

# FREQUENTLY ASKED QUESTIONS

## Contents

|  |   |
|--|---|
| <b>Making an Investment:</b> .....               | 2 |
| How do I buy units/shares (Subscriptions)?.....  | 2 |
| What happens once I have invested? .....         | 2 |
| <b>Existing Investments:</b> .....               | 3 |
| How can I top-up my investment? .....            | 3 |
| How do I sell my investments (Redemptions)?..... | 3 |
| How do I switch between different funds? .....   | 3 |
| How do I keep track of my investment?.....       | 4 |
| When are statements sent? .....                  | 4 |
| How am I notified of distributions paid? .....   | 4 |
| How are costs and charges applied?.....          | 4 |
| How do you protect my money?.....                | 5 |
| Are there any non-dealing days? .....            | 5 |
| <b>Managing your account:</b> .....              | 5 |
| Investor Verification .....                      | 5 |
| Keeping your account records up to date .....    | 5 |
| How do I notify you of a change of address?..... | 5 |
| How do I register a Power of Attorney? .....     | 5 |
| If an Investor has died.....                     | 6 |
| What if I have a complaint.....                  | 6 |

## Making an Investment:

### How do I buy units/shares (Subscriptions)?

If you are over 18 you can subscribe to any of the funds on our website (see individual funds and share classes for restrictions).

All subscriptions, whether initial or subsequent need to be made in writing. We do not accept phone dealing.

You can also open a general investment account for someone under 18 but the account will need to be in the name of the parent or guardian and held in trust. Investor verification will need to be done on the parent/guardian until the child turns 18 and then they will need to complete the verification process for themselves.

Please complete an application form from the relevant Fund page on the Valu-Trac website. Alongside the application you will also need to provide bank account verification documentation for the bank account details provided in the application (i.e. Bank Statement dated within 3 months, Void Cheque).

This can be printed, signed by all applicants, and sent to:  
Valu-Trac Investment Management Limited  
Orton, Moray  
IV32 7QE

Alternatively, this can then be scanned and emailed to the address given on the form. The relevant fund's email address can also be found on the relevant funds page on the website.

Please note that investor verification may need to be completed before the initial investment can be completed – please refer to the Investor Verification Section on page 5.

### Where can I get an application form?

Application forms are available from the relevant fund page on the Valu-Trac website. Alternatively, you can call us on 01343 880344 and request an application form is sent out by post.

### How do I transfer an existing ISA to Valu-Trac?

An existing ISA can be transferred to Valu-Trac by completing an ISA Transfer form. The ISA Transfer form is available on request by emailing or calling us on 01343 880344. The relevant fund's email address can also be found on the relevant funds page on the website.

### What happens once I have invested?

On completion of the Investor Verification process and receipt of your subscription we will place the deal in your chosen fund(s) at the next available valuation point, we will then send you a contract note. The contract note will give you all the details about your investment such as the number of units/shares you receive, the price you paid and the date your investment was made, the payment details and the settlement date. You should keep this document safe for future reference.

## Existing Investments:

### How can I top-up my investment?

You can top-up an existing investment by completing and returning an application form or a written instruction. The forms are available from the relevant fund's page on the Valu-Trac website.

Please note that investor verification may need to be completed before a top-up can be completed - please refer to the Investor Verification Section on page 5.

### How do I change the amount I invest in my regular saving plan?

You can change the amount that you save by direct debit in your regular saving plan by writing to us to advise of the change that you'd like to make.

### How do I sell my investments (Redemptions)?

You can redeem all or part of your holdings at any point. Redemption requests must be made in writing, we do not accept redemption requests over the phone.

Please note that the investor verification process may need to be completed before the trade can be placed - please refer to the Investor Verification Section on page 5.

When instructing a redemption request, it is important that you provide the bank details of where you would like the proceeds to be paid. We can only pay them into an account in the name of one or more of the account holders. You will need to provide evidence to allow us to verify the bank account (i.e. Bank Statement dated within 3 months, Void Cheque) to ensure we can pay your funds to these account details.

#### In Writing

Any redemption instructions that you send to us in writing must be signed by all named account holders. Instructions should be sent to:

Valu-Trac Investment Management Limited  
Orton, Moray  
IV32 7QE

#### Via Email

The Withdrawal form can be scanned and emailed. The request should be sent to your relevant fund's email address, this can be found on the relevant funds page on the website.

