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IMPORTANT DOCUMENT  
PLEASE READ

# WITH PROFITS INDIVIDUAL SAVINGS ACCOUNT (ISA)

Key Features Document for  
v9 ISAs (non advised)

**WESLEYAN**  
*we are all about you*



# KEY FEATURES OF THE WITH PROFITS INDIVIDUAL SAVINGS ACCOUNT (V9)

The Financial Conduct Authority is a financial services regulator. It requires us, Wesleyan Assurance Society, to give you this important information to help you decide whether our With Profits Individual Savings Account (ISA) is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

This is a stocks and shares ISA. It allows you to invest in our With Profits ISA Fund.

The money you pay into an ISA is called a subscription.

When we use the word 'account' in this document, we mean your ISA.

## HELPING YOU DECIDE

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This document gives the main points about the ISA. It's for customers who have taken out the ISA without taking financial advice.

This document doesn't include all the definitions and terms and conditions. We send you the terms and conditions and Plan Document when we accept your application. If you'd like a copy, please contact our Head Office or you can get a copy from our website ([www.wesleyan.co.uk](http://www.wesleyan.co.uk)).

## AIMS

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- ▶ To let you invest in our With Profits ISA Fund and also benefit from the tax advantages of investing in an ISA.
- ▶ To increase the value of your investment (capital growth).
- ▶ To allow you to take one-off or regular withdrawals if you choose.

## YOUR COMMITMENT

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You can invest your money for as long as you want to. However, this is a medium- to long-term investment so you should aim to keep your money in the plan for five years or more.

We ask you to do the following.

- ▶ Make a one-off subscription, monthly subscriptions or both. The subscriptions you make need to be within the ISA limits set by the Government.
- ▶ Invest your money for five years or more before you can start taking regular withdrawals.

## RISKS

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- ▶ The value of your investment can go down as well as up and you may get back less than you invested.
- ▶ When you cash in your account, you may get back less than is shown in the illustration you will receive because:
  - ▶ investment growth is lower than we assumed when producing the illustration
  - ▶ costs are higher than we assumed when producing the illustration
  - ▶ you stopped paying into your account early on or you took a payment break, or
  - ▶ you have taken money out.
- ▶ The charges may increase.
- ▶ The tax rules which apply to the plan could change.

- ▶ If you transfer money into the Wesleyan With Profits ISA:
  - ▶ there could be a rise in the markets while we are processing your transfer, which means you could miss out on an increase in the value of your investment
  - ▶ you may have to pay charges and other costs associated with the transfer
  - ▶ there is no guarantee that your investment will perform better after the transfer than where it is currently invested, and
  - ▶ there may be a higher or lower investment risk than with your current ISA.
- ▶ If you make a one-off subscription or you transfer an ISA from another ISA manager and you cancel the subscription or transfer during the cancellation period, you may get back less than you invested if we are applying a market value reduction when we receive your Cancellation Notice (this is a form we send you with your plan documentation).

## QUESTIONS AND ANSWERS

### What is an ISA?

An ISA is a type of savings account with tax advantages. ISAs are sometimes called 'tax wrappers'. This means that the ISA is wrapped around the investment you have in it so you pay less or no tax. The Government sets how much you can invest each tax year in an ISA. The tax year runs from 6 April one year to 5 April the following year.

- ▶ You don't have to pay income tax on any income you receive from your ISA.
- ▶ You don't have to pay capital gains tax on any money you make from your ISA.
- ▶ You can invest in a stocks and shares ISA, a cash ISA, an innovative finance ISA, a lifetime ISA, or a combination of all four types during the tax year.
- ▶ You can choose one ISA manager for each ISA type.

### Who can take out a Wesleyan With Profits ISA?

You can open a Wesleyan With Profits ISA if you:

- ▶ are resident in the UK (for tax purposes), and
- ▶ are aged 18 to 79, and
- ▶ have not already subscribed to a Stocks and Shares ISA in the current tax year.

If you are not sure if you qualify to subscribe to a Wesleyan With Profits ISA, please contact us.

### Is a Wesleyan With Profits ISA right for me?

- ▶ It may be right for you if you want to invest either a lump sum or regular amounts of your money for the medium to long term, and want to benefit from the tax advantages of

investing in an ISA. This is with the aim of achieving growth on your investment, although this is not guaranteed and the value of your investment can go down as well as up.

