

# SUPPLEMENTARY INFORMATION DOCUMENT

July 2021

EdenTree is required to provide investors with important information to help you decide whether our Investment Funds are right for you. The primary source of information is the **Key Investor Information Document** which you should read in conjunction with this document before you make the decision to invest to ensure that you understand the fund you are buying. There are four classes of shares Class – A, B, C and D. This document relates to classes A and B shares only. For information on Share Classes C and D please refer to the Prospectus.

## INFORMATION CONTAINED IN THIS DOCUMENT

This document provides the following information:

- Sources of information
- The range of funds
- The risks of investing
- Buying shares in the funds
- Your right to cancel your purchase
- Selling your shares
- Switching from one fund to another
- How income is paid
- Taxation
- Keeping you informed
- Complaints
- Compensation
- Conflicts of Interest Policy

## SOURCES OF INFORMATION

The most important document to read in order to select and compare funds is the **Key Investor Information Document (KIID)** for the fund you are interested in. The KIID includes information on investment objectives, risks, past performance and other practical information. This document has a standard layout, making it easier for potential investors to compare funds from different providers.

This **Supplementary Information Document** provides additional information that is important to individual investors in our funds. Please read and retain both documents.

Full information on the funds and their management is set out in the **Prospectuses** for the funds.

The **Annual** and **Interim Reports** contain information about the management of the assets of the fund for the previous 12 or six-month period as appropriate.

Copies of these documents are available free of charge by contacting us at:

EdenTree Investment Management  
Sunderland SR43 4AU  
Telephone 0800 358 3010

Or from our website [www.edentreeim.com/literature](http://www.edentreeim.com/literature)

EdenTree does not provide advice about whether our funds are suitable for your needs. If you need advice or have any doubts about suitability you should contact an independent financial adviser.

## THE RANGE OF FUNDS

This document is relevant to EdenTree Investment Funds and EdenTree Investment Funds – Series 2. These are Open Ended Investment Companies (OEICs) containing investment funds in which you can invest. The fundamental investment objective of EdenTree funds is the spreading of risk through pooled investment. The detailed investment objectives and the policy for each fund for achieving those objectives are covered in the Prospectuses.

The funds are listed below:

- EdenTree Responsible and Sustainable UK Equity Fund
- EdenTree Responsible and Sustainable European Equity Fund
- EdenTree Responsible and Sustainable Global Equity Fund
- EdenTree Responsible and Sustainable Sterling Bond Fund
- EdenTree Responsible and Sustainable Short Dated Bond Fund
- Higher Income Fund
- EdenTree Responsible and Sustainable UK Equity Opportunities Fund
- EdenTree Responsible and Sustainable Cautious Multi-Asset Fund
- EdenTree Responsible and Sustainable Balanced Multi-Asset Fund
- EdenTree Responsible and Sustainable Growth Multi-Asset Fund

Each fund has a specific aim which determines the type of shares and other investments it may hold. These are detailed on each KIID.



## THE RISKS OF INVESTING

As well as the general risks associated with any investment, each of the funds has specific risks. Fund-specific information is given in the KIID. You can choose to invest in any of the funds and you may split your investment between them.

The value of your investment and income you get from it may fall as well as rise and you could get back less than you put in. What you get back when you encash your investment will depend on investment performance.

Inflation will, over time, reduce the value of your investment in real terms.

Tax information is based on HMRC regulation and may be subject to change.

If you begin to invest monthly and stop, you may not achieve any target amount.

Your capital may be eroded if you make withdrawals.

If you choose to receive income your capital may be eroded if income paid is higher than investment returns.

More details on all the risks mentioned above can be found in the Prospectus.

## BUYING SHARES IN THE FUNDS

You may invest in the funds directly or via our Stocks and Shares ISA. Application forms and our ISA Terms and Conditions are available from your usual financial adviser or from EdenTree by calling 0800 358 3010, by emailing [investments@edentreeim.com](mailto:investments@edentreeim.com), from our website [www.edentreeim.com/literature](http://www.edentreeim.com/literature) or you may purchase shares by calling EdenTree Investment Management Limited, the Authorised Corporate Director (ACD) of the Funds, on 0800 358 3010.

