



**FUND OVERVIEW**

Fund Manager(s)	Tom Caddick / John Mullins
Launch Date:	17 Sep 2003
Domicile	United Kingdom
Unit Type	Accumulation
AUM	£280.32m
IA Sector	IA Volatility Managed
Currency	GBP
Number of holdings	35
ISIN	GB00BD3CW292

**FUND INFORMATION**

Number of distributions per annum (for Income share classes only)	4
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)*	0.87%
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	1.71%

**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.

**Tom Caddick**

Tom Caddick has overall responsibility for all investment activity within Santander Asset Management UK (SAM UK), heading a team of investment professionals across a range of asset classes and strategies. Tom has 20 years' experience in fund management and has held several senior fund manager roles during this time.

**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**

The investment objective of the Fund is to achieve long-term growth in value through capital appreciation and income. The manager will achieve this whilst targeting a lower to moderate level of volatility over the longer term.

The Fund's investments are mainly accessed indirectly by purchasing funds managed by other companies, as well as those in the Santander Asset Management Group. Through these funds, the Fund will predominantly be invested in shares of companies around the world and bonds issued by companies and governments.

The Fund may invest in derivatives for efficient portfolio management purposes only.

**CUMULATIVE PERFORMANCE**

	1M	3M	6M	YTD	1Y	3Y	5Y
<b>Santander Atlas Portfolio 4 IA</b>	-0.51%	2.37%	3.13%	5.43%	0.31%	16.15%	24.25%

**ANNUAL PERFORMANCE**

	2018	2017	2016	2015	2014
<b>Santander Atlas Portfolio 4 IA</b>	-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 31 May 2019 in GBP.

Source of performance data: Santander Asset Management & Financial Express as at 31 May 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**



**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.



# SANTANDER ATLAS PORTFOLIO 4 IA MAY 2019

## PORTFOLIO BREAKDOWN

### TOP 10 HOLDINGS

ISHARES PLC ISHARES CORE £ CORP BOND UCITS ETF GBP DIST	10.52%	NORDEA 1 EUROPEAN COVERED BOND BI EUR	4.55%
XTRACKERS S&P 500 SWAP UCITS ETF 1C USD	6.18%	VANGUARD US 500 STOCK INDEX INST USD	4.36%
HSBC FTSE ALL SHARE INDEX INST INC	5.88%	NORDEA 1 LOW DURATION EUROPEAN COVERED BOND HAI GBP	4.36%
INSIGHT UK CORPORATE ALL MATURITIES BOND P GR ACC	4.84%	HSBC UK GILT INDEX S INC	3.86%
VANGUARD EURO INVESTMENT GRADE BOND INDEX STERLING HEDGED ACC	4.70%	ISHARES PLC ISHARES MSCI AC FE X-JP UCITS ETF \$ GBP	3.68%

### ASSET ALLOCATION



STERLING CORPORATE BONDS	19.59%
GLOBAL FIXED INTEREST	13.80%
US EQUITIES	13.60%
UK EQUITIES	11.42%
ALTERNATIVE ASSETS	7.98%
EUROPEAN EQUITIES	7.42%
UK GILTS	6.42%
GLOBAL HIGH YIELD FIXED INTEREST	2.19%
CASH/MONEY MARKET	11.72%
OTHER	5.86%

### UK Investor Important Information

The Santander Atlas Portfolio 4 (the Fund) is a sub-fund of Santander Multi-Manager OEIC (Open Ended Investment Company), structured as an umbrella, incorporated in the UK, authorised and regulated by the Financial Conduct Authority (FCA) as a non-UCITS retail scheme.

The Authorised Corporate Director (ACD) is Santander Asset Management UK Limited (SAM UK) which is registered in Scotland at 287 St. Vincent Street, Glasgow, G2 5NB, United Kingdom (Company Registration No.SC106669). SAM UK is authorised and regulated by the FCA (Number 122491). All applications should be made on the basis of the Santander Multi-Manager OEIC prospectus, Key Investor Information Document (KIID) and most recent annual and semi-annual report, which can be obtained free of charge on [www.santanderassetmanagement.co.uk](http://www.santanderassetmanagement.co.uk), by telephone on 0800 3281328 or at Level 5, 67 Lombard Street, EC3V 9LJ. 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. This may affect the liquidity, settlement and asset values. Any such event can have a negative effect on the value of your investment. Investors and potential investors should read and note the relevant risk warnings in the prospectus and 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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