



M&S Unit Trust Funds – our target market

April 2024

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

Marks and Spencer Unit Trust Management Limited offer the four unit trust funds above. This document provides key information on the appropriateness of these funds to prospective investors. By reading this document alongside the Key Investor Information Documents (KIIDs) and the Fund Prospectus for each of the funds, 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 not sure, you may wish to seek advice from an independent financial adviser (please be aware you may be charged for this).

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

- Clients aged 18 years or older.
- Retail clients who are holding the funds directly.
- Clients who wish to take advantage of the tax benefits of a Stocks and Shares Individual Savings Account (ISA).
- 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 KIIDs. These documents 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 want the ability to trade online, or require online fund-holding information.
- Clients seeking to invest in funds that have a specific sustainable investment objective.
- Clients who are fully risk averse/have no risk tolerance.
- Clients unable to invest for a minimum of 5 years.
- Clients who reside in the European Economic Area (EEA).
- Clients defined as a US Person or Canadian Resident are unable to invest in our Funds, as outlined in our Supplementary Information Document.

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
- By post to M&S Savings and Investments, PO Box 329, Wymondham, NR18 8GY

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. 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.