

# A GUIDE TO INVESTING IN UNIT TRUSTS

Unit Trusts can be a  
flexible and tax-efficient  
way of investing money

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



## INVESTING FOR YOUR FUTURE

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When it comes to choosing a fund to invest in, there's a bewildering choice out there – identifying which one would best suit your future financial needs or that of your business or organisation can be daunting.

### **It's good to have a plan**

Before you commit to investing your own money, or that of your business or organisation, it's important to identify what you want to do with it in the long term.

You should consider how much of a risk you want to take with it, and how long you want to invest it for. This will make it easier for you to choose an investment opportunity that's right for you.

**For example, if you're 30 years old and saving for retirement at 65 (over a 35-year timeframe) you may feel that you can afford to take more risk with your money as there may be greater potential for long-term growth.**

**On the other hand, if you're thinking of investing for something important in 10 years' time (such as paying for your child's university costs), you might prefer to take less risk with your money.**

### **Investing is a long-term home for your money**

Investing is normally considered to be a long-term commitment – if you cannot commit your money for at least five years, you should, perhaps, think about putting it into a savings account with a bank or building society instead.

**It's important to remember that when you invest money, past performance is not an indication of how your investment will perform in the future.**

**The value of your investment, and any income, can go down as well as up and you may get back less money than you originally invested.**

**We would recommend that you get regulated financial advice before you make the decision to invest.**

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# WHAT IS A UNIT TRUST?

**A Unit Trust is a type of investment fund which gives you access to a wide range of investments which can be tailored to suit your financial goals and circumstances.**

If you are invested in a Unit Trust, you are pooling your money along with other investors in the fund. There is no limit to the number of people who can invest in the fund, and there is no limit on how much can be invested in total, either by individual investors or by those investing on behalf of a business or organisation.

It's important that you are happy with the risks involved with investing in a Unit Trust before you commit.

## Who manages the money in a Unit Trust?

A Fund Manager uses their knowledge and expertise to make all the decisions of when to buy, sell or hold investments held within a Unit Trust. This is based on the fund's stated investment objective (the aim of the fund).

Typically, the Fund Manager is responsible for investing the money in various asset classes (such as cash, property, bonds and gilts, equities (stocks and shares), and commodities). They do this on behalf of all the investors in the fund through a process known as 'diversification'. This means the risk is spread across many different asset classes helping to minimise the overall risk of the investment.

## What are the advantages of investing in a Unit Trust?

- ▶ When investing in a fund (of pooled investments), when one part of the fund loses value, it has less impact overall as opposed to you investing directly yourself.
- ▶ The Fund Manager looks at investment opportunities across many different sectors – including any that are not readily available to an individual investor, such as commercial property, for example.

## What about tax?

Investing in a Unit Trust within either an ISA, or a Junior ISA, means you benefit from the tax advantages that these types of products provide.

Even if you are investing outside of an ISA, maybe because you have already used your ISA allowance for the tax year, there can be additional tax advantages to investing in a Unit Trust over other forms of investment.

Unlike other types of investment (such as investment bonds), Unit Trust gains are usually taxed as 'capital gains' rather than 'income'. Depending on your personal circumstances, this can be advantageous, especially if you are a higher rate income tax payer.

This means you could make use of your Capital Gains Tax (CGT) allowance (currently at £12,300 per year) and the CGT tax rate, which is lower than income tax.

As a guide, here are the CGT rates and income tax rates you'll pay either as a basic, higher or additional rate tax payer.

Customer tax position	CGT rate	Income tax rate
Basic Rate Tax	10%	20%
Higher Rate Tax	20%	40%
Additional Rate Tax	20%	45%

This information assumes all tax-free allowances have been used.

Here's an example of how the tax advantages of a Unit Trust could work for you...

John invested £200,000 and then sold his units for £250,000, making an investment gain of £50,000.

The annual CGT allowance is £12,300 for the 2020/21 tax year. This leaves John with a taxable gain of £37,700.

