

Marketing Communication for Professional Investors

# SUPPLEMENTARY INFORMATION DOCUMENT (SID)



**BNP PARIBAS**  
**ASSET MANAGEMENT**

The sustainable  
investor for a  
changing world



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Created in 1994, AXA Investment Managers has quickly established itself as one of the world's leading investment managers.

£ **720**  
billion

Assets Under Management



over  
**2600**  
employees\*



a presence in  
**18**  
countries

### We supply all documents and communications about your investment in English.

If you need any further information, please call a member of our team on **0345 777 5511 from the UK** or **0044 1268 448 667 from overseas**.

Our lines are open from 9:00am-5:30pm Monday to Friday or email us at **axa-im@uk.dstsystems.com**.

For further information please visit our website **www.axa-im.co.uk** or for online access to your account please visit **www.axa-im-investing.co.uk**.

(\*Source: AXA Investment Managers as at 31 May 2023. Excluding Joint Ventures and contractors.)

# Things you need to know

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## Supplementary Information Document (SID)

Supplementary Information Document contains important information about investing in the AXA Investment Managers UK Limited (AXA IM UK) funds.

Please note that you should not interpret anything in this document to be financial advice. This document has been written to provide useful additional information when read alongside the Key Investor Information Document (KIID) for each share or unit class in which you are considering investing.

## Key Investor Information Document (KIID)

Please make sure that you have read the KIID for each fund you wish to invest in and the Terms and Conditions before deciding to invest. These documents can be found at [www.axa-im.co.uk](http://www.axa-im.co.uk).

The KIID gives important information that you need to consider carefully when making investment decisions. We will update the KIID at least once a year and it will include information on a fund's Investment Objective, policies, risks, past performance and other practical information.

When you invest with us, we will ask you to confirm that you have been provided with and have read the latest KIID for each share or unit class that you want to invest in. This information is required by law to help you understand the nature and risks of investing. Please note that past performance of the funds is no guarantee of future performance.

You may also want to read the Prospectus (for more information) and the annual and interim reports (which are regular progress and accounting reports for the funds).

If you need any further information, please call a member of our team on **0345 777 5511** from the UK or **0044 1268 448 667** from overseas. Our lines are open from 9:00am-5:30pm Monday to Friday or email us at [axa-im@uk.dstsyste.ms.com](mailto:axa-im@uk.dstsyste.ms.com). For further information please visit our website [www.axa-im.co.uk](http://www.axa-im.co.uk) or for online access to your account please visit [www.axa-im-investing.co.uk](http://www.axa-im-investing.co.uk).

**A copy of this brochure is also available in larger font, Braille or on audio.**

SID



KIID



Terms and Conditions



# Useful information for investing

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Our Funds have different Unit/Share classes for the range of investors who may wish to invest with us. For each of these Unit/Share classes, there are associated fees and costs which can be found at <https://funds.axa-im.co.uk/en/individual/#charges> or in the Fund documentation (KIID or prospectus). You may be able to invest in AXA IM Funds through different Unit/Share classes by investing via a third party provider, such as a fund supermarket or platform. Each fund supermarket or platform may have different costs for the provision of their services.



If you do not understand certain terms in this document, please see our Jargon Buster on page 14.



If you need independent financial advice but don't have a financial adviser, the following website may help you:  
[www.unbiased.co.uk](http://www.unbiased.co.uk)

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## HOW DO I KNOW WHICH FUNDS ARE RIGHT FOR ME?

Generally, our funds will only be appropriate for you if you are prepared to leave your money invested for at least five years. They are not suitable for you if you are not prepared to take any risk with your investment. You should consider the objectives, policies and risk factors for each fund carefully.

## WHAT ARE THE FUNDS' OBJECTIVES AND POLICIES?

You can find a summary of each fund's Investment Objective and policy in its KIID.

