

MyWealth Fund Range

Understanding Risk and Reward



Helping you understand risk and return

We launched the Santander MyWealth range to help you achieve your long-term investment goals. Each MyWealth fund targets a different amount of risk, so you can choose the fund that most closely matches the risk you are comfortable taking. Our fund managers will use that risk as a basis to manage the fund and generate investment returns. As risk increases, so does the potential return but there are no guarantees, you could experience greater losses.

There are four funds to choose from: Cautious, Moderate, Balanced and Progressive. Each MyWealth fund holds a mix of lower risk (defensive) and higher risk (growth) investments, carefully chosen by our fund managers. We want to help you understand the returns the MyWealth funds could achieve, so we've created illustrations overleaf that propose to capture the impact of risk on performance. For each MyWealth fund, we've calculated a range of potential range of potential returns that you could experience per year over 1, 3, 5, 7, 10 and 15 years.

What do the charts show?

The charts overleaf show that the more risk you are willing to take (moving from Cautious to Moderate, Balanced through to Progressive) the greater the return (or reward) you might achieve. However, it's important to recognise that with greater risk, comes the possibility of greater losses. The charts also show that the longer you invest, the range of projected returns narrows and the potential for losses reduces. If you are investing and sell within 5 years, the investment objective may not have been achieved.

We hope that this illustration will help you understand how comfortable you are with the potential loss that could arise from investing as well as the potential growth across different risk levels and different time horizons.

How are the returns calculated?

The projected returns are based on current market forecasts and how investments have behaved in the past. Using modelling of past and future investment behaviour, we estimate a 95% probability that the actual returns could fall within the ranges shown in the charts. However, it is important to remember that these are modelled returns, are not guaranteed and for illustrative purposes only. The actual returns you receive might be lower or higher and past performance is not a guide to the future.

All investments carry some degree of risk – but we take this risk with the aim of growing the value of your assets.

The value of all investments can fall as well as rise and may be worth less than you originally invested.

"Santander Asset Management designed the four MyWealth funds to help investors achieve their financial savings goals, balancing the need for long-term growth with the risk they are comfortable taking."

Pak Chan
Chief Executive Officer
Santander Asset Management UK

Strategic Asset Allocation for MyWealth Cautious



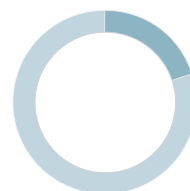
Strategic Asset Allocation for MyWealth Moderate



Strategic Asset Allocation for MyWealth Balanced

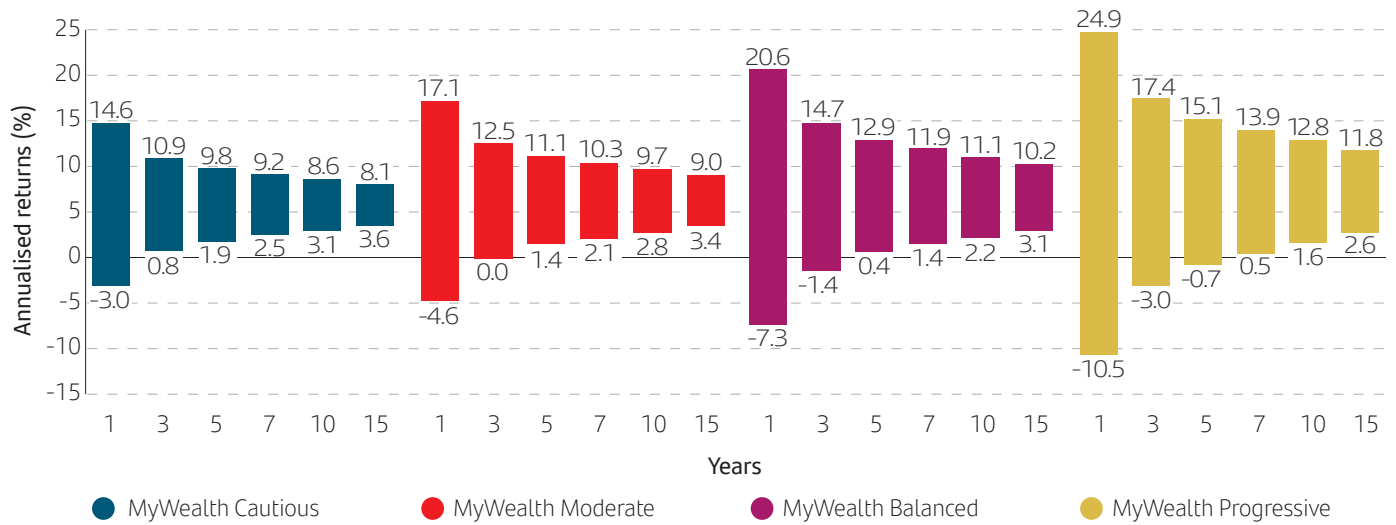


Strategic Asset Allocation for MyWealth Progressive



- Defensive assets are usually seen as less risky. Here, this includes funds that typically hold investments like cash and bonds.
- Growth assets are usually seen as riskier. Here, this include funds that typically hold investments like shares in a company including shares in property companies.

MyWealth projected returns



Source: SAM UK, the chart is a snapshot of projected returns based on the long-term strategic asset allocation of the MyWealth range and asset class return estimates created by SAM UK and in force May 2024. As the strategic asset allocation and asset class return estimates used will be refreshed over time, the returns you achieve on your investment will differ from those shown in this and updated versions of this chart. Projected returns take account of fund charges of 0.47%, which represents the maximum OCF charge that applies to the fund, but not charges associated with a product wrapper, the cost of advice, or the potential difference in returns resulting from short-term asset allocation changes or fund selection.

While the numbers in the chart may not look significant, it is important to remember that these figures represent projected annualised returns. An annualised rate of return is a measure of an investment's average rate of return per year, taking into account the effects of compounding. This means that the chart is showing the lowest and highest projected annualised returns over each time period (1, 3, 5, 7, 10 and 15 years). Assuming that £10,000 was invested in MyWealth Cautious or MyWealth Progressive for 10 years, the highest projected values would be £22,841 and £33,382 respectively, representing a return on the investment of 128.41% and 233.82%.

The lowest projections values for the two funds over the same 10 year period, would be £13,505 and £11,725, representing a return on the investment of 35.05% and 17.25%.

Important Information

For retail distribution.

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The value of investments, and the income from them, can go down as well as up and an investor may get back less than the amount invested. Past performance is not a guide to future results. This document relates to the range of MyWealth OEIC funds. For more information on individual the MyWealth funds, their risks and objectives please refer to the Key Investor Information Document or the Prospectus. The MyWealth funds are not managed to a particular benchmark. Santander Asset Management UK has not considered the suitability of investment against your individual needs and risk tolerance.

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