

THE FACTS GENERAL INVESTMENT INFORMATION

JUPITER UNIT TRUST

WELCOME

We are delighted that you have requested more information on Jupiter's unit trust funds. In this brochure we provide you with details on ISA limits, how to invest and how to complete your application form.

For information on our range of unit trusts, please visit www.jupiteram.com.

Important:

This brochure is for informational purposes only and is not investment advice.

Market and exchange rate movements can cause the value of an investment to fall as well as rise, and you may get back less than originally invested.

Every effort is made to ensure the accuracy of any information provided but no assurances or warranties are given.

Please ensure you read the Key Investor Information Documents (KIIDs), Supplementary Information Document (SID) and the Terms & Conditions before making an investment decision. These documents contain important information including risk factors and details of charges. These documents, the fund factsheets and the Scheme Particulars are available from Jupiter on request or online at www.jupiteram.com.

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An introduction to Jupiter

Jupiter is a specialist, high conviction, active asset manager. We exist to help our clients achieve their long-term investment objectives. From our origins in 1985, Jupiter now offers a range of actively managed strategies available to UK and international clients including equities, fixed income (also known as bonds), multi-asset and alternatives. Jupiter is a constituent member of the FTSE 250 Index.

Jupiter's sole business is the active management of the money invested with us. We do not engage in banking, life assurance or other activities.

Making the right investment decisions

We understand that as an investor it can be difficult to decide who, from the array of managers available, you should trust to manage your money.

You may have questions for the potential manager of your investments such as what is the company's philosophy, and who are the investment managers? And what approach do they take towards investment?

In this brochure we aim to provide you with all the information you may need to help you make the right investment decisions. We always recommend that before investing, you discuss your individual investment objectives and attitude to risk with a financial adviser. Please remember that your investment

decisions should be based not only on your investment objectives but your attitude to risk of losses too. Once you have invested, you should also regularly monitor your selected investments.

Our people

At the heart of our success is our people. Some of the UK's most renowned and respected investment managers are employed at Jupiter.

Our distinct, entrepreneurial culture is based on giving our talented investment managers the freedom to pursue their own investment styles within a collaborative environment.

Genuine active management

Jupiter's investment managers pride themselves on being active investment managers. Instead of simply tracking a market index, their time is spent assessing the investment environment. They rigorously analyse companies on your behalf to select the businesses they believe will produce superior returns over the medium to long term. Meeting companies face-to-face is one of the most important elements of our research process.

Our investment managers meet hundreds of companies each year in order to assess the quality of their management teams and business strategies, enabling them to decide which companies they believe are capable of producing strong growth and superior returns for unitholders.

A GUIDE TO ISAS

Individual Savings Accounts (ISAs) offer UK residents a tax-efficient* way of investing, helping you make the most of your money.

ISAs explained

There are four main types of ISAs available: Stocks & Shares ISAs, Cash ISAs, Innovative Finance ISAs and Lifetime ISAs. You can choose to use your entire ISA allowance for the year in one type of account or split the allowance of £20,000 between the different types.

Of these, Jupiter solely offers a Stocks & Shares ISA through which you can invest in Jupiter funds. In this type of ISA you don't pay tax on any income received (dividends) or on any capital gains on your investments when you sell.

You can invest into a Jupiter fund via a Stocks & Shares ISA with a lump sum or by monthly instalments. All of the funds within our unit trust range are Stocks & Shares ISA eligible*. The diagram on the next page explains the current Stocks & Shares ISA investment limits.

**The tax benefits of an ISA wrapper depend on the underlying product and your individual situation.*



Key Stocks & Shares ISA benefit*

Investing via an ISA may offer a number of benefits depending on your individual circumstances, although you should remember that stocks and shares investments involve risk and the value of investments can go down as well as up:

- No capital gains tax is paid on proceeds received from your Stocks & Shares ISA when you decide to sell your investments.
- No tax is paid on the income you receive within your Stocks & Shares ISA.
- Higher rate tax payers do not have to pay additional income tax on dividends received on investments within a Stocks & Shares ISA.
- You do not have to declare income and capital gains from investments in your Stocks & Shares ISA or tell your tax office that you have one.
- You may transfer your Stocks & Shares ISA from one provider to another at any time.

STOCKS & SHARES ISA LIMITS 2024/2025

Stocks & Shares ISA (eligible investors – 18 or over)

A Stocks & Shares ISA is a tax-efficient wrapper through which you can invest in the stock market. The returns you make on your investments are free of capital gains tax and you may see additional tax benefits on any dividends received if you are a higher rate tax payer. Under the ISA rules you can split the amount you pay into an ISA between a Stocks & Shares ISA, a Cash ISA, an Innovative Finance ISA and a Lifetime ISA up to the annual limit of £20,000 for 2024/2025*.

Lump sum

You can invest a lump sum up to the value of the annual ISA allowance limit (currently £20,000).

