

# 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.

## GAM International Growth & Value Fund (IGV Fund)

IGV Accumulation Shares Class Z (EURO) ISIN: GB00B3W58R66

Management Company: GAM Unit Trust Management Company Limited

### Objectives and Investment Policy

- The investment objective of the Fund is to realise capital growth through investing principally in shares in companies located internationally. The Fund aims to be diversified by country, currency, industry and theme.
- The Fund will usually hold shares in between 60 and 80 companies from around the world.
- The business of these companies will be in a variety of industries which the managers think are likely to perform well over a period of time - typically three to five years.
- The income from the Fund is reinvested in the Fund.
- You can buy or sell your shares in the Fund on any working day.
- When you sell your shares, you will receive payment three working days later.

### Risk and Reward Profile



- Historical data may not be a reliable indication for the future.
- The risk category shown is not guaranteed and may shift over time.
- The lowest category does not mean 'risk free'.

The Fund's position on the risk scale is 6. Changes in the value of the Fund over the past 5 years are used to measure risk. Large changes in value equal high risk. The larger the changes, the higher the number on the risk scale. The lower the changes, the lower the number on the risk scale.

- Where the Fund holds shares in unquoted companies, in smaller stock markets, or holds specialised investments such as 'derivatives' the risk is likely to be greater and this will be reflected in a higher ranking on the risk scale.
- The Fund may hold shares in companies in less well developed countries. Share prices in these companies tend to be more unpredictable than those in more developed countries. As a result, the value of your investment could either go up significantly or fall sharply.
- The Fund does not make any promises. The return of your money is not guaranteed.

## Charges for this Share Class

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	Nil
Exit charge	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 Class over a year

Ongoing charges	1.13%
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### Charges taken from the Class under certain specific conditions

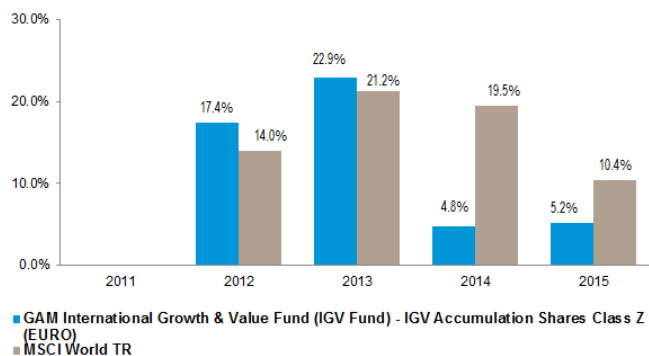
Performance fee	None
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The **ongoing charges** figure is based on expenses for the year ending 31 March 2016. This figure may vary from year to year. It excludes;

- Performance fees.
- Portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling units in another collective investment undertaking.

**For more information about charges, please see Section 11 of the Fund's prospectus which is available at [www.gam.com](http://www.gam.com)**

## Past Performance



- Please note that past performance is not necessarily a guide to the future performance of the Fund.
- The past performance was calculated in EUR.
- The performance figures include all on-going charges and exclude any entry or exit charges.
- The Fund was launched on 1 October 1999 and the share class was launched on 16 February 2011.
- The Benchmark is MSCI World TR.

## Practical Information

- The Depositary of the Fund is National Westminster Bank plc.
- The taxation of income received and capital gains made by both the Fund and the investors come under UK tax law. If you are resident outside the UK you will also be assessed for tax in your country of residence.
- GAM Unit Trust Management Company 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 GAM Growth & Value Funds Prospectus.
- Any shareholder may request the exchange of all or some of his shares of one class for shares of another class or shares of the same or different class in a different sub-fund (the "new shares") provided that the Company has not limited the issue of such new shares. A shareholder may not request such an exchange at any time when only one sub-fund and one share class is in issue.
- If you want to know more about the Fund, visit [www.gam.com](http://www.gam.com) where you will find the most recent financial information and a copy of the GAM Growth & Value Funds current Prospectus. These documents are available in English and are free to download.
- The administration of the Fund is done by Northern Trust Global Services Limited.
- The Investment Adviser to the Fund is GAM International Management Limited, which is authorised and regulated in the United Kingdom by the Financial Conduct Authority.
- The Management Company and Authorised Corporate Director of the Fund is GAM Unit Trust Management Company Limited, which is authorised and regulated in the United Kingdom by the Financial Conduct Authority.
- Details of the ACD's up-to-date remuneration policy, including, but not limited to, a description of how remuneration and benefits are calculated, and the identity of persons responsible for awarding the remuneration and benefits will, upon the introduction of that document, be available at [www.gam.com](http://www.gam.com). Paper copies will be available free of charge upon request from the ACD's registered address.
- The latest prices for the Fund are shown daily in the Financial Times and are also available by telephoning the administrator on 0333 300 0374.

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

This key investor information is accurate as at 31 August 2016.

THIEZ/12-07-2016/EN