier as they may be more difficult to buy and sell and their share prices may fluctuate more than that of a larger company.
- The level of targeted income is not guaranteed and may not be achieved.
- For further risk information please see the prospectus.

## 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.

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

Entry charge	2.50%
Exit charge	0.00%

These are the maximum charges that we might take out of your money before it is invested and before we pay out the sale proceeds of your investment. In some cases, you might pay less and you should speak to your financial adviser about this.

### Charges taken from the Fund over a year

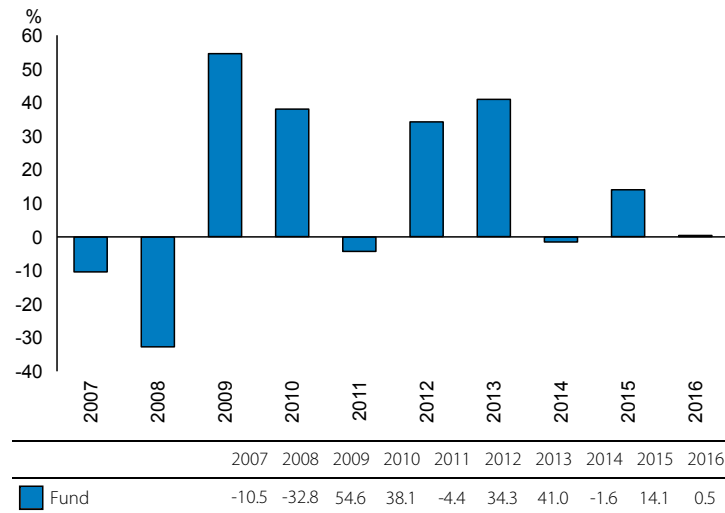
Ongoing charges	0.81%
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### Charges taken from the Fund under specific conditions

Performance fee	NONE
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- The ongoing charges figure is based on the last year's expenses and may vary from year to year. It excludes the costs of buying or selling assets for the Fund (unless these assets are shares of another fund).
- For the ongoing charge, the figure is as at 31 March 2017.
- Switching charge (for switching into the Fund from another fund) 2.50%.
- Certain charges are deducted from the capital of the Fund. This may allow more income to be paid but it may also restrict capital growth.
- For more information about charges, please see the prospectus.

## Past performance



Source: FE 2017

- You should be aware that past performance is not a guide to future performance.
- Fund launch date: 24/05/2004.
- Share/unit class launch date: 24/05/2004.
- Performance is calculated in GBP.

## Practical information

- This document is issued by Unicorn Asset Management Limited and contains information on the B Income Shares only.
- Each fund of the Company has its own pool of assets and liabilities, segregated by law. If one fund were unable to pay for its liabilities the assets of the other funds could not be used to pay for those liabilities.
- You can get further detailed information regarding the Fund, including details of the investment manager and how to switch, buy and sell shares and other share classes available, within the prospectus, the supplementary information document and the annual and half yearly managers' reports. You can get these free of charge from Unicorn Asset Management Limited, Springfield Lodge, Colchester Road, Chelmsford, Essex CM2 5PW or from our website: [www.unicornam.com](http://www.unicornam.com). These are available in English only. You can also call us on 0345 026 4287, or look on our website for the latest share prices.
- Details of the Fund's remuneration policy (including a description of how remuneration and benefits are calculated and the identities of persons responsible for awarding remuneration and benefits) are available at [www.unicornam.com/policies-and-disclosures/](http://www.unicornam.com/policies-and-disclosures/) or by requesting a paper copy free of charge (see above for contact details).
- The Depositary of the Fund is HSBC Bank plc.
- Please note that the tax laws of the United Kingdom may impact your own tax position.
- Unicorn Asset Management 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.

# Transaction Specific Charges Schedule

This document provides you with a summary of the estimated costs and charges you'll pay for the first year of this investment and an indication of the impact of this on your investment.

If you have existing investments with us, you'll have access to a full Fees & Charges Schedule for the rest of your portfolio.