- ▶ If he's a basic rate tax payer (and the taxable gain added to his income does not exceed the basic rate income tax threshold), then John would pay 10%, or £3,770 for his gain.
- ▶ If he's a higher rate tax payer, he'll be taxed at 20%, meaning a tax charge of £7,540.

As shown in the example, the tax advantages of investing in a Unit Trust are dependent on your own personal circumstances and earnings. If you're investing on behalf of a business or other organisation, the tax position will depend on the type of business it is. Tax treatment is subject to change in the future.

You should seek regulated financial advice before deciding on the best investment product for you or your business.

**INVESTING IN A UNIT TRUST  
MEANS YOUR MONEY IS PART  
OF A MUCH LARGER INVESTMENT  
AS THE FUND IS SPREAD ACROSS  
A WIDER RANGE OF ASSET CLASSES**





## WHY INVEST IN A UNIT TRUST WITH WUTM?

Here's why you should choose to invest in a WUTM investment product...

- ▶ We have access to six professionally managed Unit Trust funds for you to choose from – find out more about them on page 7.
- ▶ WUTMs' unit trust products are flexible enough for you to be able to switch funds – meaning you can stay on track with your financial goals and needs as they change.
  - ▶ A built-in auto-ISA feature helps you maximise your ISA allowance each tax year – money is moved on your behalf from your Investment Account into your ISA.
  - ▶ You can add money or withdraw\* money at one off or regular intervals, or change the payment amount and/or frequency of your investments – and we don't charge you for doing this.
  - ▶ You can keep track of the performance of the funds through our online investment centre.
  - ▶ You can change the payments you make to your account.
  - ▶ You can stop payments at any time.

\*Due to ISA regulations, this facility is not available for the WUTM Junior ISA until the child reaches age 18.

### If you are thinking of investing on behalf of a business or organisation

As well as investing your own money, you can also use our Investment Account to invest money on behalf of a business, charity or trust.

There are many reasons why an organisation may have money to invest. In some instances, it may be more tax efficient for business owners to take surplus money from the business and invest it on the business's behalf.

It's worth considering that the value of cash sitting in business bank accounts is likely to be eroded by inflation over time, and so investing may be a good way to potentially grow the fund.

### Are there any special considerations?

Where, how and why you want to invest the money on behalf of a business or organisation should be the same as if investing your own money. For example, what is it that the business wants to do with the money? How long does the business want to invest it for, and what is the overall attitude to risk?

The flexibility and features of the product should also be an important factor. You'll still need the same level of flexibility around fund options, whether you want to make regular or single payments, and easy access to the money should the business need to withdraw it quickly.

As with any personal investing, if you are making investments on behalf of a business or organisation, you should bear in mind that investing money is a medium- to long-term commitment as the longer it's invested, the better the potential for growth.

### What about tax?

The type of business or organisation you are investing on behalf of can also determine how tax is applied to any investment gains. For example, investments through a business will generally be subject to corporation tax. There may be other tax implications for some types of organisations. We recommend that you seek professional advice in this area.

**We recommend that you seek regulated financial advice before making any decision to invest your money in Unit Trusts, and/or if you are investing on behalf of a business or organisation.**

# OUR UNIT TRUST PRODUCTS EXPLAINED

If you're a UK resident over the age of 18, you can invest in a WUTM ISA and WUTM Investment Account. If you have children, you may want to start saving for their financial futures too by making investments, on their behalf, into a WUTM Junior ISA.

## WUTM – INDIVIDUAL SAVINGS ACCOUNT (ISA)

This is a stocks and shares ISA that allows you to access the WUTM fund range in a tax-efficient way. There isn't any personal liability for you to pay tax on income or capital gains in the ISA, and you don't need to declare the income or gains on your tax return.

**Maximum investment:** 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.

If you don't use your ISA allowance in each tax year, you can't carry it forward into the next year.

