



SANTANDER ATLAS PORTFOLIO 4 IA SEPTEMBER 2019

FUND OVERVIEW

Fund Manager(s)	Stefano Amato / John Mullins
Launch Date:	17 Sep 2003
Domicile	United Kingdom
Unit Type	Accumulation
AUM	£293.81m
IA Sector	IA Volatility Managed
Benchmark	IA Mixed Investments 20-60% Shares The Benchmark is for performance comparison purposes only
Currency	GBP
Number of holdings	37
ISIN	GB00BD3CW292

FUND INFORMATION

Number of distributions per annum (for Income share classes only)

Pay Dates	01/05, 01/08, 01/11, 01/02
XD Dates	02/03, 02/06, 02/09, 02/12
ISA	Available and Eligible
Fund Management Company	Santander Asset Mgmt UK Ltd

SHARE CLASS INFORMATION

Ongoing Charges Figure (OCF)*	0.71%
Annual Management Charge (AMC)*	0.40%

* Investors should refer to the most up to date KIID available on our website. The OCF is made up of the AMC and other operating costs.

Historic Yield	1.76%
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FUND MANAGER(S)

John Mullins

John joined Santander Asset Management in 2018 as a Strategist and Fund Manager. He holds a BA (Hons) in Economics & History from the University College of Dublin and a Masters in International Relations from the London School of Economics and is a CAIA charterholder.

Stefano Amato

Stefano joined Santander Asset Management in 2017 and is Head of Multi Asset Solutions. He holds a MSc in Finance from London Business School, along with a Masters in Behavioural Economics and a BA in Communication Sciences and Technologies from IULM University in Milan, Italy.

DEFINITIONS

Historic Yield: The sum of distributions announced in the preceding twelve months, divided by the unadjusted MID market price as at date of yield. The historic yield reflects distributions announced over the last twelve months as a percentage of the MID market price as at the date of yield. It does not include any preliminary charge and investors may be subject to tax on their distributions.

FUND OBJECTIVE AND POLICY

The Fund's objective is to provide a combination of capital growth and income, over a 5+ year time horizon.

The Fund aims to achieve its objective by investing globally in a wide range of bonds issued by companies and governments and shares issued by listed companies.

To obtain exposure to these assets, the Fund will invest indirectly by purchasing units in other funds, although it may also invest directly.

The Fund will target a lower to medium level of volatility over a 5+ year time horizon, and may use derivatives for efficient portfolio management purposes only.

CUMULATIVE PERFORMANCE

	1M	3M	6M	YTD	1Y	3Y	5Y
Santander Atlas Portfolio 4 IA	0.10%	1.76%	5.09%	9.88%	4.22%	12.88%	28.59%

ANNUAL PERFORMANCE

	2018	2017	2016	2015	2014
Santander Atlas Portfolio 4 IA	-5.00%	7.01%	9.42%	2.60%	5.63%

5 YEAR CUMULATIVE PERFORMANCE



Atlas Portfolio 4

Share Class Launch Date

30/09/2013

Calculations as at 30 Sep 2019 in GBP.

Source of performance data: Santander Asset Management & Financial Express as at 30 Sep 2019, bid to bid with net income reinvested. Investors should refer to the relevant KIID document for further performance data.

Past performance is not a guide to future performance. The value of your investment can fall as well as rise and you may not get back the original amount you invested. Please note that the value of any foreign investments may be affected by changes in currency exchange rates.

RISK AND REWARD PROFILE

LOWER RISK

HIGHER RISK

Typically lower rewards

Typically higher rewards



Risk and Reward Indicator: The risk and reward indicator shown above is based on historical data, which may not be a reliable indication for the future risk profile of the Fund. The lowest risk and reward indicator does not mean risk free. The risk and reward indicator shown is not guaranteed and may change over time. The risk and reward indicator is at the level it is because the value of shares and the income from them can fluctuate. The value of bonds issued by companies and governments can also vary, although usually by not as much. This can cause the value of your investment in the Fund to fall as well as to rise. The value of your investment is not guaranteed and you may get back less than the original amount you invested. Investors should refer to the most up to date KIID available from our website.



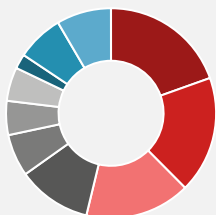
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PORTFOLIO BREAKDOWN

TOP 10 HOLDINGS

ISHARES CORE £ CORPORATE BOND UCITS ETF GBP	9.74%	NORDEA 1 EUROPEAN COVERED BOND BI EUR	4.49%
NORDEA 1 LOW DURATION EUROPEAN COVERED BOND HAI GBP	8.68%	AMUNDI ASSET MANAGEMENT	3.96%
HSBC FTSE ALL SHARE INDEX INST INC	5.87%	HSBC UK GILT INDEX S INC	3.90%
INSIGHT UK CORPORATE ALL MATURITIES BOND P GR ACC	4.85%	JOHCM UK DYNAMIC Y ACC	3.52%
VANGUARD EURO INVESTMENT GRADE BOND INDEX STERLING HEDGED ACC	4.64%	MULTI UNITS LUXEMBOURG LYXOR ETF S&P 500 B USD	3.36%

ASSET ALLOCATION



STERLING CORPORATE BONDS	19.56%
GLOBAL FIXED INTEREST	17.99%
US EQUITIES	16.24%
UK EQUITIES	11.38%
UK GILTS	6.50%
EUROPEAN EQUITIES	5.24%
ALTERNATIVE ASSETS	5.20%
GLOBAL GOVERNMENT FIXED INTEREST	2.26%
CASH/MONEY MARKET	7.21%
OTHER	8.42%

UK Investor Important Information

The Santander Atlas Portfolio 4 (the "Fund") is a sub-fund of Santander Multi-Manager OEIC, an open-ended investment company with variable capital incorporated in England and Wales under registered number IC000248 and authorised and regulated by the Financial Conduct Authority ("FCA") as a non-UCITS retail scheme.

The Authorised Corporate Director ("ACD") of the Fund is Santander Asset Management UK Limited ("SAM UK"), a private company limited by shares incorporated in Scotland under registration number 106669 with its registered office at 287 St. Vincent Street, Glasgow, G2 5NB, United Kingdom. SAM UK is authorised and regulated by the FCA under registration number 122491.

All applications for shares in the Fund should be made on the basis of the Santander Multi-Manager OEIC Prospectus and Key Investor Information Document ("KIID") for the relevant class of shares, which can be obtained free of charge at www.santanderassetmanagement.co.uk. These documents as well as the most recent annual and semi-annual report for Santander Multi-Manager OEIC may also be requested from the ACD at Level 5, 67 Lombard Street, London EC3V 9LJ, or by telephone on 0800 328 1328. Calls may be recorded or monitored.

The value of any investments and any income from them can fall as well as rise and is not guaranteed at any time. Past performance is not a guide to future performance. The value of any foreign investments may be affected by changes in rates of currency exchange. Changes in interest rates are likely to affect the Fund's value. In general, as interest rates rise, the price of a fixed bond will fall and vice versa.

The Fund invests in markets where economic, political and regulatory factors can be significant, which may affect liquidity, settlement and asset values related to it. Any such event can have a negative effect on the value of your investment in the Fund.

Investors and potential investors should read and note the relevant risk warnings in the Santander Multi-Manager OEIC Prospectus and the relevant KIID before making any investment decision.

Santander Atlas Portfolio 4 has been compared against funds across the UK by independent, financial research companies and has received a 5 Diamond Rating from Defaqto, and a Select Fund rating from Dynamic Planner.

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