## Today's Transaction details:

Transaction Type: Buy  
Amount: £20,000.00  
Product: Cofunds Investment ISA

Generated: 09/02/2018 09:06

## Platform Charge:

Band 1 - £0.01 to £500,000.00 = 0.23%

Blended Platform Charge Applied: 0.23%

## Service Charge:

Ongoing Charge Rate: 0.19%

Service Charge Applied: 0.19%

## Charges Summary

The charges below are estimated on the assumption that your investments will grow. However, the value of your investment and income from it is not guaranteed. It may go down as well as up and you may not get back your original investment.

For more information about your fund selection, please refer to the Key Investor Information Documents (KIID) produced by the Fund Manager. You can find these by clicking on the link via the Fund Name details in the Charges Summary below.

Fund Name	Amount Invested (£)	Estimated Growth Rate (%)	Fund Manager Charge (%)	Estimated Charges in Year 1					Value at the end of Year 1 after Charges (£)	Fund Growth Rate after Charges (%)
				Fund Manager Charge Amount (£)	Platform Charge Amount (£)	Service Charge Amount (£)	Charges in Year 1 (£)	Total Annual Charges (%)		
<a href="#">TB Amati UK Smaller Companies B Fund Acc</a>	£20,000.00	4.75%	1.62%	£339.39	£48.19	£39.81	£427.39	2.04%	£20,950.00	2.61%
<b>Transaction Summary</b>	<b>£20,000.00</b>	<b>4.75%</b>	<b>1.62%</b>	<b>£339.39</b>	<b>£48.19</b>	<b>£39.81</b>	<b>£427.39</b>	<b>2.04%</b>	<b>£20,950.00</b>	<b>2.61%</b>

# Transaction Specific Charges Schedule

This document provides you with a summary of the estimated costs and charges you'll pay for the first year of this investment and an indication of the impact of this on your investment.

If you have existing investments with us, you'll have access to a full Fees & Charges Schedule for the rest of your portfolio.

<p><b>Today's Transaction details:</b> Transaction Type: Buy Amount: £20,000.00 Product: Cofunds Investment ISA</p> <p><b>Generated: 09/02/2018 09:07</b></p>	<p><b>Platform Charge:</b> Band 1 - £0.01 to £500,000.00 = 0.23%</p> <p><b>Blended Platform Charge Applied: 0.23%</b></p>	<p><b>Service Charge:</b> Ongoing Charge Rate: 0.19%</p> <p><b>Service Charge Applied: 0.19%</b></p>
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## Charges Summary

The charges below are estimated on the assumption that your investments will grow. However, the value of your investment and income from it is not guaranteed. It may go down as well as up and you may not get back your original investment.

For more information about your fund selection, please refer to the Key Investor Information Documents (KIID) produced by the Fund Manager. You can find these by clicking on the link via the Fund Name details in the Charges Summary below.

Fund Name	Amount Invested (£)	Estimated Growth Rate (%)	Fund Manager Charge (%)	Estimated Charges in Year 1					Value at the end of Year 1 after Charges (£)	Fund Growth Rate after Charges (%)
				Fund Manager Charge Amount (£)	Platform Charge Amount (£)	Service Charge Amount (£)	Charges in Year 1 (£)	Total Annual Charges (%)		
<a href="#">Invesco Perpetual Asian Y Fund Acc</a>	£20,000.00	4.75%	1.21%	£253.50	£48.19	£39.81	£341.50	1.63%	£20,950.00	3.04%
<b>Transaction Summary</b>	<b>£20,000.00</b>	<b>4.75%</b>	<b>1.21%</b>	<b>£253.50</b>	<b>£48.19</b>	<b>£39.81</b>	<b>£341.50</b>	<b>1.63%</b>	<b>£20,950.00</b>	<b>3.04%</b>

# Transaction Specific Charges Schedule

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<p><b>Today's Transaction details:</b> Transaction Type: Buy Amount: £20,000.00 Product: Cofunds Investment ISA</p> <p><b>Generated: 09/02/2018 09:08</b></p>	<p><b>Platform Charge:</b> Band 1 - £0.01 to £500,000.00 = 0.23%</p> <p><b>Blended Platform Charge Applied: 0.23%</b></p>	<p><b>Service Charge:</b> Ongoing Charge Rate: 0.19%</p> <p><b>Service Charge Applied: 0.19%</b></p>
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## Charges Summary

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For more information about your fund selection, please refer to the Key Investor Information Documents (KIID) produced by the Fund Manager. You can find these by clicking on the link via the Fund Name details in the Charges Summary below.

