

# 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.

## Santander Stockmarket 100 Tracker - Growth Unit Trust (the “Fund”)

Institutional Accumulation Unit class (ISIN: GB00B737CQ63). This Fund is managed by Santander Asset Management UK Limited. This Fund is authorised in the UK and regulated by the Financial Conduct Authority.

### OBJECTIVES AND INVESTMENT POLICY

**Objective:** The objective of the Fund is to achieve capital growth by closely tracking the performance of the Financial Times Stock Exchange (FTSE) 100 Share Index.

#### INVESTMENT POLICY:

- The Fund will be invested in UK shares, based on the components of an index of the UK’s top companies, the Financial Times Stock Exchange (FTSE) 100 Share Index, and so is not actively managed. The Fund may also invest in cash
- The Fund aims to track the index daily by investing directly in the same underlying shares, in the same proportion, as those in the index (this is known as full replication), although the Manager may vary the composition of the Fund in terms of weighting from the index up to the target tracking error stated in the Prospectus. Further, although the performance of the Fund should closely reflect the performance of the index, the effect of charges and transaction costs may result in the underperformance of the Fund compared to the performance of the index
- The Fund does not hold derivatives except in relation to the efficient portfolio management of the Fund
- The Fund allows the manager to make discretionary choices when deciding which investments should be held in it. Investment decisions will always be made within the Fund’s investment objective and policy

#### OTHER INFORMATION:

- A UCITS Scheme is an authorised fund capable of being promoted to retail investors, and which falls within the scope of UCITS (Undertakings for Collective Investment in Transferable Securities) Directive
- Investment in the Fund should be regarded as a long-term investment. This Fund may not be appropriate for investors who plan to withdraw their money within 5 years
- You can buy and sell units in the Fund on any business day
- Income arising from your investment will not be paid to you but will be rolled up into the value of your investment

### RISK AND REWARD PROFILE

#### LOWER RISK

#### HIGHER RISK

Typically lower rewards

Typically higher rewards



- This 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. 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

#### OTHER RISKS:

- Liquidity Risk: It may be difficult to sell some investments (or sell them without making a loss) due to an insufficient number of buyers in the market
- Derivatives Risk: The use of derivatives may result in relatively small market movements leading to disproportionately large (positive or negative) movements in the value of the investment
- Counterparty Risk: There is a risk that a counterparty may default or not comply with its contractual obligations resulting in financial loss
- More information about other risks can be found in the Fund Prospectus section "Risk Factors"

## CHARGES FOR THIS FUND

The charges you pay are used to cover the costs of managing the Fund, administering and safeguarding your investment and marketing and distributing the Fund. 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%

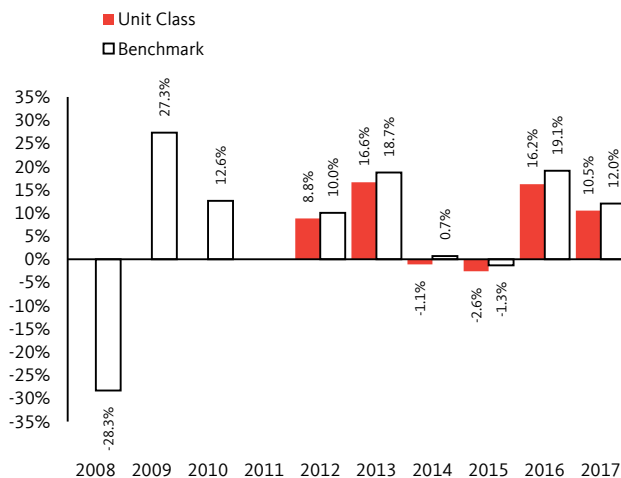
The above charges are the maximum that might be taken from your money when you pay into the Fund, and before we pay out the proceeds of your investment.

Charges taken from the Fund over a year:	
Ongoing charge	1.50%

Charges taken from the Fund under specific conditions:	
Performance fee	0.00%

- More information about charges can be found in the Fund Prospectus section "Fees and Expenses" and Appendix 1 "The Funds"
- The costs of buying and selling securities are excluded, except those transaction charges paid to the Custodian of the Fund
- The ongoing charge figure is based on expenses for the half-year ending 15 October 2017 and has been annualised. This figure may vary from year to year

## PAST PERFORMANCE



Data source: Santander Asset Management UK Limited

- Past performance is not a guide to future performance**
- This Fund came into existence on 26 March 1999
- This unit class came into existence on 12 December 2011
- The graph shows the performance of this unit class over each calendar year from launch
- The past performance calculation does not include any entry or exit charges if applicable, but does take into account the ongoing charge
- The past performance has been calculated in UK £ Sterling

## PRACTICAL INFORMATION

- The Trustee is National Westminster Bank plc
- Further information about the Fund can be found in the Prospectus and latest Report and Accounts, which are available free of charge from Level 5, 67 Lombard Street, London, EC3V 9LJ, United Kingdom by calling 0800 328 1328
- All our documents are published in English
- Each unit trust is responsible for meeting its own debts from its assets. Each unit trust is a separate legal entity, and so the assets of one unit trust cannot be used to pay the debts of another
- The latest unit price of the Fund is published each business day on <https://toolkit.financialexpress.net/santanderam>
- The base currency of the Fund is UK £ Sterling
- The Fund is subject to UK tax laws, which may have an impact on your personal tax position. UK tax laws may be subject to change in the future
- You can switch your investments from one unit trust to another within the range of unit trusts offered by Santander Asset Management UK Limited (subject to meeting certain requirements as set out in the Prospectus). This may have tax consequences for you
- Details of Santander Asset Management UK Limited's remuneration policy are available on our website [www.santanderassetmanagement.co.uk](http://www.santanderassetmanagement.co.uk). Paper copies of this information are available free of charge from Level 5, 67 Lombard Street, London, EC3V 9LJ, United Kingdom by calling 0800 328 1328
- Santander Asset Management UK 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
- Other practical information is also available by calling 0800 328 1328 or on our website [www.santanderassetmanagement.co.uk](http://www.santanderassetmanagement.co.uk)

- The Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority
- Santander Asset Management UK Limited is authorised in the United Kingdom and is regulated by the Financial Conduct Authority
- This Key Investor Information is accurate as at 15 February 2018