- ▶ It may not be right for you if you are not confident about making your own investment decisions, if you cannot accept the risk of the value of your investment falling, or if you cannot invest your money for five years or more.

### How much can I pay in?

- ▶ There is a limit to the amount you can subscribe to (invest in) ISAs in a tax year, which is set by the Government.
- ▶ You can invest up to this limit in a cash ISA, a stocks and shares ISA, an innovative finance ISA, a lifetime ISA, or a combination of all four.
- ▶ The amount you invest in a cash ISA, a lifetime ISA or an innovative finance ISA (or all three) will reduce how much you can invest in a stocks and shares ISA.
- ▶ If you have chosen the Wesleyan With Profits ISA to make use of an Additional Permitted Subscription (APS) allowance you have inherited, you can make subscriptions up to the level of your APS allowance, over and above the personal annual ISA allowance.
- ▶ You can make both monthly and one-off subscriptions into your ISA.
- ▶ If you don't use all of your ISA allowance in any tax year you can't carry it forward.
- ▶ We may take an Initial Advice Charge from your subscriptions to the ISA. This will use some of your ISA allowance (see 'What are the charges?' on page 5).

We can stop accepting new single subscriptions or increases to monthly subscriptions at any time. We will give you 30 days' notice if we do this.

### Monthly subscriptions

- ▶ Your monthly subscriptions need to be £50 or more, paid by direct debit. You can pay your first monthly subscription by debit card.
- ▶ The maximum monthly subscription is 1/12th of the annual ISA allowance, rounded down to the nearest whole pence.
- ▶ You can increase your monthly subscriptions, by £10 or more, until the day before your 80th birthday.
- ▶ You can reduce your subscriptions at any time, as long as they don't go below £50 a month.
- ▶ You can pay any monthly subscriptions you have missed by debit card.
- ▶ You cannot pay monthly Additional Permitted Subscriptions.

### One-off subscriptions

- ▶ You can make one-off subscriptions to your ISA until the day before your 80th birthday. This includes Additional Permitted Subscriptions.

- ▶ The minimum one-off subscription is £1,000 (or £500 if you have already invested in your plan).

### **Can I use the Wesleyan With Profits ISA to use an increased ISA allowance I've inherited?**

Yes, you can use your plan to make extra payments using an increased ISA allowance called an Additional Permitted Subscription (APS). You can only do this if your husband, wife or legal civil partner died on or after 3 December 2014, and they held one or more ISAs when they died.

This allows you to pay subscriptions up to the level of your APS allowance, over and above the personal annual ISA allowance.

You cannot use APS contributions to open a new Wesleyan With Profits ISA without first taking advice from a Wesleyan Financial Services (WFS) Consultant. However, you can open a plan by meeting the standard application criteria and then make an APS application afterward.

If your husband's, wife's or legal civil partner's ISA was not a Wesleyan With Profits ISA, you'll need to transfer the allowance to us before you can make an APS.

You can only pay an APS contribution in cash and as a single lump sum or a series of lump sums. They must each meet the minimum premium levels set out in 'How much can I pay in?'.

Once you have subscribed to the Wesleyan With Profits ISA using an APS allowance, you cannot transfer that allowance to another ISA manager. You can only use it to pay subscriptions to the Wesleyan With Profits ISA, but you can transfer money out once you have paid subscriptions.

If you want to make APSs, you must do this within the timescales set out by HMRC. This is either within:

- ▶ three years of the date your husband, wife or legal civil partner died, or
- ▶ 180 days of the administration of their estate being completed, if this is later.

### **Can I transfer an existing ISA to the Wesleyan With Profits ISA?**

- ▶ You can apply to transfer an ISA that you hold with another ISA manager to the Wesleyan With Profits ISA.
- ▶ You need to transfer at least £500 from an existing ISA. Currently, we only accept transfers that have been advised by a Wesleyan Financial Services (WFS) Consultant. As such, an Initial Advice Charge of up to 3% will apply to the sum transferred.
- ▶ If you transfer the money you have invested in the current tax year, you can add any extra subscriptions up to the maximum ISA allowance.
- ▶ If you transfer what you have invested in previous tax years, this won't affect how much you can invest in the current tax year.

