

Thank you for requesting information from Jupiter. This Supplementary Information Document (SID) provides important information that you need to be aware of before investing with us so it is important that you read it.

The SID should be read in conjunction with the Terms and Conditions and the Key Investor Information document(s) (KIID). These are available via our website, www.jupiteram.com, together with other important information about our funds.

If you need more information about us or our funds, or have any questions about anything in this document, please contact us by:

- Calling 0800 561 4000 between 9am and 5:30pm Monday to Friday
- Sending an email to enquiries@jupiteronline.co.uk
- Using the webchat service on our website www.jupiteram.com
- Writing to us at Jupiter Customer Services, PO BOX 10666, Chelmsford, CM99 2BG
- Faxing us on 0800 561 4001

Copies of our application forms, and other forms can be found on our website, www.jupiteram.com.

If you want documents in any other format (for example in large print or braille) please contact us using the details above.

We record telephone calls and may use them for monitoring purposes.

Advice

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.

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

Products, share classes and funds

What products do Jupiter offer?

Jupiter offer the following products:

• Unit Trust
• Open Ended Investment Company (OEIC)
• Stocks and Shares Individual Savings Account (ISA)
• Additional Permitted Subscription (APS) ISA

What are the differences between these products?

Unit Trusts and OEICs are where money from many investors is pooled and managed by a fund manager. Jupiter has been offering unit trusts since 1985 and added OEICs to the product range in 2020 following the acquisition of Merian Global Investors.

OEICs are only available to non-retail clients although retail clients who are currently invested in the OEICs are able to add more money to their existing investments.

Our Unit Trust funds can be held within an ISA which is a wrapper that protects them from some forms of taxation. To invest in an ISA, you need to be resident and ordinarily resident in the UK. Our OEIC funds can not be held within a Jupiter ISA, except for existing ISA investors in the Jupiter Merian North American Equity Fund and Jupiter Global Macro Bond Fund.

■ Products, share classes and funds

An APS ISA is where a person that was married to or in a civil partnership with a client who held an ISA is entitled to an extra ISA allowance. For more information on this product please refer to our Terms and Conditions and our Guide to Dealing with the Death of an Investor, both of which are available on our website www.jupiteram.com or to order from us using the contact details at the beginning of the document. We do not offer a Cash ISA, Innovative Finance ISA, Junior ISA or a Lifetime ISA.

What are the different share classes?

The following share classes are available to individual Investors:

Unit Trust and ISA
<ul style="list-style-type: none"> • J Class – for clients who invest directly (i.e. without a Financial Adviser)
<ul style="list-style-type: none"> • L Class – for clients who invest via a Financial Adviser
OEIC
<ul style="list-style-type: none"> • P Class – only available for existing OEIC investors

The different share classes have differing charging structures. Please refer to the Key Investor Information Document (KIID) of the relevant fund(s) for details. These are available on our website www.jupiteram.com or by contacting us using the contact details at the beginning of the document.

■ Products, share classes and funds

What funds do you offer?

Category	Fund name	Product
Bond Funds	Jupiter Corporate Bond Fund	Unit Trust
	Jupiter Strategic Bond Fund	Unit Trust
	Jupiter Monthly Income Bond Fund	OEIC
	Jupiter Global Macro Bond Fund	OEIC
Emerging market equity funds	Jupiter Asian Income Fund	Unit Trust
	Jupiter China Fund	Unit Trust
	Jupiter Global Emerging Markets Fund	Unit Trust
	Jupiter India Fund	Unit Trust
	Jupiter Merian Asia Pacific Fund	OEIC
Environmental and responsible funds	Jupiter Ecology Fund	Unit Trust
	Jupiter Global Sustainable Equity Fund	Unit Trust
	Jupiter Responsible Income Fund	Unit Trust
European equity funds	Jupiter European Fund	Unit Trust
	Jupiter European Smaller Companies Fund	Unit Trust
	Jupiter European Special Situations Fund	Unit Trust
International equity funds	Jupiter Financial Opportunities Fund	Unit Trust
	Jupiter Fund of Investment Trusts	Unit Trust
	Jupiter Global Financial Innovation Fund	Unit Trust
	Jupiter Global Value Equity Fund	Unit Trust
	Jupiter Japan Income Fund	Unit Trust
	Jupiter Merian Global Equity Fund	OEIC
	Jupiter Merian North American Equity Fund	OEIC

■ Products, share classes and funds

What funds do you offer?

Category	Fund name	Product
Multi-manager funds	Jupiter Merlin Balanced Portfolio	Unit Trust
	Jupiter Merlin Conservative Select	Unit Trust
	Jupiter Merlin Growth Portfolio	Unit Trust
	Jupiter Merlin Income Portfolio	Unit Trust
	Jupiter Merlin Income and Growth Select	Unit Trust
	Jupiter Merlin Moderate Select	Unit Trust
	Jupiter Merlin Monthly Income Select	Unit Trust
	Jupiter Merlin Worldwide Portfolio	Unit Trust
Specialist strategies funds	Jupiter Monthly Alternative Income Fund	Unit Trust
UK equity funds	Jupiter Income Trust	Unit Trust
	Jupiter UK Growth Fund	Unit Trust
	Jupiter UK Smaller Companies Equity Fund	Unit Trust
	Jupiter UK Special Situations Fund	Unit Trust
	Jupiter UK Alpha Fund	OEIC
	Jupiter UK Mid Cap Fund	OEIC
	Jupiter UK Smaller Companies Fund	OEIC
	Jupiter UK Opportunities Fund	OEIC

■ Products, share classes and funds

Fund details can change. Please refer to the 'Jupiter fund changes' section of our website for details of funds which have undergone changes .