### Verifying your identity and the use of your information

Current legislation and industry guidance state that we must check your identity and the source of the money invested. The checks may include an electronic search of information held about you on the electoral roll and using credit reference agencies. If you fill in the application form or instruct us to deal via the telephone you are giving us permission to ask for this information in line with the General Data Protection Regulations (GDPR). If you invest through a financial adviser they must fill in an Identity Verification Certificate on your behalf and send it to us with your application.

We use your information in the ways described in our Privacy Policy. Our Privacy Policy can be found at [www.edentreeim.com/privacy-policy](http://www.edentreeim.com/privacy-policy) or by writing to us at our Registered Office address.

We may transfer your personal information to countries outside of the European Economic Area (the EEA). This may happen when our servers, suppliers and/or service providers are based outside the EEA. The data protection laws and other laws of these countries, may not be as comprehensive as those that apply within the EEA. In these instances we will take steps to ensure that your privacy rights are respected. Details relevant to you may be provided upon request.

### Buying shares

Shares may be purchased on any business day by sending us a completed application form. Alternatively the shares may be purchased by telephoning us on 0800 358 3010 (Monday to Friday 9am to 5pm). You can invest a lump sum or monthly by Direct Debit, or both. The minimum initial lump sum investment is £1,000 for Class A (or £50 per month for regular savings plans) and £1million for Class B.

If you invest monthly, you can change your payments as long as you pay at least £50 a month per fund. You can also change the funds that your payments are directed to.

The valuation point is normally 12:00pm on a business day. Instructions received before the valuation point (10.00am for the Multi-Asset funds) will be dealt with on that day and instructions received later will be dealt with on the next business day.

We will send you confirmation of your investment within one business day of executing the deal. A contract note will be issued for lump sum investments and a confirmation letter will be issued for monthly contributions. The contract note/confirmation letter is the legally binding contract between you and EdenTree Investment Management Limited.

## YOUR RIGHT TO CANCEL YOUR PURCHASE

You may have the right to cancel the investment within 14 days (30 days for ISA investments) of receipt of the notice of a right to cancel. The right to cancel will not arise if:

- a) You are a professional investor
- b) You are an execution-only customer and have chosen your investment without financial advice
- c) The agreement to purchase is entered into in the absence of any oral recommendation by an authorised person

Cancellation rights do not exist on the exchange of shares.

Where the investment is a lump sum investment, (or the first payment, being larger than the second payment in a regular payment savings plan) if you are entitled to cancel and do so, you will not get a full refund of the money paid if the purchase price of the shares falls before the cancellation request is received by us.

An amount equal to such a fall in value (the shortfall) will be deducted from the refund paid. Where the purchase price has not yet been paid you will be required to pay the amount of the shortfall to us.

ISA investors who do not cancel within the appropriate cancellation period may lose the right to reinvest, subject to the total investment limits, within that Tax year.

To cancel your investment, return the Cancellation Notice sent to you, or call us on 0800 358 3010.

## **SELLING YOUR SHARES**

To sell some or all of your shares, you can inform us in writing or by telephone on 0800 358 3010 or fax on 020 7643 3893. You can make withdrawals at any time.

Instructions received before the valuation point (10.00am for the Multi-Asset funds) will be dealt with on that day. Instructions received later will be dealt with on the next business day.

The minimum value of shares that can be sold is £200 for Class A and £1million for Class B. The minimum value that should remain for your money to stay invested is £1,000 for Class A and £1million for Class B.

Payment will normally be made directly into your bank account within four business days.

## **SWITCHING FROM ONE FUND TO ANOTHER**

You can switch your money between funds. We charge 1% of the value of the amount switched for this service.

Instructions to switch can be sent by fax or letter and should include full details including the number of shares to be switched between specific funds. Our fax number is 020 7643 3893.

