

# Non-UCITS retail scheme 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.



## HC Verbatim Multi-Index Portfolio 4 Fund ('the Fund') Class A Accumulation

ISIN: GB00B4N5YW98, a sub fund of HC Verbatim Multi-Index Funds. Host Capital Limited is the Authorised Corporate Director of the Company.

### Objectives and investment policy

Objective:

The Fund will use a broadly cautious managed investment strategy with the aim of achieving capital growth over the medium to longer term.

Investment policy:

The Fund's portfolio will gain exposure to the underlying assets via a diversified range of passive open ended funds, exchange traded funds and real-estate investment trusts. The underlying asset mix of the Fund is up to 60% fixed interest and the Fund will also have exposure to UK and global equities, property and other investments. It has little exposure to small companies and emerging markets equities.

The underlying asset mix of the Fund will follow an asset allocation model, provided by an external risk rating agency, such that, on a risk scale between 1 and 10, where 1 is defined as likely to be "lowest risk" and 10 is defined as likely to be "highest risk", the Fund's risk level is expected to be level 4 meaning lowest medium risk.

The allocation of the Fund's assets between eligible asset classes will be managed by the Investment Adviser to achieve the investment objective of the Fund, whilst remaining at its pre-determined risk level. The Fund is able to invest in transferable securities (including exchange traded notes), bonds, collective investment schemes, warrants, money market instruments, cash, deposits (including certificates of deposit) and derivative instruments. Through its investments, the portfolio will be exposed to a diversified range of asset classes, underlying currencies, geographical spread and may hold funds managed by a variety of fund management groups.

It is the ACD's intention that derivatives and forward transactions will only be used for Efficient Portfolio Management (EPM).

Other information:

Any income the Fund generates in respect of your investment is rolled up and included in the value of your shares.

Recommendation: Investment in the Fund should be regarded as longterm, which is upwards of three to five years.

You can buy or sell shares in the Fund on each UK business day.

For full investment objectives and policy information 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.



This 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. Please note the Fund's risk category may change in the future. The indicator does not take into account the following risks of investing in this Fund:

Where the Fund makes investments in assets that are not denominated in GBP, changes in the exchange rates will affect the value of your investment.

The Fund invests in fixed interest securities, there is a risk that issuers of the Bonds may not be able to repay the money they have borrowed or the interest that is due.

As an investor of another collective investment scheme, the Fund will bear, along with the other investors, its portion of the expenses of the other collective investment scheme, including management, performance and/or other fees. These fees will be in addition to the management fees and other expenses which a Fund bears directly with its own operations.

The Fund may invest in Exchange Traded Funds which represent a basket of securities that are traded on an exchange and may not necessarily trade at the net asset value of their underlying holdings. As a result, they may trade at a price that is above or below the value of the underlying portfolio.

The Fund is classed as a NURS and can have wider investment and borrowing powers than a UCITS scheme with higher investment limits in various areas. It can also invest to a greater extent in areas such as property and unregulated schemes and have the option to borrow on a permanent basis. Such additional powers can increase potential reward, but may also increase risk.

There is a risk of a loss to the Fund due to system failures, inadequate controls and human error.

For further risk information please see the Risk Factors section 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.

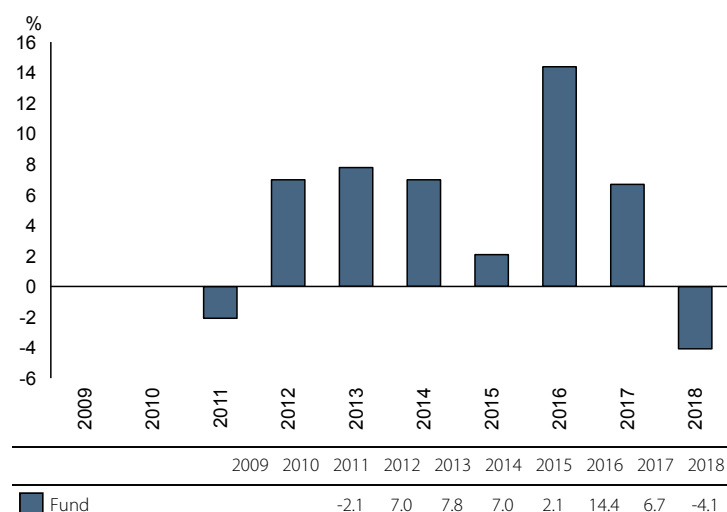
One-off charges taken before or after you invest	
Entry charge	0.00%
Exit charge	0.00%

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	0.75%

Charges taken from the Fund under specific conditions	
Performance fee	NONE

## Past performance



Source: FE 2019

## Practical information

The Depositary of the Fund is CACEIS Bank, UK Branch.

You can obtain further detailed information regarding the Fund and the OEIC, its prospectus, its latest annual reports and any subsequent half yearly reports free of charge from the Authorised Corporate Director by calling 0207 290 9490 or visiting [www.hostcapital.com](http://www.hostcapital.com) and also by request in writing to Host Capital Limited, 73 New Bond Street, London, W1S 1RS. Details of the Fund's remuneration policy (including a description of how remuneration and benefits are calculated and the composition of the remuneration committee) are available at <http://www.hostcapital.com/documents/Contact-pageRemuneration-Policy.pdf> or by requesting a paper copy free of charge (see above for contact details).

This document describes only one share class, A Accumulation Shares of the Fund. You can exchange your shares for shares of other funds of the company as and when available. Information as to how to exercise the right is in the "Switching between classes / between Funds" section of the prospectus.

You can check the latest prices by calling 0800 024 2400 or visiting our website [www.hostcapital.com](http://www.hostcapital.com).

The Fund is subject to the tax laws of the United Kingdom. Depending on your own country of residence, this might have an impact on your investment. Host Capital 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.

For the ongoing charge, the figure is calculated as at 31/05/2017.

Switching charge for switching between the Fund's share classes is discretionary. For details please see "Switching" and "Dealing Charges" sections of the prospectus.

The entry charge is referred to as the initial charge in the Fund's prospectus.

For more information about charges, please see the Fees and expenses sections of the Fund's prospectus, which is available at [www.hostcapital.com](http://www.hostcapital.com).

Where the Company buys or sells underlying investments in response to a request for the issue or redemption of shares, it will generally incur a cost. This effect is referred to as "dilution". You may be charged a "dilution levy" to be added to the issue price or deducted from the redemption price of shares as appropriate. The dilution levy will normally be up to 1% if a sale or purchase has a gross value equal to or exceeding 5% of the total Fund value.

You should be aware that past performance is not a guide to future performance.

Fund launch date: 22/10/2010.

Share/unit class launch date: 22/10/2010.

Performance is calculated in GBP.