- ▶ Before deciding to transfer investments into the Wesleyan With Profits ISA, you need to look at the advantages and disadvantages, which could include the following.

- ▶ You could have to pay charges and other costs associated with the transfer.
- ▶ You could miss out on an increase in the value of your investment if there is a rise in the markets while the transfer is taking place.
- ▶ If you transfer your money into the Wesleyan With Profits ISA, there is no guarantee that it will perform better than where it is currently invested.

### **Where is my money invested?**

Your money is invested in the Wesleyan With Profits ISA Fund. There is more information in our leaflet 'How our With Profits Fund Works (for policies where premiums are used to buy units)', which is available on our website.

### **Can I take some money out?**

You can take money out of your plan at any time.

You must always leave at least £1,000 in your plan, otherwise we reserve the right to close it. If, however, you have £1,000 or less in your plan, we won't close it if you are paying monthly subscriptions or taking regular withdrawals.

When you have taken money out, you can't put it back into your ISA if that would take you over the maximum you're allowed to subscribe for the tax year.

We don't charge you for taking money out. However, we may apply a market value reduction which will reduce the value of your account (see 'What is a market value reduction?' on page 7).

### **Regular withdrawals**

After five years, you can take regular withdrawals from your plan, as long as you are not paying monthly subscriptions at the time. Withdrawing money from your plan will reduce the value of your remaining investments.

You can take regular withdrawals every month, every three months, every six months or every year. To pay the withdrawal, we cash in units from your plan.

The minimum regular withdrawal you can take out is currently £50 a month, £150 every three months, £300 every six months or £600 per year. These values may change in future.

We may apply a market value reduction when you take regular withdrawals.

We will pay regular withdrawals straight into your bank account.

### **One-off withdrawals**

You can withdraw £500 or more from your plan at any time by writing to us. Payments can be made by BACS or by cheque.

## How do I cash in my plan?

You can withdraw all of your money by writing to tell us that you want to do this.

We will close your plan and send you the money.

If you cash in your plan, we may apply a market value reduction.

## How much might I get back?

How much your plan is worth, if you decide to cash it in, depends on a number of things, including:

- ▶ how much you've invested
- ▶ how much you've already taken out
- ▶ how long your money has been invested for
- ▶ how well your investments have performed, and
- ▶ the level of our charges.

We may add regular bonuses and a final bonus to your plan. There is more information about bonuses in our leaflet 'How our With Profits Fund Works (for policies where premiums are used to buy units)', which is on our website.

We may apply a market value reduction if you take regular withdrawals or you cash in all or part of your plan.

You may get back less than you invested.

The table below shows what you could get back if you invest a one-off subscription of £3,000 or monthly subscriptions of £150 over 10 years.

Illustrated cash-in values			
One-off subscription of £3,000			
Assumed growth rate	2% a year	5% a year	8% a year
Cash-in value after 10 years	£3,230	£4,320	£5,730
Monthly subscriptions of £150			
Assumed growth rate	2% a year	5% a year	8% a year
Cash-in value after 10 years	£18,700	£21,700	£25,300

The figures in the table above assume that you are not opted in to the Ongoing Advice Service that WFS provide. If you opt in to this service, the illustrated cash-in values (shown in the table) will be lower. For example, if the assumed growth rate is 5%, the illustrated cash-in value after 10 years for a one-off subscription of £3,000 is £4,110, and the illustrated cash-in value for monthly subscriptions of £150 after 10 years is £21,100.

These figures are examples only and are not guaranteed. They are not minimum and maximum amounts. What you will get back depends on how your investment grows, our charges and the tax that applies to the investment.

Financial companies have to use the same rates of growth to show what you might get back, except when a lower rate better reflects the investment potential of the product.

Don't forget that inflation will reduce what you can buy in the future with the amounts shown.

When we receive your completed application form, we will send you a personal illustration based on the amount you want to invest.

## What are the charges?

We (Wesleyan Assurance Society) collect charges from your ISA to cover our costs in managing your plan and investments. If you choose to take advice from WFS, we will take the charges from your account and pay them to WFS.

Your personal illustration will show how the charges, and any other costs such as transaction charges, may affect your transaction.