**Withdrawals:** You can withdraw money from your ISA at any time or you can request a series of regular withdrawals – giving you complete flexibility in terms of how and when you access your money.

## WUTM – JUNIOR INDIVIDUAL SAVINGS ACCOUNT (ISA)

This is a WUTM version of a Junior ISA, designed specifically for savings made on behalf of children up to the age of 18.

**Maximum investment:** Anyone can contribute to the Unit Trust Junior ISA up to the annual limit set by the Government each tax year. (Contributors can include parents, friends, and family, for example.)

If you don't use all of the Junior ISA allowance in each tax year, you cannot carry it forward into the next tax year.

The Unit Trust Junior ISA is opened and managed by a 'registered contact' (usually a parent or guardian) until the child reaches the age of 18, when ownership will pass directly to the child and the account becomes an adult ISA.

**Withdrawals:** Junior ISA rules don't allow withdrawals until the child reaches 18, at which point it converts into an adult ISA. However, it is possible to transfer the Unit Trust Junior ISA to another provider.

## WUTM – INVESTMENT ACCOUNT

If you want to invest in a range of Unit Trust funds outside the tax-efficient ISA wrapper (perhaps because you have used up your ISA allowance for that tax year), you can invest in a WUTM Investment Account instead. You can also invest in this account on behalf of a business or other organisation.

**Maximum investment:** There is no maximum limit on the amount of money that you can invest in an investment account, and there is no age limit on how long you can continue to invest your money.

**Withdrawals:** You can withdraw your investment either by regular withdrawals, or on a one-off basis at any time.

### A built in auto-ISA subscription facility

It can be difficult each tax year to remember to maximise your ISA allowance. With the built-in Auto-ISA facility you don't have to – it will be done for you.

If you have a WUTM Investment Account, you can ask to automatically move an amount up to your full ISA allowance from your account into your WUTM ISA. There are no charges for doing this.

**The built-in auto-ISA facility means your money is being invested in a tax-efficient way giving your savings the best chance for potential future growth.**

The amount moved will either be the full ISA allowance for that tax year, or if the amount is less than this, the full amount that's in the account at the time.

If you take out a WUTM Investment Account in joint names, you and your partner can both take advantage of the auto-ISA subscription facility using your individual ISA allowances.

You can add to your investment at any time by contacting us – See how to do this on page 11.

# THE FUNDS YOU CAN INVEST IN

WUTM has six professionally managed, Unit Trust funds for you to invest in.

## Risk Averse Fund (0.01% OCF\*)

RISK PROFILE 1

The fund aims to provide capital growth over a period of at least five years. We measure the success of the fund as outperforming a benchmark over a rolling five-year period. We do this by comparing the investment performance, after fees and charges, to a composite benchmark which reflects the current risk rating of the fund.

The benchmark is a target for the fund. The composite benchmark is composed as follows: 85% FTSE Actuaries UK Conventional Gilts up to 5 years Index, 5% FTSE Actuaries UK Conventional Gilts over 15 years Index, 7.5% FTSE Actuaries UK Index Linked Gilts All Stocks Index and 2.5% Sterling Overnight Index Average (SONIA) interest rate benchmark. Invested capital is, however, at risk and there is no guarantee that the objective will be attained over this or any period.

The benchmark has been chosen taking into consideration the fund objectives and risk rating and consists of a target asset allocation, and a benchmark index for each permitted asset class. The composite benchmark can be used by unit holders to assess the performance of the fund.

## Low Risk/Reward Growth Fund (1.18% OCF charge\*)

RISK PROFILE 2

The fund aims to provide capital growth over a period of at least five years. We measure the success of the fund as outperforming a benchmark over a rolling five-year period. We do this by comparing the investment performance, after fees and charges, to a composite benchmark which reflects the current risk rating of the fund.

The benchmark is a target for the fund. The composite benchmark is composed as follows: 15% FTSE All-Share Index, 15% FTSE Developed World ex UK Index, 32.5% FTSE Actuaries UK Conventional Gilts All Stocks Index, 32.5% iBoxx (Sterling) Corporates Index and 5% Sterling Overnight Index Average (SONIA) interest rate benchmark. Invested capital is however at risk and there is no guarantee that the objective will be attained over this or any period.