Please note the following with regard to the OEIC funds:

- They are not open to new retail investors although existing investors are able to top up the fund(s) they hold
- They cannot be held within an ISA with the exception of existing clients in the Jupiter Merian North American Equity Fund and Jupiter Global Macro Bond Fund

■ Charges

Where can I find the charges?

Please refer to the relevant Key Investor Information Document (KIID) which is available on our website www.jupiteram.com or to order from us using the contact details at the beginning of the document for details of the relevant fund charges.

■ Investing

How old do I have to be to invest in one of your products?

The minimum investment age is 18 years. Investments can not be registered directly in the name of a minor but they can be registered in the name of an adult and designated with the child's initials e.g. John Smith would be designated to JS.

Are there any minimum or maximum investment limits?

There are minimum and maximum investment limits for our products. The ISA investment limits are set by the Government and are reviewed annually.

Please see the current limits in the table below:

Jupiter product	Lump sum maximum per product	Lump sum minimum per fund	Monthly maximum per product	Monthly minimum per fund	Lump sum top-up minimum per fund
Unit Trusts/OEICs	There is no limit	£500	There is no limit	£50	£250
2022/2023 Stocks & Shares ISA	£20,000 ¹	£500	£1,666.67 ²	£50	£250 ³

Investing

1. The maximum limit for all permitted ISAs combined is £20,000 (not £20,000 in each ISA product). We do not offer a Cash ISA, Innovative Finance ISA, Junior ISA or a Lifetime ISA.
 2. The amount shown assumes 11 monthly payments of £1,666.67 and a final payment of £1,666.63 in the tax year
 3. Payment below £250 will be accepted to bring a year's contribution up to the permitted maximum.
- Please note that if you are investing into the income units of either the Jupiter Merlin Monthly Income Select or Jupiter Monthly Alternative Income Fund, the minimum investment level is £5,000. If you wish to invest in either of these funds on a monthly basis you must select accumulation units.

How do I invest a lump sum?

You can apply in various ways:

- In writing by completing the relevant application form or top up form and sending it, along with your personal cheque to the following address **Jupiter Customer Services, PO Box 10666, Chelmsford, CM99 2BG**
- Over the telephone by calling our Customer Services team on 0800 561 4000 (Monday to Friday 9am to 5:30pm excluding bank holidays)
- By fax (for existing unit trust and OEIC holders only) on 0800 561 4001.

In order to complete your transaction we will require your:

- full name
- permanent residential address
- nationality
- date of birth
- confirmation that you have received and read the relevant Key Investor Information Document(s) and this Supplementary Information Document.

Please note that if you apply over the phone you should read these documents before calling as we are unable to process your instruction without this confirmation.

Jupiter funds are not available for investment by any US Person. A 'US Person' is a national, citizen or resident of the United States of America or a corporation or partnership organised under the laws of the United States of America or having a principal place of business in the United States of America.

We also do not accept investments from or on behalf of persons in Canada or with whom we would have to deal from or into Canada. This may include a national, citizen or resident of Canada or a corporation or partnership organised under the laws of Canada or having a principal place of business in Canada (a 'Canadian Person').

Investing

How do I set up a monthly investment?

You can choose to invest a regular amount each month in a unit trust or ISA. This facility isn't available on the OEIC product.

You will need to either:

- complete an application form (which contains a Direct Debit section) or
- call us to set up a monthly investment.

Please note that the bank account details that the payment is being made from will need to be verified. We will attempt to do this electronically, however, if this is unsuccessful then we will contact you to request evidence confirming that the account belongs to you (e.g. an original/certified* bank statement, a voided cheque/paying in slip or a letter from the bank quoting your name, sort code and account number).

We cannot accept Direct Debits from third party bank accounts.

The money will be collected from your bank or building society account on the first business day of each month. If we receive your instruction to set up the Direct Debit after the 15th day of the month, the Direct Debit will miss the next collection and will be set up for the month after.

*Documents can be certified by someone in one of the following professions – financial adviser, solicitor, accountant, stockbroker, bank or building society official. The certifier will need to state 'original seen' and then sign, date and print their name, job title, full address and telephone number. The certification must be dated within the last 6 months and the certifier must not be a family member. Please contact us if you are having difficulty finding a certifier in one of these professions.

How do I pay for my investment?

If you are investing by phone, you will need to pay by debit card (up to a maximum of £20,000). We do not accept third party payments by debit card. Existing clients investing into a unit trust/OEIC also have the option to pay by cheque, made payable to Jupiter Unit Trust Managers Limited. If you pay by debit card and your bank refuses payment, we will make you aware at the time the deal is placed.

If you are completing an application form, you will need to send a personal cheque, building society cheque or banker's draft. Payment by debit card isn't available when completing an application form. If you are using a building society cheque or bankers draft, it must be certified on the back, with details of your account to show that payment is being made from your own (or joint) personal bank account.