Regular investors

You can set up a monthly investment plan via a Stocks & Shares ISA into any of the funds within our unit trust range*.

2024/2025

Min £500** (£250 top-up)
Max £20,000†.

2024/2025

Min £50**
Max £1,666.67 per month†.

The maximum ISA limits are set by the government.

Market and exchange rate movements can cause the value of an investment to fall as well as rise, and you may get back less than originally invested. Please be advised that Jupiter does not offer a Cash ISA, an Innovative Finance ISA or a Lifetime ISA.

**Jupiter is not permitted to provide tax advice. This is based on our understanding of current tax laws and may be subject to change.*

***Excludes the income units of the Jupiter Monthly Alternative Income Fund, Jupiter Merlin Monthly Income Select Fund which both have an income units lump sum minimum of £5,000. †Assumes 11 equal monthly payments of £1666.67 are made with a final twelfth payment of £1666.63 to reach the maximum ISA allowance of £20,000.*

HOW TO INVEST

Investing in a Jupiter fund is straightforward. Below we have highlighted some simple steps to help you. However, if you are unsure about any investment decision, we recommend that you consult a financial adviser, who can also arrange your investment for you. Jupiter is unable to offer advice.

1 ASK

What sort of investor are you?

Before investing, it's important to consider how long you wish to invest for and how much risk you are comfortable exposing your money to.

Your investment time horizon will also influence the risk you may be willing to take and therefore the return you may receive.

For example, an individual 30 years from retirement may be willing to take on more risk for potentially higher returns, whereas an individual five years from retirement may look for a lower risk investment to reduce the potential for any loss of capital.

2 CONSIDER

How should you invest, and how much should you invest?

There are several ways to invest into a Jupiter fund. You can invest into a unit trust or via a tax efficient* ISA wrapper. See pages 8 and 9 of this brochure for minimum and maximum investment limits for a Stocks & Shares ISA.

The table below provides you with the minimum and maximum investment limits for investments directly into our Jupiter unit trust range** outside of an ISA wrapper.

Method	Minimum	Maximum
Lump sum	£500**	N/A
Monthly	£50	N/A
Top-up	£250	N/A

**The tax benefits of an ISA wrapper depend on the underlying product and your individual situation. Jupiter is not permitted to provide tax advice. This is based on our understanding of current tax laws and may be subject to change. **Excludes the income units of the Jupiter Monthly Alternative Income Fund and Jupiter Merlin Monthly Income Select, which both have an income units lump sum minimum of £5,000.*

3 CHOOSE

Which fund(s) should you invest in?

Choosing the right fund to meet your attitude to risk as well as your investment objectives can be challenging.

Funds are broadly split between three investment objectives: income generating, growth generating, and those which offer the potential for both.

Once you have decided on your objective, you then need to decide what type of fund you want to invest in. In this brochure we provide details about the different kinds of funds we offer at Jupiter.

4 READ

Read the Key Investor Information Document (KIID)

Please ensure you read the Key Investor Information Documents (KIIDs), Supplementary Information Document (SID) and the Terms & Conditions before making an investment decision. These documents contain important information including risk factors and details of charges. These documents, the application forms, the fund factsheets and the scheme particulars are available from Jupiter on request or online at www.jupiteram.com.

5 COMPLETE

Complete and send us your application form/call us to place an investment/use our online portal

If you need guidance with completing your form(s), please call our Jupiter Customer Service Department who are happy to assist, on **0800 561 4000** or via webchat at www.jupiteram.com. You can invest using the following methods:

- Using our online portal, 'My Account', at www.jupiteram.com (if you have an existing investment).
- In writing by completing an application form and sending us a cheque made payable to Jupiter Unit Trust Managers Limited.
- Over the telephone.

Please see the last page of this brochure for full contact details.

HOW TO INVEST

We recommend you discuss any investment decisions with a financial adviser, particularly if you are unsure whether an investment is suitable. Jupiter is unable to provide investment advice. If you do not have a financial adviser, we have included the details below of two organisations that can help you find one. You can also invest via a fund platform. Platforms sometimes offer lower minimum investment amounts and lower fund charges as a result.

Personal Finance Society

The Personal Finance Society provides a free search service designed to help you find a local professional financial adviser.

Web: www.thepfs.org/yourmoney/find-an-adviser

Unbiased

You can search for details of local IFAs by using the online 'Find an IFA' search facility.

Web: www.unbiased.co.uk

CONTACT US

Please do not hesitate to contact us if you require more information or would like to be sent further literature.

Jupiter Customer Service Department

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Our phone lines are open Monday to Friday 9am to 5:30pm.

Further details, downloadable literature (including application forms) and our webchat can be found by visiting:

Web: **www.jupiteram.com**

Our webchat is available 9am to 5pm Monday to Friday.

If you want documents in any other format (for example in large print or braille) or if there are any other service adjustments you would like us to make for you, please contact us.

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