The benchmark has been chosen taking into consideration the fund objectives, and risk rating and consists of a target asset allocation and a benchmark index for each permitted asset class. The composite benchmark can be used by unit holders to assess the performance of the fund.

## Moderate Risk/Reward Growth Fund (1.28% OCF charge\*)

RISK PROFILE 3

The fund aims to provide capital growth over a period of at least five years. We measure the success of the fund as outperforming a benchmark over a rolling five-year period. We do this by comparing the investment performance, after fees and charges, to a composite benchmark which reflects the current risk rating of the fund.

The benchmark is a target for the fund. The composite benchmark is composed as follows: 27.5% FTSE All-Share Index, 25% FTSE Developed World ex- UK index, 2.5% FTSE Emerging Markets Index, 20% FTSE Actuaries UK Conventional Gilts All Stocks Index, 20% iBoxx (Sterling) Corporate Index and 5% Sterling Overnight Index Average (SONIA) interest rate benchmark. Invested capital is however at risk, and there is no guarantee that the objective will be attained over this or any period.

The benchmark has been chosen taking into consideration the fund objectives, and risk rating and consists of a target asset allocation and a benchmark index for each permitted asset class. The composite benchmark can be used by unit holders to assess the performance of the fund.

## Moderate-High Risk/Reward Income Fund (1.40% OCF charge\*)

RISK PROFILE 4

The fund aims to provide capital/income growth over a period of at least five years. We measure the success of the fund as outperforming a benchmark over a rolling five-year period. We do this by comparing the investment performance, after fees and charges, to a composite benchmark which reflects the current risk rating of the fund.

The benchmark is a target for the fund. The composite benchmark is composed as follows: 37.5% FTSE All-Share Index, 32.5% FTSE Developed World ex- UK Index, 5% FTSE Emerging Markets Index, 10% FTSE Actuaries UK Conventional Gilts All Stocks Index, 10% (Sterling) Corporates Index and 5% Sterling Overnight Index Average (SONIA) interest rate benchmark. Invested capital is however at risk, and there is no guarantee that the objective will be attained over this or any period.

The benchmark has been chosen taking into consideration the fund objectives and risk rating and consists of a target asset allocation and a benchmark index for each permitted asset class. The composite benchmark can be used by unit holders to assess the performance of the fund.

## UK Growth Fund (1.21% OCF charge\*)

RISK PROFILE 5

The fund aims to provide capital growth over a period of at least five years. We measure the success of the fund as outperforming a benchmark over a rolling five-year period. We do this by comparing the investment performance, after fees and charges, to a composite benchmark which reflects the current risk rating of the fund.

The benchmark is a target for the fund. The composite benchmark is composed as follows: 95% FTSE All Share Index, and 5% Sterling Overnight Index Average (SONIA) interest rate benchmark. Invested capital is however at risk, and there is no guarantee that the objective will be attained over this or any period.

The benchmark has been chosen taking into consideration the fund objectives and risk rating and consists of a target asset allocation and a benchmark index for each permitted asset class. The composite benchmark can be used by unit holders to assess the performance of the fund.

## International Growth Fund (1.52% OCF charge\*)

RISK PROFILE 5

The fund aims to provide capital growth over a period of at least five years. We measure the success of the fund as outperforming a benchmark over a rolling five-year period. We do this by comparing the investment performance, after fees and charges, to a composite benchmark which reflects the current risk rating of the fund.

The benchmark is a target for the fund. The composite benchmark is composed as follows: 95% FTSE All-World Index, and 5% Sterling Overnight Index Average (SONIA) interest rate benchmark. Invested capital is however at risk, and there is no guarantee that the objective will be attained over this or any period.