## **HOW INCOME IS PAID**

All funds will distribute income twice a year, on 30 April and 31 August, except the EdenTree Responsible and Sustainable Multi-Asset funds which distribute on 28 February and 31 October and the EdenTree Responsible and Sustainable Sterling Bond Fund and the EdenTree Responsible and Sustainable Short Dated Bond Fund which make quarterly distributions on 28 February, 31 May, 31 August and 30 November.

If you are a lump sum investor you may choose to have this income paid to you or you can reinvest the income. If you choose to have the income paid to you we can pay it directly into your bank account or by cheque.

If you invest monthly your income will be automatically reinvested.

## **TAXATION**

This information is based on our understanding of current UK tax law. Tax treatment will depend on your individual circumstances and is subject to change. If you are unclear about your situation you should seek professional advice or information.

### **Tax on income**

The dividend allowance for tax purposes is £2,000, which means you won't have to pay tax on the first £2,000 of your dividend income, no matter what non-dividend income you have. All interest distributions are paid currently gross of tax.

### **Tax on disposals**

When you cash in all or part of your investment you may have to pay Capital Gains Tax.

### **Tax within the fund**

The fund will either pay Corporation Tax on the income it receives or the income will be paid to the fund net of tax, depending on the source of the income. The fund does not pay Capital Gains Tax. There is further tax information within the Prospectus.

### **ISA investments**

You pay no additional tax on any income received and no tax on any capital gains that arise.

## KEEPING YOU INFORMED

We will send you statements twice a year showing you how your investment has performed as at 5 April and 5 October.

You can see the prices of shares in the funds in the Financial Times (except for the Multi-Asset funds), on our website, or they are available by calling us on 0800 358 3010.

Monthly updated performance sheets can be found on our website, [www.edentreeim.com/literature](http://www.edentreeim.com/literature)

The following documents can be requested free of charge at any time both before and after investing:

- The full Interim Report and Accounts
- The full Annual Report and Accounts
- The Prospectus

Please either write to us or telephone us on 0800 358 3010 if you would like a copy of these documents. Alternatively they can be found on our website at [www.edentreeim.com](http://www.edentreeim.com).

## COMPLAINTS

If you have any reason to complain about our products or the service you've received, please contact us as soon as possible. You may complain in writing or verbally at any time to:

EdenTree Investment Management  
Sunderland SR43 4AU

Or telephone: 0800 358 3010  
Or by email: [edentreeinquiries@ntrs.com](mailto:edentreeinquiries@ntrs.com)

If you are not satisfied with the response please contact the Compliance Officer using the contact details above.

### Our promise to you

We will aim to resolve your complaint within one business day. If this is not possible:

- We will promptly acknowledge all complaints.
- All complaints will be investigated diligently and impartially within EdenTree.
- We will respond formally to your complaint as soon as possible.
- We will keep you informed of the progress of the investigation.

If you're not satisfied with our response, or we have not completed our investigation after eight weeks, we'll inform you of your right to take the complaint to:

Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

Telephone: 0800 023 4567

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

This complaints procedure does not affect your right to take legal proceedings.

### Law applicable

- The law and courts of England and Wales will apply in any legal disputes.

## COMPENSATION

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our obligations to you.

This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS at:

Financial Services Compensation Scheme  
10th Floor, Beaufort House  
15 St Botolph Street  
London EC3A 7QU

[www.fscs.org.uk](http://www.fscs.org.uk)

You can contact the FSCS Helpline on 0800 678 1100 or 020 7741 4100.

## CONFLICTS OF INTEREST POLICY

Our Conflicts of Interest Policy covers those circumstances which either constitute or could give rise to a conflict of interest entailing a material risk of damage to the interest of one or more client. The policy details the structures we have put in place to avoid and/or manage such situations to ensure that no client detriment occurs. You may request a copy of the policy by calling us on 0800 358 3010 or emailing us at [investments@edentreeim.com](mailto:investments@edentreeim.com)