We may increase our charges in the future. If this happens, we will write to tell you.

## Annual Management Charge (AMC)

The AMC is a percentage of how much your plan is worth each year. It is 1.2% a year if you do not opt in to receive ongoing advice and covers the cost of managing your investment and running your plan. We don't take the whole AMC at once – we split it up and take it over the year.

## Initial Advice Charge (IAC)

If you choose to receive advice from a WFS Consultant, we may collect an IAC on behalf of WFS and pay it to them. This will be up to 3% of your subscriptions, transfer from another ISA manager or APS you pay into your plan as a result of that advice.

Details of the amount that WFS will receive can be found in the personal illustration that we will provide you and is a third-party payment.

## Ongoing Advice Service (OAS)

WFS offer a service to check that your investments continue to be suitable for you. As part of this service, WFS will also keep you up to date with changes to tax rules and other regulations that apply, and give you advice and guidance when you need it.

If you have not already chosen to receive the OAS and would like more information, please contact us.

If you opt in to the OAS, we will increase your AMC by 0.5%. We take this additional amount monthly by cashing in units and pay it to WFS on your behalf.

We may change our charges at any time, but we'll only do this when it is reasonable and we'll tell you about any changes as soon as we can. There is more information about when we can change our charges in the Plan Document.

Summary of our current charges	
<b>Initial Advice Charge (IAC)</b> (Only taken if you choose to take advice from WFS)	We take up to 3% of each subscription, transfer from another ISA manager or any APS you pay.
<b>Annual Management Charge (AMC)</b>	The AMC is 1.2%, each year, of how much your plan is worth. We split this up and take it over the year before we set the unit price.  If you opt in to the OAS, we take an extra annual charge of 0.5%. We will take this monthly by cashing in units.

### What might the charges be over the term of my investment?

The tables below provide an illustrated breakdown of the total charges and expenses applied to your plan in year 10. These figures assume that the investment grows at 5% a year, you do not take any withdrawals and you are not opted in to the OAS that WFS provide. If you opt in to this service, please ask us for a separate illustration to show how the charges will affect your subscriptions.

One-off subscription of £3,000		
Charge type	Total amount over the 10-year illustrated term of your investment (£)	Annual percentage of the average value of your investment over the term
Investment Service Costs	413	1.14%
Investment Product Costs	29	0.08%
Third-party payments – paid to Wesleyan Financial Services	0	0.00%

Monthly subscription of £150		
Charge type	Total amount over the 10-year illustrated term of your investment (£)	Annual percentage of the average value of your investment over the term
Investment Service Costs	1,170	1.13%
Investment Product Costs	82	0.08%
Third-party payments – paid to Wesleyan Financial Services	0	0.00%

You can ask for an illustration or a further breakdown of these costs and charges by contacting our Customer Relationship Centre.

### How will the charges affect my investment?

The tables below show the effect of our charges over 25 years on the subscription amounts shown.

These figures assume that the investment grows at 5% a year, you do not take any withdrawals and you are not opted in to the OAS that WFS provide. If you opt into this service, please ask us for a separate illustration to show how the charges will affect your subscriptions.

One-off subscription of £3,000				
At end of year	Total paid in to date (£)	Total actual charges to date (£)	Effect of charges to date (£)	What you might get back (£)
1	3,000	37	38	3,110
2	3,000	76	79	3,220
3	3,000	116	124	3,340
4	3,000	158	173	3,470
5	3,000	201	226	3,600
10	3,000	443	561	4,320
15	3,000	733	1,040	5,190
20	3,000	1,080	1,720	6,230
25	3,000	1,500	2,670	7,480

Monthly subscriptions of £150				
At end of year	Total paid in to date (£)	Total actual charges to date (£)	Effect of charges to date (£)	What you might get back (£)
1	1,800	12	12	1,830
2	3,600	47	48	3,740
3	5,400	105	110	5,710
4	7,200	188	201	7,760
5	9,000	297	322	9,890
10	18,000	1,250	1,480	21,700
15	27,000	3,010	3,850	36,000
20	36,000	5,730	7,970	53,100
25	45,000	9,590	14,500	73,700

### What are the charges for?

The charges include the cost of setting up, arranging and managing the plan, and also running our With Profits ISA Fund.