The benchmark has been chosen taking into consideration the fund objectives and risk rating and consists of a target asset allocation and a benchmark index for each permitted asset class. The composite benchmark can be used by unit holders to assess the performance of the fund.

\*X share class accumulation unit for the OCF (Ongoing Charge Figures) as at 30 June 2022. There are other share classes available to customers which includes the cost for the ongoing advice service (if you are opted in). Your Specialist Financial Adviser from Wesleyan Financial Services, can give you details about which one is relevant for you.

There is also an initial charge of up to 1% that covers dealing costs. If you invest with advice from Your Specialist Financial Adviser from Wesleyan Financial Services, in addition to the dealing costs we may collect an Initial Advice Charge on behalf of Wesleyan Financial Services and pay it to them.

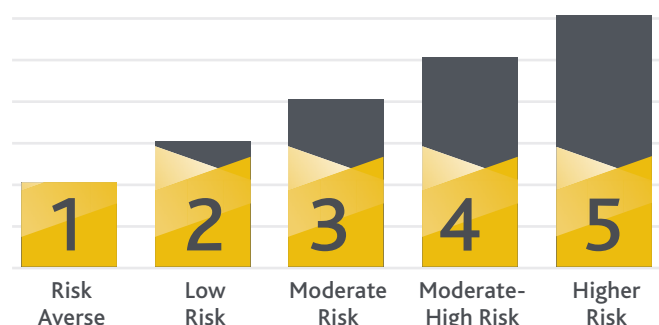
You can find more information on how the funds are managed, along with fund charges and performance, by reading the relevant Key Investor Information Document (KIID) and the Fund Factsheet for each fund at [wesleyan.co.uk/fund-prices](https://wesleyan.co.uk/fund-prices)

## UNDERSTANDING RISK

**When thinking about investment risk, the main concern for most investors is often the fear that they may receive back less money than they first invested.**

Another is the level of volatility associated with investing, such as the rise and fall in the value of their money as it's invested, and how comfortable they feel about that.

Wesleyan, we grade levels of risk and potential return according to how customers tell us they want to invest their money. We categorise these risks into five risk profiles as shown opposite. You don't need to invest at just one risk level, you can split your money across different risk levels depending on your objectives. You can also switch between funds and different risk levels if your circumstances change, for example.





# MEET THE FUND MANAGEMENT TEAM LOOKING AFTER WUTM FUNDS

Wesleyan Assurance Society's in-house Fund Management Team has won several awards and is committed to investing in a sustainable manner. It's long-term investment strategy has been recognised by many industry awards over the years. More recently, they were named 'Responsible Investor of the Year' at the Insurance Asset Risk Awards 2022.

## Responsible, sustainable investing

Our aim is to operate in a sustainable manner, aligning with Wesleyan Assurance Society's values as a mutual organisation. To help us achieve this, Wesleyan's in-house Socially Responsible Investment Team works closely with our Fund Managers and Investment Analysts to assess our unit trust funds and holdings through a sustainability lens. By using Environmental, Social and Governance (ESG) factors in their analysis, they can challenge or support fund management decisions as appropriate, ensuring that we invest in sustainable businesses that are, by extension, more likely to be profitable over the long term. Not only does this align with our long-term 'buy and hold' investment strategy, but it's also the right thing to do for the customers we serve and the global community.

## Working hard to invest on your behalf

As mentioned earlier, the Fund Managers are supported in their work by a team of Investment Analysts who are responsible for researching specific market sectors and trends on behalf of our customers.

They take a long-term active approach to investing. This means the Fund Managers actively research the market use periods of market volatility, to find investment opportunities they believe will benefit our unit trust funds over the longer term.

They know how important it is to aim for real returns from your investments – returns that have the potential to outperform inflation over the longer term. They look to achieve this by buying and holding good quality assets and monitoring their performance on a regular basis.