If the cheque is not drawn in your name, you must complete the relevant section of the application form confirming the third party's name, address and date of birth. Please note that if you are investing into an ISA, payment by cheque for this investment can only be provided by a person other than you if that person is your spouse. If you pay by cheque and your bank refuses payment, we will cancel the deal and let you know.

■ Investing

Which share class will I be investing into?

If you invest into a unit trust or ISA directly with us i.e. without using an independent financial adviser, you will be investing into the J class. If you invest into a unit trust or ISA via an independent financial adviser, you will be investing into the L class. If you invest into an OEIC, you will be investing into the P class.

What can I expect after you receive my instruction?

Our funds are valued at 12.00 noon and are dealt on a forward pricing basis. This means that you will receive the price at the next valuation point after we have received your instruction. We will send you a contract note confirming the transaction the day after the deal has been priced.

If, for any reason, your instruction cannot be dealt within the above timescale, your investment will either be returned to you or retained in a non-interest bearing client money account until it has been allocated.

What correspondence do I need to send in following a new investment by telephone?

If you have invested into a unit trust, we will send you a registration form with your contract note. You will need to sign the registration form to confirm your details are correct, and send it back to us.

If you have invested into an ISA, we will send you a written declaration with your contract note. You will need to sign the declaration to confirm your details are correct, and send it back to us. If you don't let us know of any corrections within 30 calendar days of the date we sent the declaration, your ISA may be voided (lose its tax benefits).

This will only apply for new investments. Additional investments in to existing accounts will not generate a registration form.

What correspondence do I need to send in following an investment into a unit trust by fax?

We will send you a registration form with your contract note. You will need to sign the registration form to confirm your details are correct, and send it back to us, along with the payment.

What if I change my mind?

If you make your investment as a result of advice received from your financial adviser, you are entitled to cancel your investment if you change your mind. Where applicable, details of how to exercise these rights will be sent to you with your contract note confirming the details of your investment. In these circumstances you will have 14 calendar days from the date the cancellation form is received by us in which to exercise your right to cancel.

If you cancel, we will refund your payment, however, if the investment has fallen in value when we receive your cancellation notice, we will send you the lower value.

If you have invested directly without using the services of a financial adviser, you will not be able to cancel your investment.

■ Anti-money laundering checks

What checks do you do?

We are required to comply with the UK Money Laundering Regulation. This means that we will check your identity and address and those of anyone making payments on your behalf. We will also check the identity of investors who have a beneficial interest in the shares/units and anyone else associated with your account. We will initially attempt to complete the check electronically but if that is not successful we will write to the relevant parties to ask for evidence of identity and address. In addition, we are required to do ongoing due diligence and may request information that has previously been provided.

We are also required to obtain information on the activity that generated the money you used to fund a particular investment (source of funds) as well as how you acquired your total wealth (source of wealth). We are required to conduct enhanced due diligence and enhanced ongoing monitoring in higher-risk situations for example in some overseas jurisdictions. This may include the gathering of additional information regarding source of funds and source of wealth.

We are required to conduct enhanced due diligence and enhanced ongoing monitoring on clients identified as a politically exposed person (PEP) or where they are a family member or a known close associate of a PEP. We appreciate this may be inconvenient but we are obliged to obtain this information in order to comply with the anti-money laundering regulations.

What are the methods of sending in documentation?

You can post documentation to Jupiter Customer Services, PO BOX 10666, Chelmsford, CM99 2BG. Alternatively, if you have registered for our online service at www.jupiteram.com, you are able to upload documents using our document upload facility.

What happens if you don't receive sufficient evidence?

If we don't receive the required evidence we may have to delay processing your instruction and/or withhold sending the funds to you. Any cash that we hold will be held in an account that does not pay interest and the funds will be protected in accordance with the Financial Conduct Authority (FCA) Client Money rules.

Selling

If you withdraw money from your ISA, that money will lose its ISA tax status.

How do I sell?

- You can sell all or part of your investment in various ways:
- In writing by completing a withdrawal form or sending us a written instruction containing your name, unitholder number and details of the product/fund, amount/units/shares you want to sell. This needs to be sent to us at Jupiter Customer Services, PO Box 10666, Chelmsford, CM99 2BG. All registered holders will need to sign the instruction.
- Over the telephone by calling our Customer Services team on 0800 561 4000 (Monday to Friday 9am to 5:30pm excluding bank holidays)

By faxing your instructions to us on 0800 561 4001.

What can I expect after you receive my instruction?

Our funds are valued at 12.00 noon and are dealt on a forward pricing basis. This means that you will receive the price at the next valuation point after we have received your instruction. We will send you a contract note confirming the transaction the day after the deal has been priced.

If you have sold over the telephone, we may be required to send you a renunciation form which all registered holders will need to complete and return to us. This is a form confirming the details of the withdrawal. If you have sold by fax, we will send you a renunciation form which all registered holders will need to complete and return to us.

Alternatively, you are able to send us a signed letter which includes your name, full address, unitholder number and deal reference number, confirming that the letter can be accepted as a form of renunciation.

If your instruction is not clear or does not meet the minimum withdrawal limits, we may return it to you without selling the holding. In certain circumstances we may need to estimate the number of units/shares to sell in order to raise the amount requested. The calculation will be based on the last available selling price and will mean that when the unit/share amount is priced at the next valuation point, you may receive slightly more or less than the amount you requested.