### How do I switch between different funds?

You can switch between funds in the same fund umbrella by sending a written instruction to the fund email, or Valu-Trac postal address stating the fund and amounts that you wish to transfer between.

If you wish to switch funds in a different fund umbrella, then this is treated as a redemption and a subscription.

Please note that investor verification may need to be completed before a switch can be completed - please refer to the Investor Verification Section on page 5.

## How do I keep track of my investment?

You may phone or email to request a valuation of your investments. The phone number to call is 01343 880 344. Any email should be sent to your relevant fund's email address, this can be found on the relevant funds page on the website. We will complete security checks as part of the call process.

## When are statements sent?

Statements are issued every 6 months in May and November. Some funds will issue statements more frequently. If you wish to receive a statement more frequently then please contact us to request this.

## How am I notified of distributions paid?

A Distribution Voucher is created and sent to you either by post or to an email address, if we hold one. You should usually receive these on or just after the Fund's pay date.

If you are in an accumulation share class or have elected to reinvest your distributions, you will still receive the vouchers.

For income share classes, the distribution payments will be made to your nominated bank account on the Fund's pay date.

Pay dates relevant to your fund can be found in the Fund's Prospectus.

## How are costs and charges applied?

Any subscription or redemption charges, if applicable, are taken from your initial investment amount.

The ongoing fund charges, including the Annual Management Fee, Trustee Fees/Depositary Fees, Auditors Fees, and Transaction Fees, are taken from the fund's assets, and are reflected within the unit/share price.

There may be taxes which you are liable to pay as part of your investment. These costs are not paid via the fund, and it is your responsibility to understand your tax liabilities. Valu-Trac do not provide tax advice and you should therefore consider the impact of tax on your investment carefully and, if in any doubt, seek professional advice before making any investment decision.

Further information relating both to the initial charges and fund costs can be found in the Fund Prospectus and KIIDs on the relevant Fund page on the website.

## How do you protect my money?

In the unlikely event that a Fund goes into Administration, your money is protected by the Financial Services Compensation Scheme, up to a maximum of £85,000. Please see the [FSCS website](#) for further information.

Should Valu-Trac, itself, go into administration, to the value of investor holdings in each of the Valu-Trac Funds would be unaffected as they are segregated from our business and cannot be used to pay creditors.

In addition, as a FCA regulated firm, Valu-Trac is obligated to produce and maintain a “Wind-Down Plan” which is used to plan the orderly transfer of our operation and duties to an alternative firm in the unlikely event that we were unable to continue to operate the Funds ourselves.

## Are there any non-dealing days?

Our non-dealing days match those of the London Stock Exchange and can be checked [here](#).

## Managing your account:

### Investor Verification

Please see the Investor Verification section of the [website](#).

### Keeping your account records up to date

If you need to update any of your details, you can do so by emailing or calling us on 01343 880344. The relevant fund’s email address can also be found on the relevant funds page on the website. Our team will then be able to inform you what they will require to make those changes.

## How do I notify you of a change of address?

You can notify us of a change of address in writing, by sending us a signed instruction which includes your VT Account Number, name, old address and new address.

We will then send a letter to your old and new address to confirm the changes.

## How do I register a Power of Attorney?

In order to allow Valu-Trac to register a Power of Attorney on your account, we require the following documentation:

- A copy of the Power of Attorney (or sight of the original).
- Full name, address, date of birth, Email address and mobile phone number for any attorney (when acting jointly and severally) or for all attorneys (where not acting jointly and severally).

The attorney(s) will then be required to follow the verification process as detailed in the link above for individuals.

Any instructions beyond the registration of the Power of Attorney - i.e. a transfer or sale - will be required in writing, signed by any attorney (when acting jointly and severally) or all attorneys (where not acting jointly and severally).

## If an Investor has died.

In order to allow Valu-Trac to either sell or transfer the investment, we require the following documentation:

- A copy of the Grant of Probate.
- Full names, addresses, Date of Birth, Email addresses and mobile phone numbers for all executors
- A signed written instruction from all executors detailing the amount to be redeemed with a note of the bank details in which the monies are to be paid to.
- Back up documents of the banking details (voided cheque, bank statement etc).
- If the transferee is not a client, we would require an account to be opened.

The executors will then be required to follow the verification process as detailed on the link above for individuals.

## What if I have a complaint?

Please refer to the link below for the Complaints [procedure](#).