**Their one  
overarching  
objective:  
To help you  
achieve your  
long-term  
financial goals.**



### Paul Burton manages the Wesleyan Risk Averse Fund and Low Risk/Reward Growth Fund

Paul has been the Fund Manager of Wesleyan's Low Risk Life and Pension funds since their launch in January 2012. He's also managed the assets of the Wesleyan Staff Pension Scheme since 1998, and the Society's Non-Profit Fund since 2012. He joined Wesleyan in 1990, and qualified as an actuary in 1998, working as an Investment Analyst in the preceding five years.



### Marc O'Sullivan manages the Moderate Risk/Reward Growth Fund

Marc has been a Fund Manager since 2012, managing investments across several asset classes. Marc joined Wesleyan as an Investment Analyst in 2003, having graduated from the University of Birmingham with a degree in Economics. Marc has been a CFA (Chartered Financial Analyst) charterholder since 2008.



### James Hubbard manages the Wesleyan International Growth Fund and the Wesleyan Moderate-High Risk/Reward Income Fund

James joined Wesleyan as an Investment Analyst in January 2011. After graduating with an BA in Economics and Business from the University of Manchester, he initially worked for a Corporate Bank in London. James is a CFA (Chartered Financial Analyst) charterholder and has been a Fund Manager since April 2016.



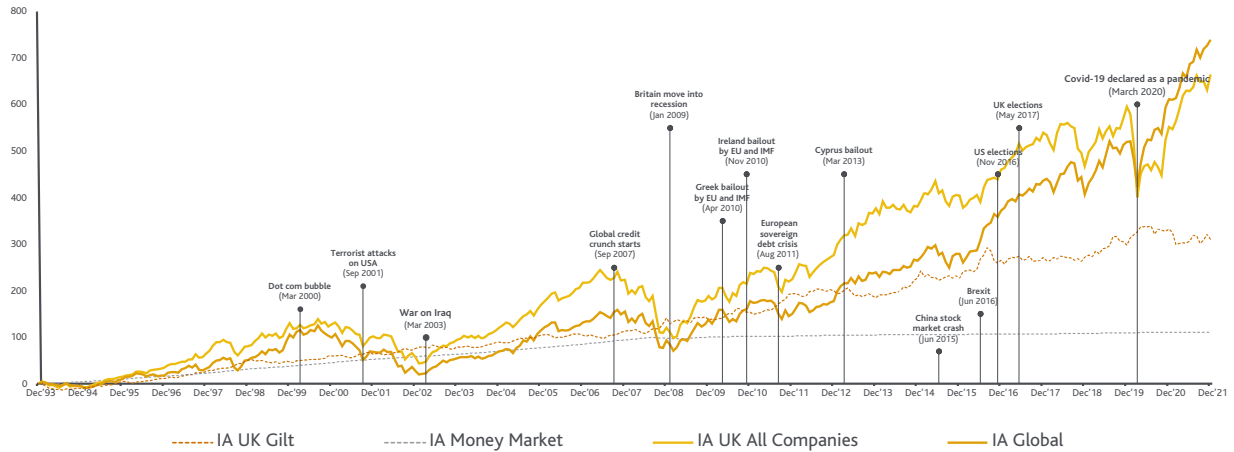
### Caroline Vincent manages the Wesleyan UK Growth Fund

Caroline joined Wesleyan as a Fund Manager in 2021, with previous industry experience gained from several senior fund management roles at other investment houses. She holds a degree in Economics from Thames Valley University and is an Associate of the Chartered Financial Analyst (CFA) Society of the UK. Caroline specialises in equities – with experience spanning both emerging and developed markets – and she currently manages the UK Growth Fund and Life Managed Fund.

# HOW THE DIFFERENT ASSET CLASSES HAVE PERFORMED

The graph below shows how the different asset classes within the sectors that Unit Trusts invest in have performed in the past five years.

The Fund Manager will use a diverse mix of investment types such as cash, property, bonds and gilts, equities (stocks and shares), and commodities, which could help shield you from the volatile ups and downs of the stock market and the effects of global events.



Source: FE fundinfo. Based on IA sector returns, bid to bid in sterling.

