

MARKS AND SPENCER UNIT TRUST MANAGEMENT LIMITED

M&S Unit Trust Funds

This document has been put together to give information about the type of investors the following products may be appropriate for:

- Marks & Spencer High Income Fund**
- The Marks and Spencer Worldwide Managed Fund**
- Marks & Spencer UK 100 Companies Fund**
- The Marks and Spencer UK Selection Portfolio**

By reading this alongside the Key Investor Information Document (KIID) for each fund, we hope you will have all the information you need to decide whether our funds are appropriate for you. If, after reading these documents, you're unsure whether our funds are appropriate for you, you may wish to seek advice from an independent financial adviser but please be aware you may be charged for this.

The above funds may be appropriate for the following types of investors:

- Retail clients (whether holding the funds directly, or holding the funds via professional intermediaries who are acting as nominees or as pension scheme trustees)
- Clients who already have a basic knowledge of financial markets and funds
- Clients who are able to accept the risk of a potential loss against their original investment in exchange for the possibility of higher returns. Due to the volatility of the funds market, each product has a risk and reward rating as shown in the KIID. This document should be read prior to investing
- Clients seeking capital growth and/or income (please refer to the fund objective within the KIID and or Fund Prospectus)
- Clients who are able to invest for a minimum of 5 years

The above funds may not be appropriate for some types of investors, including:

- Clients who want to protect their original investment and/or are seeking on-demand full repayment of the amounts invested
- Clients who are fully risk averse/have no risk tolerance
- Clients unable to invest for a minimum of 5 years

Investing in our funds can be done in a number of ways, as follows:

- By calling us on 0808 005 5555
- Through an independent financial adviser

PLEASE NOTE

M&S Savings and Investments offers an execution only service and these funds are offered without advice. As such, we are not required to assess the appropriateness of this service for you which means that the protection offered by the Financial Conduct Authority rules on assessing appropriateness will not apply. If you have any doubts about whether this service is appropriate for your needs, you should seek advice from an independent financial adviser. You may be charged for any advice you receive. The value of investments (and any income received from them) can fall as well as rise and you may not get back what you invested.