Fund Name	Amount Invested (£)	Estimated Growth Rate (%)	Fund Manager Charge (%)	Estimated Charges in Year 1					Value at the end of Year 1 after Charges (£)	Fund Growth Rate after Charges (%)
				Fund Manager Charge Amount (£)	Platform Charge Amount (£)	Service Charge Amount (£)	Charges in Year 1 (£)	Total Annual Charges (%)		
JPM UK Equity Core E Fund Inc	£20,000.00	4.75%	0.62%	£129.89	£48.19	£39.81	£217.89	1.04%	£20,950.00	3.66%
<b>Transaction Summary</b>	<b>£20,000.00</b>	<b>4.75%</b>	<b>0.62%</b>	<b>£129.89</b>	<b>£48.19</b>	<b>£39.81</b>	<b>£217.89</b>	<b>1.04%</b>	<b>£20,950.00</b>	<b>3.66%</b>

# Transaction Specific Charges Schedule

This document provides you with a summary of the estimated costs and charges you'll pay for the first year of this investment and an indication of the impact of this on your investment.

If you have existing investments with us, you'll have access to a full Fees & Charges Schedule for the rest of your portfolio.

<p><b>Today's Transaction details:</b> Transaction Type: Buy Amount: £20,000.00 Product: Cofunds Investment ISA</p> <p><b>Generated: 09/02/2018 09:09</b></p>	<p><b>Platform Charge:</b> Band 1 - £0.01 to £500,000.00 = 0.23%</p> <p><b>Blended Platform Charge Applied: 0.23%</b></p>	<p><b>Service Charge:</b> Ongoing Charge Rate: 0.19%</p> <p><b>Service Charge Applied: 0.19%</b></p>
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## Charges Summary

The charges below are estimated on the assumption that your investments will grow. However, the value of your investment and income from it is not guaranteed. It may go down as well as up and you may not get back your original investment.

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Fund Name	Amount Invested (£)	Estimated Growth Rate (%)	Fund Manager Charge (%)	Estimated Charges in Year 1					Value at the end of Year 1 after Charges (£)	Fund Growth Rate after Charges (%)
				Fund Manager Charge Amount (£)	Platform Charge Amount (£)	Service Charge Amount (£)	Charges in Year 1 (£)	Total Annual Charges (%)		
<a href="#">Jupiter European I Fund Acc</a>	£20,000.00	4.75%	1.11%	£232.55	£48.19	£39.81	£320.55	1.53%	£20,950.00	3.15%
<b>Transaction Summary</b>	<b>£20,000.00</b>	<b>4.75%</b>	<b>1.11%</b>	<b>£232.55</b>	<b>£48.19</b>	<b>£39.81</b>	<b>£320.55</b>	<b>1.53%</b>	<b>£20,950.00</b>	<b>3.15%</b>



# Transaction Specific Charges Schedule

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If you have existing investments with us, you'll have access to a full Fees & Charges Schedule for the rest of your portfolio.

<p><b>Today's Transaction details:</b> Transaction Type: Buy Amount: £20,000.00 Product: Cofunds Investment ISA</p> <p><b>Generated: 09/02/2018 09:10</b></p>	<p><b>Platform Charge:</b> Band 1 - £0.01 to £500,000.00 = 0.23%</p> <p><b>Blended Platform Charge Applied: 0.23%</b></p>	<p><b>Service Charge:</b> Ongoing Charge Rate: 0.19%</p> <p><b>Service Charge Applied: 0.19%</b></p>
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## Charges Summary

The charges below are estimated on the assumption that your investments will grow. However, the value of your investment and income from it is not guaranteed. It may go down as well as up and you may not get back your original investment.

For more information about your fund selection, please refer to the Key Investor Information Documents (KIID) produced by the Fund Manager. You can find these by clicking on the link via the Fund Name details in the Charges Summary below.

