

# 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 Fixed Interest Tracker Fund Class I 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: GB0031905333

### Objectives and investment policy

To track the performance of the UK gilt market, currently represented by the FTSE Actuaries UK Conventional Gilts All Stocks Index (the "Index") by investing in UK Government bonds (gilts). The Fund aims to perform in line with the Index before deduction of fees.

The Fund aims to invest in all of the stocks within the Index. This is often referred to as a 'full replication' approach. Where Scottish Widows Unit Trust Managers (SWUTM) believes it can provide an advantage to the Fund in managing costs, to achieve a more efficient way of tracking the Index, or where there are exceptional market circumstances, the Fund may include or exclude specific stocks and/or other security types which are representative of a stock in the Index (such as depositary receipts). The Fund may include sterling supranational bonds. These are a type of fixed interest security issued by two or more governmental organisations.

In addition the Fund may invest in collective investment schemes to gain exposure to the Index.

Derivatives and stocklending may be used for the purpose of managing the Fund in a way that is designed to reduce risk or cost and/or generate extra income or growth (often referred to as efficient portfolio management).

The FTSE Actuaries UK Conventional Gilts All Stocks Index provides a representation of the returns of securities in the UK government bond (gilt) market. The Index measures the performance of bonds issued by the UK government.

Note: the Fund will underperform the Index after deduction of fees.

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.

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.

### 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 share class is ranked at 4 because it has experienced medium 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:
  - The value of a bond / fixed interest security could fall if the issuer's credit rating falls. Values are also likely to fall if interest rates rise (but increase when interest rates fall). In addition issuers might fail to make their income payments and/or repay capital.
  - Over 35% of this fund can be invested in fixed interest government or public securities from a single issuer, which increases the risk to the fund if the issuer is unable to make their payments.
  - Where a Fund seeks to perform in line with an index there is a risk its performance might be below that of the index.
  - The benchmark index may be determined, composed or calculated inaccurately by the Index provider. This may affect the performance of the fund, may lead to gains or losses and may not be identified and corrected for a period of time.
  - The use of derivatives for Efficient Portfolio Management might not achieve the described outcomes and 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

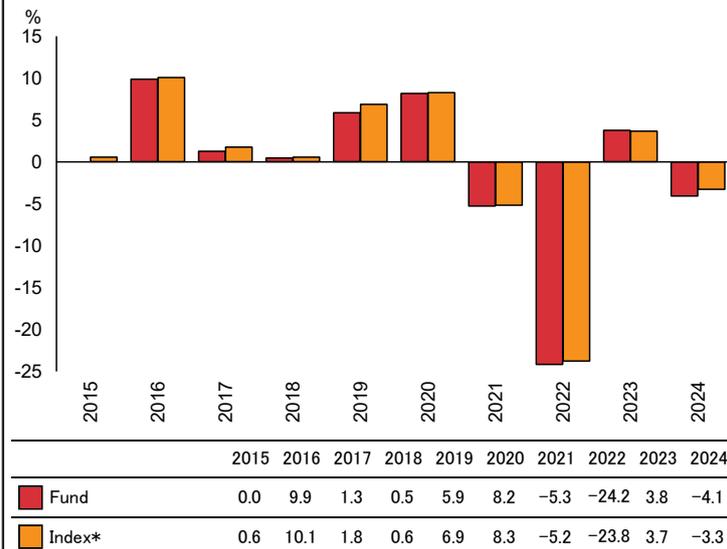
Ongoing charges	0.32%
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### Charges taken from the Fund under specific conditions

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).
- There is no charge to switch into this fund.
- The Ongoing Charges Figure (OCF) is as at 30/09/24.
- The annual report for each financial year will include detail on the exact charges made.
- The OCF 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



Source: FE fundinfo 2025

- You should be aware that past performance is not a guide to future performance.
- Fund launch date: 02/03/1998.
- Share/unit class launch date: 02/03/1998.
- Performance is calculated in GBP.
- Performance is net of charges.
- \* FTSE Actuaries UK Conventional Gilts All Stocks

## Practical information

- The Investment Adviser to the Fund is BlackRock Investment Management (UK) Limited.
- The depositary for the Fund is State Street Trustees Limited.
- The Fund prices are available from [www.scottishwidows.co.uk/funds](http://www.scottishwidows.co.uk/funds)
- The tax regime applicable is that of the United Kingdom and may have an impact on your tax position.
- Scottish Widows Unit Trust Managers 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.
- Scottish Widows Tracker and Specialist Investment Funds ICVC is a UCITS with 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. This KIID 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/kiids](http://www.scottishwidows.co.uk/kiids)
- Further details can be found in the Supplementary Investor Information Document for the Scottish Widows High Level Entry OEIC funds.
- You can find further details on the Fund including its risks and the Fund's objective and policy in the Prospectus.
- You can make switches into other shares or funds. See "Switching" in the Prospectus.
- 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/groupepremun.pdf>. A paper copy is available free of charge upon request.
- The UK Fixed Interest Tracker Fund is not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the "LSE Group"). The LSE Group does not accept any liability whatsoever to any person arising out of the use of the FTSE Actuaries UK Conventional Gilts All Stocks Index, or the underlying data.