- The objective sets out what the fund is aiming to achieve
- The investment policy describes the way in which the fund is managed to achieve the objective
- For the full objective and policy, please see the Prospectus

## WHAT ARE OEICs AND UNIT TRUSTS?

Open ended investment companies (OEICs), also known as investment companies with variable capital (ICVCs), and unit trusts are a way of combining your money with other investors' money to create a bigger 'pool' for investment.

Our funds are authorised by the Financial Conduct Authority.

## DOES MY INVESTMENT PAY INCOME, AND IF SO HOW?

- If you choose to invest in income shares or units, we will pay any income due to you from your investment in the fund (see page 6 for further details)
- If you choose to invest in accumulation shares or units, we will not pay you any income your fund generates. Instead, the income will be added to the value of your investment and included in the valuation of your account
- If you make regular monthly payments (RSF) by Direct Debit to your investment, we automatically invest your money in accumulation shares or units
- Please see the table on page 6 for information on the income payment dates for all funds.

# Useful information for investing (cont.)

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## WILL I HAVE TO PAY ANY UP FRONT CHARGES?

There are no entry charges when investing into our funds.

## WHAT PRICE WILL I PAY FOR SHARES/UNITS IN THE FUNDS?

We will invest your money using the share or unit prices we calculate at the next valuation point, which is generally 12 noon on each working day (although some funds have additional valuation points at 4.30pm on the last business day of the month). Please see the table below for further details.

Fund	Dealing Cut Off and Valuation Point
AXA Sterling Corporate Bond Fund	12.00pm Last Dealing Day of each month: 12.00pm and 4.30pm
AXA Sterling Credit Short Duration Bond Fund	12.00pm Last Dealing Day of each month: 12.00pm and 4.30pm
AXA Carbon Transition Sterling Buy and Maintain Credit Fund	12.00pm Last Dealing Day of each month: 12.00pm and 4.30pm
all other Funds	12.00pm

## HOW IS THE PRICE OF MY FUND CALCULATED?

Shares and units of the funds are single priced, which means that investors buy or sell shares/units of a fund on any given day at just one price.

The price is calculated using the most recent price of the assets held within a fund. On a day when a large volume of investments comes into or out of a fund, we may make a 'dilution adjustment' to the price of the shares/units.

This is to ensure we protect existing investors from the costs involved in buying or selling the fund's assets. The adjustment of the price is known as 'swing pricing'.

# Ways to invest

## DIRECT INVESTMENT (NON-ISA)

- Initial lump-sum investment for all funds is £1,000 (see note 1 below) (Please use OEIC and Unit Trust Application Form)
- Regular (monthly) investment: £50 (see note 2) (Please use OEIC and Unit Trust Application Form)
- Further minimum lump-sum investment: £100 (see note 3)
- No maximum investment
- The class for your investment that is most appropriate for direct investor is our D Class

## STOCKS AND SHARES ISA

- Initial lump-sum investment for all funds is £1,000 (see note 1 below) (please use the Stocks and Shares ISA Application Form)
- Regular (monthly) investment: £50 (see note 2)
- Further minimum lump-sum investment: £100 (see note 3)
- Maximum investment: £20,000 for the current tax year (see note 4)
- Additional Permitted Subscription (APS) is an investment equivalent to the value of an ISA held by a deceased spouse or civil partner (see note 5). (Please use the Stocks and Shares APS ISA Application Form)
- Transfer ISA(s) from third party ISA Manager (Please use the Stocks and Shares ISA Transfer Form)

Our Funds have different Unit/Share classes for the range of investors who may wish to invest with us. For each of these Unit/Share classes, there are associated fees and costs which can be found at <https://funds.axa-im.co.uk/en/individual/#charges> or in the Fund documentation (KIID or prospectus). You may be able to invest in AXA IM Funds through different Unit/Share classes by investing via a third party provider, such as a fund supermarket or platform. Each fund supermarket or platform may have different costs for the provision of their services.

## AXA IM UK FUNDS

The funds you can invest in are listed below. If you invest in the income class, income is paid on the income payment dates given below. If you invest in accumulation class, no income is paid but instead reinvested in the fund.