In both tables, the last line shows that over 25 years, the effect of the total charges could be £2,670 for a one-off subscription of £3,000, and £14,500 for monthly subscriptions of £150 over 25 years.

Putting this another way, the charges reduce the assumed investment growth rate

- ▶ from 5% a year to 3.7% a year

If you opt in to the Ongoing Advice Service that WFS provide, the charges reduce the assumed investment growth rate from:

- ▶ from 5% a year to 3.2% a year

There may be costs related to transactions in connection with this plan, such as taxes, that are not paid to us or set by us.

### What happens to my ISA if I die?

The ISA tax advantages will no longer apply, and your money will stop being invested in the With Profits ISA Fund from the date of your death.

We may add interest to your money from the date of your death to the date we pay out the investment. Tax may need to be paid on this interest.

We will pay out 100.1% of your account's value (which may include a final bonus) if you die.

We won't apply a market value reduction to any benefits we pay out because you have died.

If your husband, wife or registered civil partner asks us to, we will confirm the value of your plan to them, so they can work out their own APS allowance. Also, we will transfer the allowance to another ISA manager of their choice if they ask us to do this.

### What is a market value reduction?

A market value reduction is an adjustment we make which reduces how much you get back if you withdraw money at certain times (for example, when share prices are generally low).

We may apply a market value reduction if:

- ▶ you decide to take regular withdrawals
- ▶ you cash in all or part of your plan
- ▶ you transfer all or part of your Wesleyan With Profits ISA to another ISA manager, or
- ▶ you cancel a subscription or transfer during the cancellation period.

If we apply a market value reduction, it will reduce the value of your account investments and you could get back less than you invested. How much we reduce the value by will depend on when you invested in the fund and the value of our With Profits Fund when you take money out.

There is more information in our leaflet 'How our With Profits Fund Works (for policies where premiums are used to buy units)', which you can get from our website.

### What about tax?

You don't have to pay income tax or capital gains tax on any money you make from the investments in your ISA.

You don't have to put the ISA on your tax return.

Your investment will be part of your estate when you die and there may be inheritance tax to pay.

This is how we understand the current tax rules. They may change in the future. How the tax rules apply to you depends on your personal circumstances.

### Can I transfer my Wesleyan With Profits ISA to another ISA manager?

You can transfer all or part of your Wesleyan With Profits ISA to another ISA manager at any time.

We may apply a market value reduction to the value of your investment before it is transferred.

### What happens if I stop paying?

You can stop paying monthly subscriptions at any time. If the value of your plan is less than £1,000 when you stop your monthly subscriptions and you are not taking regular withdrawals, we reserve the right to close your plan and pay the value to you.

We will reduce the value of the investments in your plan if a market value reduction applies when we close your plan.

### Can I change my mind?

Yes, you can change your mind. After we receive your application form, we will send you a Cancellation Notice. From the day you receive the Cancellation Notice, you have 30 days to cancel your subscriptions or transfer.

If you make a one-off subscription or APS, or if you transfer an ISA from another ISA manager and you cancel the subscription or transfer in the cancellation period, you may get back less than you invested if we are applying a market value reduction when we receive your Cancellation Notice.

If you decide to cancel your transfer, we can pay the money straight to you, transfer it to another ISA manager or return it to the original ISA manager. However, if the original ISA manager does not accept the return of your investment, we will contact you. If we return the investment to you, you will lose your ISA tax advantages for that money.

You cannot cancel the transfer of an APS allowance from another ISA manager if you have already made an APS to the Wesleyan With Profits ISA using that allowance.

### How can I find out how my ISA is doing?

You can:

- ▶ check the statement we send you
- ▶ call our helpline on 0345 351 2352 for an up-to-date valuation, or
- ▶ keep up to date with your investments through MyWesleyan. Log into your account at [mywesleyan.co.uk/](http://mywesleyan.co.uk/) login or download the My Wesleyan app where you can correspond with us securely via 'Messages'. If you haven't yet registered for the service, log into this same area and access the 'Register now' link which can be found under 'I would like to register today'.

## OTHER INFORMATION

### Client classification

We will treat you as a 'retail client'. This means that you will receive the highest level of protection under the Financial Conduct Authority rules and should have the right to complain to the Financial Ombudsman Service.