Fund Name	Amount Invested (£)	Estimated Growth Rate (%)	Fund Manager Charge (%)	Estimated Charges in Year 1					Value at the end of Year 1 after Charges (£)	Fund Growth Rate after Charges (%)
				Fund Manager Charge Amount (£)	Platform Charge Amount (£)	Service Charge Amount (£)	Charges in Year 1 (£)	Total Annual Charges (%)		
<a href="#">Rathbone Global Opportunities I Fund Acc</a>	£20,000.00	4.75%	1.06%	£222.07	£48.19	£39.81	£310.07	1.48%	£20,950.00	3.20%
<b>Transaction Summary</b>	<b>£20,000.00</b>	<b>4.75%</b>	<b>1.06%</b>	<b>£222.07</b>	<b>£48.19</b>	<b>£39.81</b>	<b>£310.07</b>	<b>1.48%</b>	<b>£20,950.00</b>	<b>3.20%</b>

# Transaction Specific Charges Schedule

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<p><b>Today's Transaction details:</b> Transaction Type: Buy Amount: £20,000.00 Product: Cofunds Investment ISA</p> <p><b>Generated: 09/02/2018 09:11</b></p>	<p><b>Platform Charge:</b> Band 1 - £0.01 to £500,000.00 = 0.23%</p> <p><b>Blended Platform Charge Applied: 0.23%</b></p>	<p><b>Service Charge:</b> Ongoing Charge Rate: 0.19%</p> <p><b>Service Charge Applied: 0.19%</b></p>
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## Charges Summary

The charges below are estimated on the assumption that your investments will grow. However, the value of your investment and income from it is not guaranteed. It may go down as well as up and you may not get back your original investment.

For more information about your fund selection, please refer to the Key Investor Information Documents (KIID) produced by the Fund Manager. You can find these by clicking on the link via the Fund Name details in the Charges Summary below.

Fund Name	Amount Invested (£)	Estimated Growth Rate (%)	Fund Manager Charge (%)	Estimated Charges in Year 1					Value at the end of Year 1 after Charges (£)	Fund Growth Rate after Charges (%)
				Fund Manager Charge Amount (£)	Platform Charge Amount (£)	Service Charge Amount (£)	Charges in Year 1 (£)	Total Annual Charges (%)		
Unicorn UK Income B Fund Inc	£20,000.00	4.75%	0.98%	£205.31	£48.19	£39.81	£293.31	1.40%	£20,950.00	3.28%
<b>Transaction Summary</b>	<b>£20,000.00</b>	<b>4.75%</b>	<b>0.98%</b>	<b>£205.31</b>	<b>£48.19</b>	<b>£39.81</b>	<b>£293.31</b>	<b>1.40%</b>	<b>£20,950.00</b>	<b>3.28%</b>

# Charge Detail

The fees/charges shown above will not include any other fees/charges you've agreed to pay outside of the Cofunds Platform. Please speak to your adviser/intermediary for more information on their fees/charges. Investor-direct Service clients pay all charges through the Cofunds Platform.

**Growth Rate:** Our growth rates are based on the fund's investment sector. The sector dictates an asset allocation which funds associated to that sector must maintain when selecting underlying investments. Particular assets go through typical cycles of growth over time. We've used estimates of the performance of the underlying assets to create an average growth rate for each sector. Your funds' growth may be higher or lower over time depending on its performance in the market. When reviewing the fund KIID or prospectus it may show a different growth rate based on past performance.

**Fund Manager Charge:** This is the charge taken by the fund manager as payment for their management of the fund. We've used the latest figure provided by the Fund Manager that includes all their costs and charges. This charge may be higher than the Ongoing Charges Figure (OCF) shown in the fund KIID.

**Platform Charge:** We take a Platform Charge for providing dealing, custody and administration services for your investments. Our standard charge is calculated on the value of your investment, and is taken monthly as a percentage of the value of your investments. As the charge is a percentage, the amount you might pay will change along with the value of your investment.

**Service Charge :** The charge agreed with your intermediary for the services they provide. This is an ongoing charge taken monthly as a percentage of your investment.