### AXA Fixed Interest Investment ICVC

Fund name	Income payment dates
AXA Global High Yield Fund	
AXA Global Short Duration Bond Fund	
AXA Global Strategic Bond Fund	
AXA Sterling Corporate Bond Fund	
AXA Sterling Credit Short Duration Bond Fund	
AXA Carbon Transition Global Short Duration Bond Fund	Last day of Feb, 31 May, 31 Aug, 30 Nov
AXA Carbon Transition Sterling Buy and Maintain Credit Fund	
AXA Green Short Duration Bond Fund	
AXA Global Strategic Bond Fund	
AXA US Short Duration High Yield Fund	Last day of Feb, 31 Aug

### AXA Distribution Investment ICVC

Fund name	Income payment dates
AXA Defensive Distribution Fund	31 Jan, 30 Apr, 31 Jul, 31 Oct
AXA Distribution Fund	
AXA Ethical Distribution Fund	31 Jan, 31 Jul
AXA Global Distribution Fund	
AXA Global Equity Income Fund	31 Jan, 30 Apr, 31 Jul, 31 Oct

### AXA Framlington Authorised Unit Trusts

Fund name	Income payment dates
AXA Framlington American Growth Fund	30 Apr
AXA Framlington Biotech Fund	30 Apr, 31 Oct
AXA Framlington UK Equity Income Fund	28 Feb or 29 Feb, 31 May, 31 Aug, 30 Nov
AXA People and Planet Equity Fund	31 Jan
AXA Framlington Global Thematics Fund	15 Jun, 15 Dec
AXA Framlington Global Technology Fund	15 Mar
AXA Framlington Health Fund	30 Jun, 31 Dec
AXA Framlington Japan Fund	15 Apr
AXA Global Sustainable Managed Fund	28 Feb
AXA Managed Income Fund	15 Feb, 15 May, 15 Aug, 15 Nov
AXA Framlington UK Equity Income Fund RM DM ZM	Last day of each month
AXA UK Sustainable Equity Fund	15 Jul
AXA Framlington UK Mid Cap Fund	31 May, 30 Nov
AXA Framlington UK Select Opportunities Fund	15 May, 15 Nov
AXA Framlington UK Smaller Companies Fund	30 Jun, 31 Dec

Note 1 Except the AXA Sterling Buy and Maintain Credit Fund where the initial lump sum is £2,000,000, AXA US Short Duration High Yield Fund where the initial lump sum is £1,000,000 and the AXA Global Short Duration Bond Fund where the initial lump sum is £100,000.

Note 2 Except the AXA Sterling Buy and Maintain Credit Fund, the AXA Global Short Duration Bond Fund and the AXA US Short Duration High Yield Fund where regular monthly savings are not available.

Note 3 Except the AXA Fixed Interest Investment ICVC range, AXA Distribution Investment ICVC range and the AXA Distribution, where the amount is £500. The amount for the AXA US Short Duration High Yield Fund and the AXA Global Short Duration Bond Fund is £5,000. The amount for the AXA Sterling Buy and Maintain Credit Fund is £100,000.

Note 4 Refer to page 10 for more information about ISAs.

Note 5 An additional permitted subscription (APS) is the extra tax free allowance a spouse or civil partner of a deceased ISA customer can use in addition to their normal annual ISA limit.

# How can I invest?

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## INVESTING BY POST



The above application forms can all be found on the AXA IM UK website, [www.axa-im.co.uk](http://www.axa-im.co.uk).

Please send a completed application form along with personal cheque (made payable to AXA IM UK) to the following address : **AXA Investments Managers UK Limited, PO Box 10908, Chelmsford CM99 2UT, UK.**

Or send the form to your financial advisor.

You must also send the appropriate payment and identity information with your application (please see section 3,4 of the Terms and Conditions for more information.)