■ Selling

What can I expect after you receive my instruction?

Our funds are valued at 12.00 noon and are dealt on a forward pricing basis. This means that you will receive the price at the next valuation point after we have received your instruction. We will send you a contract note confirming the transaction the day after the deal has been priced.

If you have sold over the telephone, we may be required to send you a renunciation form which all registered holders will need to complete and return to us. This is a form confirming the details of the withdrawal. If you have sold by fax, we will send you a renunciation form which all registered holders will need to complete and return to us.

Alternatively, you are able to send us a signed letter which includes your name, full address, unitholder number and deal reference number, confirming that the letter can be accepted as a form of renunciation.

If your instruction is not clear or does not meet the minimum withdrawal limits, we may return it to you without selling the holding. In certain circumstances we may need to estimate the number of units/shares to sell in order to raise the amount requested. The calculation will be based on the last available selling price and will mean that when the unit/share amount is priced at the next valuation point, you may receive slightly more or less than the amount you requested.

How soon after I sell will I receive my money?

Provided we have received all of the documents that we need such as renunciation, proof of name and address, proof of source of wealth and funds, we will usually pay as follows:

Unit trusts funds (excluding those in the Merlin fund range)

- On the third business day after we've received your withdrawal instruction

OEICS and unit trust funds in the Merlin fund range

- On the fourth business day after we've received your withdrawal instructions

Where we've had to receive a renunciation form from you, we will send the money the day after renunciation is received (but not before the usual settlement period i.e. the 3 or 4 business days, depending on the product/fund), provided we have received all of the other documents that we need.

To check what documents you require and whether we have received them, please contact us in whatever way suits you best from the options at the beginning of this document.

■ Selling

How will the payment be made?

If we have instructions to pay to your bank account, we will pay there if:

- We can verify the bank account electronically

or

- The bank account is the same as that from which your investment was made

or

- We have previously paid withdrawal proceeds to that bank account

or

- We receive proof of your bank account in the form of:
 - an original/certified* bank statement (no older than 3 months)
 - a voided cheque/ paying-in slip or
 - an original/certified letter from the bank quoting your name, sort code and account number

*Documents can be certified by someone in one of the following professions – financial adviser, solicitor, accountant, stockbroker, bank or building society official. The certifier will need to state 'original seen' and then sign, date and print their name, job title, full address and telephone number. The certification must be dated within the last 6 months and the certifier must not be a family member. Please contact us if you are having difficulty finding a certifier in one of these professions.

If you don't provide us with bank details or if we are not able to verify the details you provide, we will send the payment by cheque to the registered address of the first named holder on the account. We do, however, reserve the right to only pay to a verified bank account rather than by cheque, which may result in a delay to settlement.

In the case of a joint account, we will pay to the first named holder on the account unless all the holders have provided a signed request to pay to one of the other holders.

If you provide us with bank details for future withdrawals to be paid to, you will need to let us know if there are any changes to your bank details.

We will only be able to make international payments to bank accounts that have the International Bank Account Number (IBAN) and Bank Identifier Code (BIC). We will require proof of this information before a European cross border payment can be made. Payments can only be made in GBP and your recipient bank may levy a charge for this service. The risk associated with exchange rate fluctuations remains with you.

Where do I send proof of my bank account to?

You can post documentation to **Jupiter Customer Services, PO BOX 10666, Chelmsford, CM99 2BG.**

Alternatively, if you have registered for our online service at www.jupiteram.com, you are able to upload documents using our document upload facility.

■ Selling

Are there any limits on withdrawals?

The minimum amount that can be withdrawn is £500 per fund. The minimum remaining balance on your account must be over £500 per fund.

What can I expect if I have a Direct Debit?

If you want to cancel your Direct Debit when you sell, you will need to instruct us to do so otherwise it will continue to collect. We recommend that you also contact your bank.

If we don't receive the instruction to cancel it more than 10 business days before the collection date, it will collect and we will send the proceeds to you once it has settled on your account.

Can I receive a regular withdrawal from my investment?

You can receive a fixed amount from your investment on a monthly or quarterly basis if you hold accumulation units within the Jupiter Merlin Portfolio range of funds. You will need to hold a minimum amount of £5,000 in the relevant funds. To set it up you will need to complete a regular withdrawal form which is available on our website www.jupiteram.com or by contacting using the methods shown at the beginning of the document.

■ Switching funds within a product

How do I switch funds?

You can switch from one fund to another:

- Over the telephone by calling our Customer Services team on 0800 561 4000
- By completing a switch form, which can be found on our website and posting it to us at the above address
- By writing us a letter confirming the amount and funds you wish to switch into and out of, and posting it to us at the address above.
- By faxing your instructions to us on 0800 561 4001

If you are switching out of one of the Jupiter Merlin Portfolios, the instruction can be placed using any of the above methods apart from telephone.

If you hold an OEIC, you will not be able to switch to another fund within the OEIC unless you already hold that fund but you will be able to switch to a Unit Trust.

If you choose to write a letter you will need to ensure that your letter confirms that you have read the latest Key Investor Information Document (KIID) and Supplementary Information Document (SID) for the fund(s) you are switching into.

