

# 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.



## HC Charteris Premium Income Fund ('the Fund') Class Institutional Accumulation

ISIN: GB00B3XFCL77 a sub-fund of HC Charteris UCITS ICVC. Host Capital Limited is the Authorised Corporate Director of the Fund.

### Objectives and investment policy

The Fund aims to provide income and capital growth by investing primarily in UK blue chip shares of companies.

The Manager will choose investments that may allow the Fund to pay out an income that is higher than that of relative UK indices.

The Fund may also generate income by writing covered call options but only at select times during the year at the Manager's discretion.

There are no geographical restrictions in respect of chosen investments.

Any income from investments in the Fund will be rolled up into the value of your units if you hold accumulation units or paid to you if you hold income units.

The Fund may use derivatives for EPM purposes or for investment purposes

Recommendation: this Fund may not be appropriate for investors who plan to withdraw their money within 5 years.

Other information:

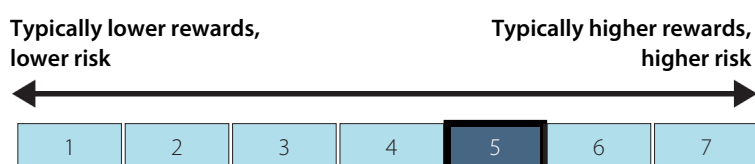
Any income the Fund generates in respect of your investment is rolled up and included in the value of your shares or paid out to you.

You can buy or sell shares in the Fund at 12 noon on any business day in the UK.

For full investment objectives and policy information please refer to the prospectus.

### 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.



This Fund is ranked at 5. This is due to historical price movement of such investments. Please note that even the lowest risk class can lose you money and that extreme market circumstances can mean you suffer severe losses in all cases. Please note the Fund's risk category may change in the future. The indicator does not take into account the following risks of investing in this Fund:

The Fund will occasionally write covered options. The premium received for these positions may help increase the income of the fund but in certain market condition the covered options may contain the capital growth.

The Fund can use derivatives in order to meet its investment objectives or to protect from price and currency movements. This may result in gains or losses that are greater than the original amount invested.

In difficult market conditions and for certain assets there may be a reduction in buying and selling activity making it difficult for the Fund to buy or sell, which may mean the Fund sells at lower prices and misses investment opportunities, having the effect of reducing Fund returns.

Further details on risk factors that apply to this Fund are set out in the Risk Factors section of the prospectus.

## 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.

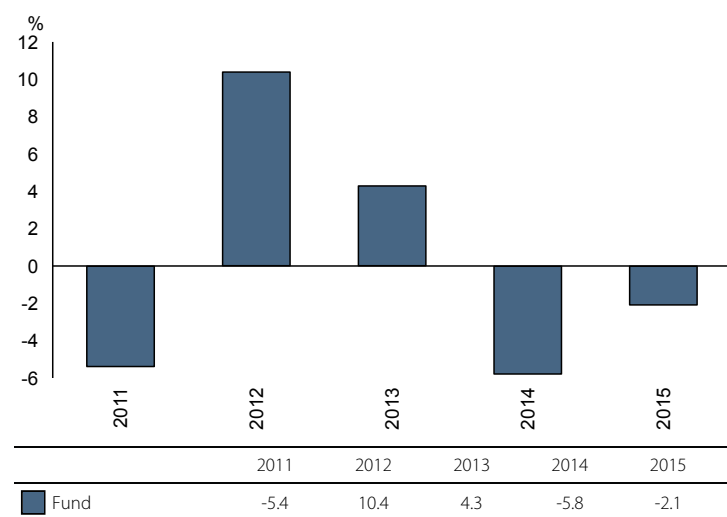
| One-off charges taken before or after you invest |       |
|--|-------|
| Entry charge                                     | 5.00% |
| Exit charge                                      | 0.00% |

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                         | 1.34% |

| Charges taken from the Fund under specific conditions |      |
|---|------|
| Performance fee                                       | NONE |

## Past performance



Source: FE 2016

## Practical information

The Depository of the Fund is Citibank Europe Plc.

You can obtain further detailed information regarding the Fund and the OEIC, its prospectus, its latest annual reports and any subsequent half yearly reports free of charge from the Authorised Corporate Director by calling 0207 290 9490 or visiting [www.hostcapital.com](http://www.hostcapital.com) and also by request in writing to Host Capital Limited, 73 New Bond Street, London, W1S 1RS. These documents are available in English and cover the whole OEIC.

This document describes only one share class, Class Institutional Accumulation Shares, of the Fund. You can exchange your shares for shares of other Funds, as and when available. Information as to how to exercise the right is in the "Switching and Conversions" section of the prospectus.

You can check the latest prices by calling 0800 024 2400 or visiting our website [www.hostcapital.com](http://www.hostcapital.com).

Host Capital 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.

The Fund is subject to the tax laws of the United Kingdom. Depending on your own country of residence, this might have an impact on your investment.

Switching charge (for switching into the Fund from another fund) 0.00%.

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).

Switching charge for switching between the Fund's share classes is discretionary. For details please see "Switching and Conversions" section of the prospectus.

For the ongoing charge, the figure is calculated as at 30 June 2016.

We will take the charges of running the Fund from the Fund's capital (its assets); this will reduce capital growth potential.

The entry charge is referred to as the preliminary charge in the Fund's prospectus.

For more information about charges, please see the Fees and expenses sections of the Fund's prospectus, which is available at [www.hostcapital.com](http://www.hostcapital.com). The Authorised Corporate Director may waive or discount any preliminary or switching charge at its discretion.

You should be aware that past performance is not a guide to future performance.

Fund launch date: 10/12/2001.

Share/unit class launch date: 01/07/2010.

Performance is calculated in GBP.