## INVESTING BY TELEPHONE



You can invest or top up your current investment (depending on certain conditions) by phoning our Customer Services Team on **0345 777 5511 from the UK or 0044 1268 448 667** from overseas. Investments can be funded either by direct debit or by making a payment within the timeframe specified in the Prospectus.

**If you need any further information, please call a member of our team on 0345 777 5511 from the UK or 0044 1268 448 667 from overseas.** Our lines are open from 9:00am-5:30pm Monday to Friday or email us at [axa-im@uk.dstsystems.com](mailto:axa-im@uk.dstsystems.com). For further information please visit our website [www.axa-im.co.uk](http://www.axa-im.co.uk) or for online access to your account please visit [www.axa-im-investing.co.uk](http://www.axa-im-investing.co.uk).

## HOW MUCH WILL IT COST TO INVEST?

There is no initial charge to invest but we combine the costs of running the funds into a single figure called the ongoing charge figure (OCF). The OCF can help you compare the yearly running costs of different funds.

We take these charges from the income a fund makes or from its capital.

- For funds where we normally take charges from income, we will only take them from capital if there is not enough income available to cover them.
- For some funds these charges are taken from capital instead of income, which will increase the amount of income available for distribution (which may be taxed), but this may also reduce the capital value of your investment.

Please see the KIID and Prospectus for more information on each fund's charges.

Your financial adviser will give you details about the cost of any advice you may receive.

## HOW WILL YOU CONFIRM MY INVESTMENT?

We will confirm your investment in writing. It is important to keep all the documents we send you. These include:

- A confirmation letter, which provides important information about the details of your new account.

- A contract note (or notes), which tell you how many shares or units you have bought, the amount you invested and the share or unit price.
- A cancellation form, if you have received advice.

## HOW FREQUENTLY WILL I RECEIVE MY STATEMENT ?

Every six months we will send you the following.

- A statement showing the value of your investment on 30 April and 31 October each year, together with a list of transactions during that period. We send statements within 25 working days of the statement valuation date.
- If your shares or units are not held within an ISA, we will send you a consolidated tax voucher giving details of the income accrued during the relevant period since the last distribution.
- Additionally all documentation you require, including the annual and interim reports for all of our funds are available on our website [www.axa-im.co.uk](http://www.axa-im.co.uk)

## HOW CAN I FIND OUT HOW MY INVESTMENT IS DOING?

You can check the latest share or unit prices of our funds and find out more fund information by contacting us or by visiting our website: <https://funds.axa-im.co.uk>.

**If you need a valuation of your investments please use our Investing Portal 24 hours a day by visiting [www.axa-im-investing.co.uk](http://www.axa-im-investing.co.uk).**

# GDPR: How we process personal data

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The General Data Protection Regulation (GDPR) is a comprehensive European data protection law which provides greater personal data protection for individuals within the EU and the UK.

Your personal data matters to us at AXA Investment Managers. We process your personal data as the data controller for the following purposes and in accordance with GDPR:

- Administering your holdings in our range of UK authorised funds;
- **Complying with any applicable legal, tax or regulatory obligations imposed on us or our range of UK authorised funds;**
- **Sending you information and communications regarding our products, services and upcoming events provided we have obtained any consents required under GDPR.**

If you would like further information on the collection, use, retention, disclosure, transfer or processing of your personal data or the exercise of any of your individual rights in respect of your personal data, please refer to our online privacy policy, which you can access via the following link: <https://www.axa-im.co.uk/privacy-policy>

If you need any further information or a hard copy of this privacy document, please call a member of our team on **0345 777 5511** from the UK or **0044 1268 448 667** from overseas. Our lines are open from 9:00am-5:30pm Monday to Friday or email us at [axa-im@uk.dstsistemas.com](mailto:axa-im@uk.dstsistemas.com). For further information please visit our website [www.axa-im.co.uk](http://www.axa-im.co.uk) or for online access to your account please visit [www.axa-im-investing.co.uk](http://www.axa-im-investing.co.uk).