The units in the original fund will be sold and then reinvested into the new fund. Depending on your own financial situation, this switch could result in a liability to Capital Gains Tax.

■ Switching funds within a product

Are there any limits on switches?

The minimum remaining balance on the fund being switched out of must be at least £500 and the new fund needs to hold a minimum of £500.

What can I expect after you receive my switch instruction?

Our funds are valued at 12.00 noon and are dealt on a forward pricing basis. This means that you will receive the price at the next valuation point after we have received your instruction. We will send you a contract note confirming the transaction the day after the deal has been priced.

If you are switching from a Jupiter Merlin Portfolio or a fund in our OEIC product range to another fund in our unit trust range, we will sell the holding in the Merlin Portfolio/OEIC product range at the first valuation point after we receive your instruction and then use the proceeds to buy back into the new fund at the valuation point after this. This means that you will be out of the market for one working day and will not be exposed to any gains or falls in the market during this period.

■ Switching products

How do I switch products?

Unit Trust to ISA

You can move your holding from a Unit Trust to an ISA, provided the amount is within the annual ISA investment limit.

You will need to complete an ISA application form and conversion form which are available on our website www.jupiteram.com or by contacting us using the methods shown at the beginning of the document.

We will sell your unit trust at the next valuation point following receipt of your instruction and then use the proceeds to buy into an ISA at the first valuation point after that. You will therefore be out of the market for one working day and will not be exposed to any gains or falls in the market during this period.

Depending on your own financial situation, this withdrawal could result in a liability to Capital Gains Tax.

ISA to a Unit Trust

You can move your holding from an ISA to a Unit Trust by completing a unit trust application form which is available on our website www.jupiteram.com or by contacting using the methods shown at the beginning of the document.

You will also need to send a signed covering letter confirming the monetary amount/number of units that you want to sell from your ISA to fund your unit trust.

We will sell your ISA at the next valuation point following receipt of your instruction and then use the proceeds to buy into a unit trust at the first valuation point after that. You will therefore be out of the market for one working day.

Please note that you will lose your tax benefits on the ISA when you switch out of it.

■ Switching products

OEIC to a Unit Trust

You can move your holding from an OEIC to a Unit Trust by completing a Switch application form which is available on our website www.jupiteram.com. We will sell your OEIC at the next valuation point following receipt of your instruction and then use the proceeds to buy into a Unit Trust at the first valuation point after that. You will therefore be out of the market for one working day and will not be exposed to any gains or falls in the market during this period.

Depending on your own financial situation, this withdrawal could result in a liability to Capital Gains Tax.

Unit Trust/ISA to an OEIC

You are not able to switch a unit trust/ISA into an OEIC.

■ Transferring investments

What are the different methods of transferring an ISA from or to Jupiter?

- There are two types of transfer:
- Cash transfer – holding sold and proceeds sent to another ISA provider
- In-specie transfer – units/shares transferred to another ISA provider who holds Jupiter units/shares (a nominee or a supermarket platform)

What are the tax implications of doing a transfer?

If you want to transfer an existing Stocks & Shares ISA or Cash ISA, you are able to do so without losing any of the tax benefits. We do not offer a Cash ISA.

If the ISA you are transferring is for the current tax year, you will need to transfer the full amount held in it up to the date of the transfer. Once it has been transferred it will continue to be treated as a current year ISA i.e. you can only invest up to the ISA limit. If the ISA you are transferring is not for the current tax year, you can transfer either the whole or part of that tax year.

How do I transfer an ISA from another provider to Jupiter?

To transfer an ISA to us from an approved provider you will need to complete our ISA transfer form which is available on our website www.jupiteram.com or by contacting us using the methods shown at the beginning of the document. We will then contact your current ISA provider and arrange the transfer.

■ Transferring investments

There are two ways to complete an ISA transfer

1. The holding is sold and the proceeds are sent from your current provider to us
2. The Jupiter funds held by your existing provider are transferred from them to us

The minimum amount you can transfer is £500 per fund.

If you are transferring a previous tax year, you can do a full or partial transfer, however, if you are transferring the current tax year, you will need to do a full transfer and you will not be able to contribute further until we receive the full transfer proceeds.

If you are transferring in cash, we will invest the cash at the price at the next valuation point after we have received the payment from your existing provider. We are dependent on them for receipt of the settlement, which can take up to 30 days.

We will return amounts under £20 to the previous ISA manager.

What if I change my mind about my transfer to Jupiter?

If you make your investment as a result of advice received from your financial adviser, you are entitled to cancel your investment if you change your mind. Where applicable, details of how to exercise these rights will be sent to you with your contract note confirming the details of your transfer.

In these circumstances you will have 14 calendar days from the date the cancellation form is received in which to exercise your right to cancel, and you can instruct us to either send the cancellation value to you or the other ISA provider. If the transfer value is returned to you, the ISA tax status of the investment will be lost. If we don't receive information on where to send the transfer value to at the same time as we receive the cancellation notice, we will hold the transfer money in a non-interest bearing account until we receive instructions. There is a potential for loss of income and growth while the ISA is pending.

If you cancel the transfer, we will return your payment to the previous plan manager, however, if the investment has fallen in value when we receive your cancellation notice, we will send you the lower value. If you have invested directly without using the services of a financial adviser, you will not be able to cancel your investment.

