

# 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.



## Scottish Widows UK Tracker Fund Class G Accumulation

A sub-fund of the Scottish Widows Tracker and Specialist Investment Funds ICVC.  
The Fund is managed by Scottish Widows Unit Trust Managers Ltd, part of the Lloyds Banking Group.  
ISIN: GB00B40FG372

### Objectives and investment policy

To give long-term capital growth by tracking the performance of the UK equity market, currently represented by the Financial Times Stock Exchange 100 Index (FTSE 100 Index). The fund normally invests in all of the shares in the Index, but may invest in a sample of shares and derivatives. Discretion may be used over investing in shares entering or exiting the Index.

The Index measures the performance of shares of the 100 largest companies listed in the UK. The fund aims to perform in line with the Index on a rolling 3 year basis.

Investors should aim to hold their investment in the Fund for the medium to long term (at least five to ten years).

Any Income received by the Fund is retained in the Fund and has the effect of increasing the share price.

The Fund is allowed to use derivatives (contracts which have a value linked to the price of another asset) for the following reasons, normally referred to as Efficient Portfolio Management (EPM):

- \*to help reduce risk,
- \*to help reduce cost,
- \*to help generate extra capital or income for the Fund with an acceptably low level of risk.

We calculate the value of the Fund at 8am daily on working days in the UK. Our dealing times are from 9am to 5pm each working day. Instructions received before 5pm will receive the next available price.

The Fund may engage in securities lending, please refer to the prospectus for further details.

### Risk and reward profile

The Risk and Reward Indicator table demonstrates where the Fund ranks in terms of its potential risk and reward. The higher the rank the greater the potential reward but the greater the risk of losing money. It is based on past data, may change over time and may not be a reliable indication of the future risk profile of the Fund. The shaded area in the table below shows the Fund's ranking on the Risk and Reward Indicator.

Typically lower rewards,  
lower risk

Typically higher rewards,  
higher risk



- The Fund is ranked at 5 because it has experienced medium to high levels of volatility over the past 5 years.
- The value of your investment and any income from it is not guaranteed and can go up and down depending on investment performance. Specific investment risks for the Fund are:
  - Company shares ('equities') generally offer higher long term growth potential than some other asset classes. Values can fluctuate considerably. There's a greater risk you might not get back all of your money.
  - Derivatives used for Efficient Portfolio Management may result in greater fluctuations of the value of the Fund, however it is not intended that this will cause the risk profile of the Fund to change.

## Charges

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. 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%

These are the maximum charges that we might take out of your money before it is invested and before we pay out the sale proceeds of your investment. In some cases, you might pay less and you should speak to your financial adviser about this.

### Charges taken from the Fund over a year

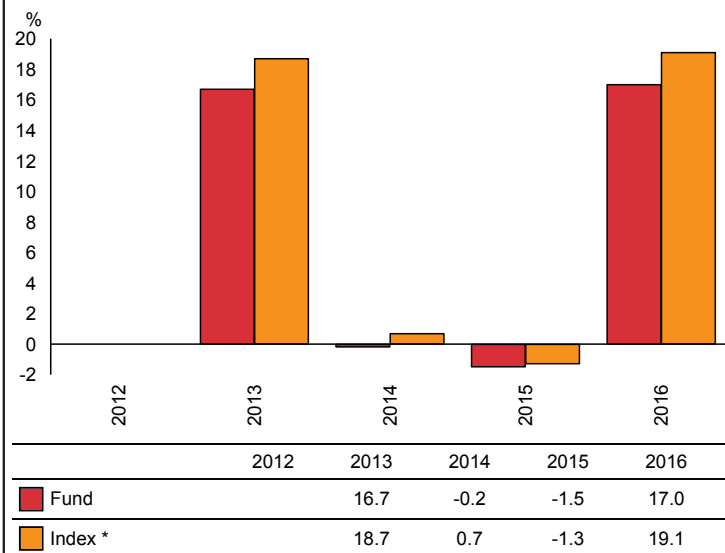
Ongoing charges	1.00%
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### Charges taken from the Fund under specific conditions

Performance fee	NONE
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- The ongoing charges figure is based on the last year's expenses and may vary from year to year. It excludes the costs of buying or selling assets for the Fund (unless these assets are shares of another fund).
- If you choose to switch out of this fund you will either incur a charge of up to 0.5% of the value of the shares you are switching, or the full Entry charge of the fund you are switching into.
- You may incur an Exit Charge from the fund you are switching from. Please refer to the KII document for that fund.
- The Ongoing Charge figure is as at 09/16
- The Ongoing Charge is taken from the income of the Fund. For more information about charges, please refer to the Prospectus of Scottish Widows Tracker and Specialist Investment Funds ICVC, which is available at [www.scottishwidows.co.uk/kiids](http://www.scottishwidows.co.uk/kiids)

## Past performance



- You should be aware that past performance is not a guide to future performance.
- Fund launch date: 01/11/1996.
- Share/unit class launch date: 12/11/2012.
- Performance is calculated in GBP.
- Performance is net of charges (excluding Entry Charge) and net of tax.
- \* FTSE 100

## Practical information

- The depositary for the Fund is State Street Trustees Limited.
- The Fund prices are available from [www.scottishwidows.co.uk](http://www.scottishwidows.co.uk)
- The tax regime applicable is that of the United Kingdom and may have an impact on your tax position.
- Scottish Widows Unit Trust Managers 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.
- Scottish Widows Tracker and Specialist Investment Funds ICVC is a UCITS with a number of different funds. This Key Investor Information Document describes a single fund of the UCITS. The Prospectus and Report and Accounts are prepared for the entire UCITS and are available in English and free of charge at [www.scottishwidows.co.uk](http://www.scottishwidows.co.uk)
- Further details can be found in the Supplementary Investor Information Document for the Scottish Widows OEIC and ISA Funds Share Class G (Ref: 53113)
- You can make switches into other shares or funds. See "Switching" in the Prospectus.
- Scottish Widows Tracker and Specialist Investment Funds ICVC has a number of different funds. The assets and liabilities of each fund are segregated by law. Therefore, the assets of this fund belong exclusively to it and are not available to meet the liabilities of any other fund of the Scottish Widows Tracker and Specialist Investment Funds ICVC.
- Details of our remuneration policy, which includes a description of how remuneration and benefits are calculated, the identities of the persons responsible for awarding remuneration and benefits and the composition of the remuneration committee can be found here - <http://reference.scottishwidows.co.uk/docs/grouppremun.pdf>. A paper copy is available free of charge upon request.