## What are my cancellation rights?

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- After you make your initial investment or if you decide to switch between funds, if you have received advice you will have the right to cancel your investment. We will send you a cancellation form (which tells you about your cancellation rights) with your contract note.
- After you receive your cancellation form, should you still wish to proceed with the cancellation, you will have 14 days to send the completed form to us. We will then return your investment to you.
- If the value of your investment has fallen by the time we receive your cancellation form, you may not get back the full amount you invested. If your investment has risen in value, you will receive the amount of your original investment.
- If you want to cancel before you receive a cancellation form from us, please tell us in writing at the following address **AXA Investment Managers UK Limited, PO Box 10908, Chelmsford CM99 2UT, UK.**
- For lump-sum investments and regular monthly savings investments, please see section 3.3 in the Terms and Conditions for full details on your cancellation rights. <https://funds.axa-im.co.uk>

# Selling and switching my investments

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## HOW CAN I SWITCH BETWEEN AXA IM FUNDS?

- You can switch an investment in Shares/ Units from one fund to Shares/Units in another fund.
- Or you can convert Shares/Units in one class in a fund to a Shares/Units of another class in the same fund.
- If you switch your investment from one fund to another you may have to pay capital gains tax (CGT).
- For full details about switching, please see section 3.8 in the [Terms and Conditions](#) or contact our customer services team on **0345 777 5511** or on **0044 1268 448 667** if calling from overseas.
- You can Switch by sending a Switch Form available on the website to **AXA Investment Managers UK Limited, PO Box 10908, Chelmsford CM99 2UT, UK**. Or by phoning our Customer Services Team on **0345 777 5511** from the UK or **0044 1268 448 667** from overseas. Our lines are open from 9.00am to 5.30pm Monday to Friday.



## CONTACT US

You can get up-to-date information by calling our customer services team on **0345 777 5511** or **0044 1268 448 667** from overseas

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## HOW CAN I SELL MY INVESTMENT?

- You can sell all or part of your investment at any time.  
If you want to sell, or would like more information on your investments, please contact us.

If you need any further information, please call a member of our team on **0345 777 5511** from the UK or **0044 1268 448 667** from overseas. Our lines are open from 9:00am-5:30pm Monday to Friday or email us at [axa-im@uk.dstsystems.com](mailto:axa-im@uk.dstsystems.com). For further information please visit our website [www.axa-im.co.uk](http://www.axa-im.co.uk) or for online access to your account please visit [www.axa-im-investing.co.uk](http://www.axa-im-investing.co.uk).



# ISAs: making my investment tax efficient

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If you do not understand certain terms in this document, please see our Jargon Buster on page 14.



Please visit HM Revenue & Customs' website at [www.hmrc.gov.uk](http://www.hmrc.gov.uk) to check the latest tax rates and exemption limits.

For free and impartial government backed guidance you can refer to [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

## WHAT IS AN ISA AND WHAT TYPES ARE THERE?

An ISA (Individual Savings Account) is a tax-efficient way of investing money. The account itself is a tax-efficient 'wrapper' in which you can put different types of investments. There are two types of ISA:

- a stocks and shares ISA; and
- a Cash ISA.

## WHICH ISA DO YOU OFFER?

We offer a stocks and shares ISA. This can hold one or more of our funds. All of our funds, except those listed in note 1 on page 7, can currently be held in an ISA.

- Please note we do not offer Cash ISAs

## WHO CAN INVEST IN A STOCKS AND SHARES ISA?

Anyone who is over 18 and resident in the UK for tax purposes.

Any spouse or civil partner of a deceased ISA saver benefiting from an additional tax free allowance, known as an Additional Permitted Subscription (APS).

## HOW MUCH CAN I INVEST IN AN ISA FOR THE CURRENT TAX YEAR?

The overall ISA limit is currently £20,000

The ISA offers you the option to save your whole ISA allowance of £20,000 in cash, or stocks and shares, or any combination of the two.