■ Transferring investments

How do I transfer an ISA from Jupiter?

To transfer your ISA to an approved ISA provider you will need to contact them and they will let you know what their requirements are. They will then send us your signed written instruction. Once we receive it, we will, depending on your instructions, either:

- transfer the proceeds as cash by selling the units/shares in your account at the next valuation point after we receive the instruction and sending the money 3 or 4 days after the valuation point depending on the product/fund
- transfer the proceeds as units/shares

If you are transferring a previous tax year, you can do a full or partial transfer, however, if you are transferring the current tax year, you will need to do a full transfer.

Please note that transfers can only be made if we have received all of the documents that we need, such as identification and proof of address or source of wealth or source of funds documents. To check your account is in good order please contact us in whatever way suits you best from the options at the beginning of this document.

Depending on the timing of the transfer instruction being received, distributions may accrue to the account. These will ultimately be sold and we will forward the money to the new ISA manager or to you, in circumstances where the new ISA manager will not accept payment.

What will happen to my Direct Debit if I transfer an ISA from Jupiter?

If you have an active Direct Debit, we will cancel it. If your instruction is received during the collection period i.e. within 10 business days of the collection date, we will return the payment to your bank account. If we receive a transfer instruction after the collection period, we will wait until we have cleared funds which can take up to 10 business days. We will then sell it, and forward the cash to your new ISA plan manager where it will contribute towards your ISA allowance for the tax year.

How do I transfer my holding to someone else?

Unit Trust

You will need to complete a Stock Transfer form. If the person you are transferring to doesn't already hold an account with us, they will need to complete a Unit Trust application form. These documents can be found on our website www.jupiteram.com or by contacting us. The completed forms will need to be sent to us at the address shown at the beginning of the document.

OEIC

You are unable to transfer an OEIC to someone else.

ISA

Your ISA can be transferred to an ISA in the name of another person providing that person does not have an existing current tax year ISA and subject to the maximum ISA subscription limits at the time. You should be aware that you will lose your personal tax benefits associated with the ISA and the investment will be open to stock market movement.

Income

Can I receive an income from my investment?

Most of the funds give you the option to hold either income units/shares or accumulation units/shares.

- Income units/shares - the income available for distribution, if any, is paid to you
- Accumulation units/shares – the income available for distribution, if any, is retained within the fund and is reflected in the price of the units/shares.

If you choose to invest into income units/shares, you will need to provide us with details of your bank or building society account otherwise the investment will be placed into accumulation units/shares. If we are unable to verify your bank details electronically, we will write to you to request proof of your bank account in the form of:

- an original/certified* bank statement (no older than 3 months)
- a voided cheque/ paying-in slip or
- an original letter from the bank quoting your name, sort code and account number

***Documents can be certified by someone in one of the following professions – financial adviser, solicitor, accountant, stockbroker, bank or building society official. The certifier will need to state ‘original seen’ and then sign, date and print their name, job title, full address and telephone number. The certification must be dated within the last 6 months and the certifier must not be a family member. Please contact us if you are having difficulty finding a certifier in one of these professions.**

If you hold income shares in an OEIC, you also have the option to have income reinvested rather than paid to you.

We are not able to pay distributions to foreign bank accounts.

If you have a distribution payment outside of an ISA that hasn't been claimed after six years, it will be transferred to and become part of the capital property of the fund so you won't have any rights to it.

Unclaimed distribution payments within an ISA are not credited to the fund.

An instruction to change bank details must be received by Jupiter at least 14 days before the fund's pay date.

Income

How often do the funds pay income?

Each fund will distribute the income it earns on its underlying investments on the payment dates shown in the table below.

To receive income, you will have to hold the units/shares before the accounting date shown in the table.

The Jupiter Corporate Bond Fund, the Merlin Monthly Income Select, the Jupiter Merlin Conservative Select, the Jupiter Strategic Bond Fund, the Jupiter Monthly Income Bond Fund and the Jupiter Global Macro Bond Fund allocate their income as gross interest distributions. All other funds allocate income as dividend distributions. Interest and dividend distributions are considered differently from a tax perspective. For the latest information and allowances, please visit www.gov.uk/tax-on-dividends

Unit Trust Distribution:				
	Accounting dates		Payment dates	
Fund Name	Interim	Annual	Interim	Final
Jupiter Asian Income Fund	31-Dec, 31-Mar, 30-Jun	30-Sep	28-Feb, 31-May, 31-Aug	30-Nov
Jupiter China Fund	28-Feb	31-Aug	-	31-Oct
Jupiter Corporate Bond Fund	31-May, 31-Aug, 30-Nov	28-Feb	31-Jul, 31-Oct, 31-Jan	30-Apr
Jupiter Ecology Fund	30-Sep	31-Mar	30-Nov	31-May
Jupiter European Fund	31-Dec	30-Jun	-	31-Aug
Jupiter European Smaller Companies Fund	28-Feb	31-Aug	-	31-Oct
Jupiter European Special Situations Fund	31-Jul	31-Jan	-	31-Mar
Jupiter Financial Opportunities Fund	31-Oct	30-Apr	31-Dec	30-Jun
Jupiter Fund of Investment Trusts	30-Apr	31-Oct	30-Jun	31-Dec
Jupiter Global Emerging Markets Fund	30-Nov	31-May	-	31-Jul
Jupiter Global Financial Innovation Fund	30-Apr	31-Oct	-	31-Dec
Global Sustainable Equities Fund	31-Oct	30-Apr	-	30-Jun
Jupiter Global Value Equity Fund	31-Mar	30-Sep	31-May	30-Nov
Jupiter Income Trust	30-Jun	31-Dec	31-Aug	28-Feb
Jupiter India Fund	31-Jan	31-Jul	-	30-Sep
Jupiter Japan Income Fund	31-Jan	31-Jul	31-Mar	30-Sep
Jupiter Merlin Balanced Portfolio	30-Nov	31-May	31-Jan	31-Jul
Jupiter Merlin Conservative Select	28-Feb, 31-May, 31-Aug	30-Nov	30-Apr, 31-Jul, 31-Oct	31-Jan
Jupiter Merlin Growth Portfolio	28-Feb	31-Aug	30-Apr	31-Oct