The Investment Association (IA) UK All Companies sector comprises of funds which invest at least 80% of their assets in UK equities.

The Investment Association (IA) Global sector comprises funds which invest at least 80% of their assets in global equities and are geographically diversified.

The Investment Association (IA) UK Gilt sector comprises of funds which invest at least 95% of their assets in sterling denominated (or hedged back to sterling) government backed securities, with a credit rating the same or higher than that of the UK, with at least 80% invested in UK government securities (gilts).

The Investment Association (IA) Money Market sector comprises of funds which invest their assets in money market instruments and comply with the definition of a 'Money Market' fund.

Remember that past performance is not a reliable indicator of future performance.

## RE-INVESTING YOUR DIVIDEND INCOME

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Like any investment opportunity, when you invest in a Unit Trust, you'll be hoping for a return on your original investment.

There are two ways in which assets held in a Unit Trust can generate returns for investors such as yourself. Either:

- ▶ through capital growth (such as changes in prices of shares held), or
- ▶ through income (such as interest from deposits or as dividends from shares).

If this happens, you have two options for what to do with the money.

1. Take the dividend amount as income paid directly to you.
2. Re-invest it back into the fund.

It's important to remember that if income is re-invested, it can significantly boost your investment returns over the long term through a process known as 'compounding', whereby further growth is received on the income.

WUTM Unit Trusts allow you to re-invest income through investing in the 'Accumulation' unit class of the fund. Our Low, Moderate and Moderate-High Risk/Reward funds (through our Investment Account and ISA products), also provide the option to invest in an 'income' unit class. This enables you to have income paid to you rather than re-investing it.

## IMPORTANT INFORMATION YOU SHOULD READ

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If you are planning to invest in a WUTM Investment Account, a WUTM ISA and/or a WUTM Junior ISA, it's very important that you read the following documents before you commit to investing your money.

- ▶ **Key Information Investment Documents (KIIDs)** – the funds listed in the KIIDs have different levels of risk. Please ensure that you read the corresponding KIID for your fund.
- ▶ **Key Features Document** – tells you about the key features of the product and how it works.
- ▶ **Fund Fact sheets** – gives you an up to date view on your funds (including past and present performance).

You can read all these documents in full at:

[wesleyan.co.uk/fund-prices](https://www.wesleyan.co.uk/fund-prices)

## GET IN TOUCH

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If you have a query about your investments or you want to talk to someone about Unit Trusts in general, either for yourself or your business, contact us in the following ways.

- ▶ Our online Investor Portal is designed for investors who are happy making their own investment decisions. You can access the portal here securely [wesleyan.co.uk/WUTM-online](https://www.wesleyan.co.uk/WUTM-online)
- ▶ If you're unsure if an investment is right for you, please seek advice from your Specialist Financial Adviser from Wesleyan Financial Services, who will be able to help you. If you don't have one, visit [www.wesleyan.co.uk](https://www.wesleyan.co.uk) to arrange a no obligation meeting at your convenience.
- ▶ Call the Wesleyan Customer Operations 0800 092 1990 and they can book an appointment on your behalf. Lines are open from 9am to 5pm – Monday to Friday.

Once your investment is in place:

- ▶ Stay up to date with your fund's performance by accessing the Fund Price and Performance section of our website here: [wesleyan.co.uk/fund-prices](https://www.wesleyan.co.uk/fund-prices)
- ▶ You can ask for a fund value at any time by calling the Wesleyan Customer Operations on 0330 123 3813. Lines are open from 9am to 5pm Monday to Friday. This will not affect us sending you your regular statement.

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)

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Wesleyan Unit Trust Managers Ltd is also a member of The Investment Association. Calls may be recorded to help us provide, monitor and improve our services to you. Copies of the Scheme Prospectus, Key Investor Information Documents (KIIDs) and the most recent Annual Report and Half-Yearly Report on authorised funds are available free of charge from the Administration Centre.