### How to complain

We do everything we can to make sure we always give you the best possible service. If you are unhappy with any part of the service we have given you and want to complain, you can contact us in the following ways.

- ▶ Speak to our Customer Relationship Centre on 0800 092 1990. Our lines are open from 9am to 5pm, Monday to Friday.
- ▶ Fill in the online contact form which you can find on our website at [www.wesleyan.co.uk](http://www.wesleyan.co.uk)
- ▶ Email the Complaints Team at [complaints@wesleyan.co.uk](mailto:complaints@wesleyan.co.uk)
- ▶ Write to:  
  
Complaints Team Risk and Regulatory  
Wesleyan Assurance Society  
Colmore Circus  
Birmingham  
B4 6AR

You can also fax your letter to us on 0121 200 9210.

If, after receiving our response, you're still not happy, you can refer your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Phone: 0800 023 4567 or 0300 123 9123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Complaining to the Ombudsman won't affect your legal rights.

### Law

The plan is governed by the law of England.

### Compensation

If we cannot meet our financial obligations to you, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) under the Financial Services and Markets Act 2000. You can get details of the scheme from the FSCS at:

FSCS  
PO Box 300  
Mitcheldean GL17 1DY

Phone: 0800 678 1100 or 020 7741 4100  
Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)  
Website: [www.fscs.org.uk](http://www.fscs.org.uk)

### Conflicts of interest

You can find a copy of our Conflicts of Interest policy on our website at [www.wesleyan.co.uk/pdf/wesleyan-conflicts-of-interest-and-anti-bribery-policy](http://www.wesleyan.co.uk/pdf/wesleyan-conflicts-of-interest-and-anti-bribery-policy) or you can ask us for a copy.



## HOW TO CONTACT US

If you have any questions, please contact us in any of the following ways.

- ▶ Call us on 0345 351 2352. Our lines are open from 9am to 5pm, Monday to Friday. Calls may be recorded to help us provide, monitor and improve our services to you.
- ▶ Fax us on 0121 200 2971.
- ▶ Write to us at:  
Wesleyan  
Colmore Circus  
Birmingham B4 6AR
- ▶ Visit our website at [www.wesleyan.co.uk](http://www.wesleyan.co.uk)
- ▶ You should send instructions to us in writing to the address above. However, we may accept instructions other than in writing from time to time. We can only communicate with you in English. We can contact you by phone or in other ways to get instructions about your plan.

### Payments we receive from other Wesleyan Group companies

Each year Wesleyan Group subsidiary companies pay Wesleyan Assurance Society in order to cover the cost of certain services which the Society provides. Payments will be made on an ongoing basis, for as long as the services are used.

Service provided	Payments from Wesleyan Financial Services	Payments from Wesleyan Unit Trust Managers	Payments from Wesleyan Bank
Group central services (for example, web development and company strategy)	£5,162,426.47	£78,027.58	£136,970.53
Senior staff costs	£824,953.68	£57,906.04	£40,778.20
Regulatory compliance	£494,767.46	£0	£110,802.09
Advisory panel costs	£34,598.93	£0	£0

The payments listed above are only those relevant to your choice of product and are an indication of the expected costs this year, based on the costs in 2020. The precise amount will change each year depending on how much the services are eventually used and the cost Wesleyan Assurance Society incurs when actually providing them. All payments are made from the paying company's own resource and will not change the costs quoted in your product literature.

## We are all about you.

Since we were founded over 175 years ago, we have cherished our mutual status. It's an integral part of who we are and with no shareholders, our focus is on members and customers. We work to benefit those who invest in our business. Not only today, but also in the future.

It's why 'we are all about you'.

## A guide to the many ways in which the Wesleyan Group of companies can help you to plan, prioritise and secure your financial future.

### For you



Savings & Investments



Mortgages



Retirement Planning



Insurance



Life & Income Protection

### For your business



Finance & Funding



Personal Protection



Equipment Insurance



Premises Insurance

For more information about the Wesleyan Group of companies, visit [wesleyan.co.uk/ourcompanies](https://www.wesleyan.co.uk/ourcompanies)

If you would like this document in Braille, large print or audio format, please contact **0800 975 3710**.

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'WESLEYAN' is a trading name of the Wesleyan Group of companies.

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