Unit Trust Distribution:				
	Accounting dates		Payment dates	
Fund Name	Interim	Annual	Interim	Final
Jupiter Merlin Income Portfolio	15-Jan, 15-Apr, 15-Jul	15-Oct	15-Mar, 15-Jun, 15-Sep	15-Dec
Jupiter Merlin Income and Growth Select	31-Mar	30-Sep	31-May	30-Nov
Jupiter Merlin Moderate Select	31-Dec	30-Jun	28-Feb (29th in a leap year)	31-Aug
Jupiter Merlin Monthly Income Select	30-Sep	31-Mar	27th of each month	27-Apr
Jupiter Merlin Worldwide Portfolio	30-Nov	31-May	-	31-Jul
Jupiter Monthly Alternative Income Fund	End of each month	31-Mar	27th of each month	31-May
Jupiter Responsible Income Fund	31-Mar	30-Sep	28-Feb, 31-May, 31-Aug	30-Nov
Jupiter Strategic Bond Fund	31-Jul, 31-Oct, 31-Jan	30-Apr	30-Sep, 31-Dec, 31-Mar	30-Jun
Jupiter UK Growth Fund	30-Jun	31-Dec	31-Aug	28-Feb
Jupiter UK Smaller Companies Equity Fund	31-Jul	31-Jan	-	31-Mar
Jupiter UK Special Situations Fund	30-Sep	31-Mar	30-Nov	31-May

OEIC Distribution:				
	Accounting dates		Payment dates	
Fund Name	Interim	Annual	Interim	Annual
Jupiter Monthly Income Bond Fund	End of each month	31-Jul (or other date within seven days)	End of each month	30-Sep
Jupiter UK Alpha Fund	31-Jan	31-Jul	31-Mar	30-Sep
Jupiter UK Mid Cap Fund	31-Jan (or six months from annual accounting date)	31-Jul (or other date within seven days)	None	30-Sep
Jupiter UK Smaller Companies Fund	31-Jan (or six months from annual accounting date)	31-Jul (or other date within seven days)	None	30-Sep
Jupiter UK Opportunities Fund	31-Jan (or six months from annual accounting date)	31-Jul (or other date within seven days)	None	30-Sep
Jupiter Merian Asia Pacific Fund	30-Apr	31-Oct (or other date within seven days)	None	31-Dec

OEIC Distribution:				
	Accounting dates		Payment dates	
Fund Name	Interim	Annual	Interim	Annual
Jupiter Merian Global Equity Fund	30-Apr (or six months from annual account) 31-Jan, 30-Apr, 31-Jul	31-Oct (or other date within seven days)	None	31-Dec
Jupiter Global Macro Bond Fund	31-Jan, 30-Apr, 31-Jul	31-Oct (or other date within seven days)	31-Mar, 30- Jun, 30-Sep	31-Dec
Jupiter Merian North American Equity Fund	30-Apr	31-Oct (or other date within seven days)	None	31-Dec

Income

How do I convert from income to accumulation or vice versa?

You can convert from income to accumulation units/shares, or vice versa, by calling us or sending us a letter. Alternatively, if you have registered for our online service at www.jupiteram.com, you are able to upload instructions using our document upload facility.

If you are converting to income units/shares please ensure that you have your bank account details to hand if you call us, or include them on your letter if you write to us/send the instruction via document upload, so that we can pay the income directly in to your bank account.

We will need to receive an instruction to either stop or start receiving income 10 business days before the accounting date.

Please note that we will need to verify the account details you provide. We will attempt to do this electronically but if that isn't possible we will ask you for proof of your bank account in the form of:

- an original/certified* bank statement (no older than 3 months)
- a voided cheque/ paying-in slip or
- an original letter from the bank quoting your name, sort code and account number

*Documents can be certified by someone in one of the following professions – financial adviser, solicitor, accountant, stockbroker, bank or building society official. The certifier will need to state 'original seen' and then sign, date and print their name, job title, full address and telephone number. The certification must be dated within the last 6 months and the certifier must not be a family member. Please contact us if you are having difficulty finding a certifier in one of these professions.

Taxation

What are the tax implications for unit trust/OEIC investors?

If you invest directly in a unit trust/OEIC you may be subject to further income and capital gains tax. Further information is available on the HM Revenue & Customs website or by speaking to a tax professional.

What are the tax implications for ISA investors?