APS beneficiaries can save an additional amount in an ISA up to the value of their spouse or civil partners' ISA savings at the date of their death.

## WHAT ARE THE TAX BENEFITS OF ISAs?

You do not pay income tax or capital gains tax on money you make from an ISA. However, the tax rules that apply to ISAs may change in the future.

## CAN I TRANSFER ISAs?

Yes, it is possible to transfer an ISA, for further details please refer to sections 5.7 and 5.8 of the Terms and Conditions found on our website <https://funds.axa-im.co.uk>

You may wish to consult a financial adviser before you invest.

# Information on tax on non-ISA Investments

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## HOW MUCH TAX DO THE FUNDS PAY?

After paying management expenses, tax is applied to income generated from AXA IM funds.

## HOW MUCH TAX WILL I PAY?

Your tax rate depends on your own personal circumstances and is likely to vary over time. We recommend that you get professional advice, particularly if you are taxed outside of the UK.

## INCOME TAX

Income generated by the funds, whether it is paid out or reinvested into the funds, is treated as income for tax purposes. Depending on the type of the fund's investments, this income can be:

- interest distributions
- dividend distributions

Whether you have to pay income tax will depend on:

- your taxpayer status – for example, whether you are a basic, higher or additional rate taxpayer
- whether your fund generates interest distributions or dividend distributions

You can find more details on tax in the Prospectus.

## TAX VOUCHERS

You will receive an annual tax voucher. This should be retained for future reference and may be required if you need to complete UK tax return.

## CAPITAL GAINS TAX

If you are a UK investor, you may have to pay capital gains tax.

// If you are taxed outside of the UK we recommend you get professional advice //

# Important information

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## YOU CAN CONTACT THE FCA AT:

The Financial Conduct Authority  
12 Endeavour Square,  
London, E20 1JN, UK

Website:  
[www.fca.org.uk](http://www.fca.org.uk)  
Email:  
[consumer.queries@fca.org.uk](mailto:consumer.queries@fca.org.uk)

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## ANTI-MONEY LAUNDERING REQUIREMENTS

Under the Money Laundering Regulations 2017 (as amended from time to time) we have to make checks on any new and existing clients. We will need to obtain documentary evidence of both your identity and permanent address. You may not be able to invest in our funds unless we receive the confirmation documents we need. By signing the investment application form you are authorising us to make any necessary electronic searches of the electoral roll and credit agencies.

## COMPLAINTS

You can get details of our complaints procedures by asking us or by visiting our website. If you would like to raise an issue with us, please call us on **0345 777 5511** from the UK or **0044 1268 448 667** from overseas, alternatively you can email us at [axa-im@uk.dstsystems.com](mailto:axa-im@uk.dstsystems.com) or write to us at the following address:

Client Investigation Team  
AXA Investment Managers UK Limited  
PO Box 10908  
Chelmsford  
CM99 2UT, UK

For more details on complaints, please see section 4.6 in your Terms and Conditions. which can found at <https://funds.axa-im.co.uk>

If we cannot sort out your complaint to your satisfaction, you will, in most circumstances, have the right to complain directly to the Financial Ombudsman Service at the following address.

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR, UK

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Making a complaint will not affect your right to take legal proceedings.

# Protections available

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## COMPENSATION ARRANGEMENTS

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our responsibilities. This depends on the type of business and the circumstances of the claim. Most types of investment business are covered for 100% up to a maximum compensation of £85,000. These levels of compensation are set by the Government and can change.

You can get more information about compensation arrangements from the Financial Services Compensation Scheme at the following address:

Financial Services Compensation Scheme  
10th Floor  
Beaufort House  
15 St Botolph Street  
London  
EC3A 7QU, UK

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

Please note that the FSCS protections may not be available in all circumstances please visit the FSCS website for further clarity

# Jargon Buster

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## **ACCUMULATION SHARES OR UNITS**

Shares or units where the income from your investment builds up in the fund and is reflected in the share or unit price.

## **ADMINISTRATOR**

SS&C Financial Services International Limited and SS&C Financial Services Europe Limited is the administrator for our fund ranges. Its role is to provide administrative services to investors and advisers on our behalf.

## **ANNUAL MANAGEMENT CHARGE (AMC)**

A fee we charge for managing the fund day-to-day. The fee is based on a percentage of the fund's value. This charge includes investment management services and management of the fund, and is deducted directly from the fund.

## **APS**

An Additional Permitted Subscription allows you to inherit an ISA allowance left behind by a spouse or civil partner when they die.

## **COLLECTIVE INVESTMENT SCHEMES (CIS)**

A scheme where the investors' money is 'pooled' together and then invested.

## **DEPOSITS**

An amount of money held at a financial institution on behalf of an account holder for safekeeping.

## **THE DEPOSITARY (FOR AN OEIC) OR THE TRUSTEE (FOR A UNIT TRUST)**

An independent organisation (normally a bank) whose main responsibility is to 'safeguard' the assets of a fund. The depositary or trustee also has a duty to oversee the manager's activities and must act at all times in the best interests of the investors.

## **DERIVATIVES**

Derivative is a term used to refer to a wide variety of financial instruments

whose values are derived from (based on) one or more underlying assets, market securities or indices. The most common underlying assets include shares, bonds, interest rates and currencies. Derivatives can be used either for risk management (for example, hedging) or for investment purposes, in line with the relevant KIID and Prospectus.

## **DIVIDEND DISTRIBUTION**

The amount of net income received into a fund mainly from company dividends after tax and expenses have been deducted, which is available to be paid to investors.

## **FINANCIAL INSTRUMENT**

A tradeable asset such as cash, shares and bonds or a right to buy or sell such assets at a future date.

## **INCOME SHARES OR UNITS**

Shares or units where income from your investment is paid to you in the form of interest or dividends.

## **INCOME PAYMENT DATES**

Income is paid out or reinvested on these dates. Income payment dates are on page 6 of this Supplementary Information Document and are in the Prospectus.

## **INTEREST DISTRIBUTION**

The amount of net income a fund receives from mainly fixed-interest sources (such as gilts and bonds) after tax and expenses have been deducted, which is available to be paid to investors.

## **INTERMEDIARY**

Intermediaries are other people, such as financial advisers, who can help you invest. They may provide you with advice or they may provide an 'execution only' service where they help you make an investment without giving you any advice.

## **ISA**

An Individual Savings Allowance is a tax free annual savings allowance.

## **MONEY MARKET INSTRUMENTS**

Debt issues that usually mature within a year and provide short-term funds to corporations and governments.

## **NET ASSET VALUE (NAV)**

The value of the fund's assets minus the value of its liabilities.

## **ONGOING CHARGE FIGURE (OCF)**

The yearly costs of running a fund combined into a single figure as set out in the KIID. This charge includes administrative and management costs. However, it does not include portfolio transaction costs.

## **UCITS (UNDERTAKINGS FOR THE COLLECTIVE INVESTMENT IN TRANSFERABLE SECURITIES)**

A set of European Union directives that aim to allow collective investment schemes to operate freely throughout the EU and the UK on the basis of a single authorisation from one member state.

## **TRANSFERABLE SECURITIES**

An investment (such as a share in a company, a debt issued by a government or public company, or a derivative) which its owner can transfer without the permission of anyone else and where responsibility for further payments is limited.

## **VALUATION POINT**

The date and time at which a fund is priced.

# Contact us

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You can contact us using the details below. Please have your account details to hand if you contact us by telephone



## Write to us at:

Customer Services  
**AXA Investment  
Managers UK Limited,**  
**PO Box 10908**  
**Chelmsford**  
**CM99 2UT, UK**



## Call us on:

If you need any further information, please call a member of our team on **0345 777 5511** from the UK. **00(44) 1268 448 667** from overseas.

Our lines are open 9:00am–5:30pm  
Monday to Friday.

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