As an ISA investor you will not:

- have to pay any further tax on dividends or interest received or accumulated.
- have to pay any tax when your ISA has been sold and a gain has been made for UK Capital Gains Tax purposes. This is even if you are a higher tax payer.
- be able to declare an allowable loss when your ISA has been sold and a loss made for UK Capital Gains Tax purposes. This is even if you are a higher tax payer.
- have to declare any income, gains or losses on your annual tax return. This is the case unless your ISA has been made void (for example where you have subscribed in more than one ISA within the tax year).

Please note that while the government has confirmed the tax benefits available by investing through an ISA will continue indefinitely, tax rules may change in the future.

■ Cost of advice

How much does advice cost?

From 31 December 2012, we were not permitted to pay commission to a financial adviser for providing advice that will lead to a new lump sum subscription or regular savings mandate. However, we can continue to pay renewal commission to your financial adviser for investments you held prior to 31 December 2012. If you have an existing regular savings mandate in place, we will have continued to pay renewal commission to your financial adviser, where relevant. The amount of commission will depend on the size of your investments and in the case of regular savings, the period over which you make them. No initial commission will be paid in respect of investment into our funds.

■ Fund pricing

How are the prices calculated?

The price of units/shares is calculated by dividing the overall value of the fund, based on the mid-market value (midpoint between the buying and selling prices) of the underlying assets, by the number of units/shares in issue. Only one 'single' price will be published for each class of the fund.

The price investors are able to buy and sell units/shares at is affected by the flow of money into or out of a fund. On days when more units/shares are bought than sold the price may be slightly higher. When there are more units/shares being sold than bought, the price may be slightly lower. These 'swing' adjustments are made to prevent the value of existing unitholders' investments in a fund being diluted as a result of the costs involved in buying or selling the underlying assets to match the inflows/outflows.

The unit/share price for each fund class will be published each day showing the price at the previous valuation point and will reflect any 'swing' adjustment in the price due to investors buying and selling units/shares.

General information

What information will I receive?

We prepare a statement as at 5 April and 5 October each year which includes details of the units/shares bought or sold during the six-month period and a valuation of the investment(s). We will aim to send the statement to you within 25 business days of the statement date. A summary valuation will also be sent to your authorised financial adviser (where applicable).

We produce annual and half-yearly reports for our funds which can be requested from us using the contact details at the beginning of the document or viewed online at www.jupiteram.com. These will tell you about the fund's investments, performance over the period and the manager's outlook.

We will send information to the correspondence address you provide to us when you make your application for investment. If more than one person is making an investment, the address of the first registered holder will be used. We will send copies of correspondence to your financial adviser.

How can I check the value of my investment?

You can also call us at any time to get an automated valuation using the number at the beginning of this document or you can register for our online service at www.jupiteram.com.

What if I have a complaint?

If you want to make a complaint about any aspect of the service you have received from us, or to request a copy of our complaint handling procedures, please contact us using contact details at the beginning of this document.

If your complaint is not dealt with to your satisfaction you can refer it to the Financial Ombudsman Service using the following methods:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Tel: 0800 023 4 567 or 0300 123 9 123,

Email: complaint.info@financial-ombudsman.org.uk,

Website: www.financial-ombudsman.org.uk

How do I change my personal details?

You can change your address by calling us, writing to us or through your online account at www.jupiteram.com, either by updating the details yourself or uploading a letter.

You can change your name by posting us an original or certified* copy of one of the following documents or uploading it from your online account www.jupiteram.com - marriage/civil partnership certificate, decree absolute, deed poll or statutory declaration of change of name.

*Documents can be certified by someone in one of the following professions – financial adviser, solicitor, accountant, stockbroker, bank or building society official. The certifier will need to state 'original seen' and then sign, date and print their name, job title, full address and telephone number. The certification must be dated within the last 6 months and the certifier must not be a family member.

■ General information

How do I change my monthly Direct Debit

Cancel or suspend

You can instruct us by phone, post or fax. As Direct Debits are collected on the first working day of the month, we need to receive instructions at least 10 working days before the collection date. To stop money from being collected, you can also cancel the instruction directly with your bank.

Change the amount or switch funds

You can instruct us by phone, or by completing the Monthly Savings Amendment Form which is available on our website www.jupiteram.com and posting/faxing it to us. If you are investing into a fund you haven't previously invested into, or are increasing the amount in an existing fund, you will need to confirm you have read the relevant Key Investor Information Document(s) (KIIDs) and Supplementary Information Document (SID) before changes can be applied. As Direct Debits are collected on the first working day of the month, we need to receive instructions at least 10 working days before the collection date.

Change bank accounts

You can instruct us by phone or by sending us a completed Direct Debit mandate along with a covering letter which includes your name, address, unitholder number and instructions on the change you are making. This can either be posted to us. As Direct Debits are collected on the first working day of the month, instructions need to be received by the 15th day of the month.

How do I register a Power of Attorney on my account?

If you are unable to manage your account yourself and you have a Power of Attorney set up, you are able to register this on your account. That will mean that your Attorney(s) will be able to call us regarding your account and also place transactions on your behalf. We require you to post us an original or certified* copy of the Power of Attorney, along with a covering letter to the address at the beginning of the document.

*Documents can be certified by someone in one of the following professions – financial adviser, solicitor, accountant, stockbroker, bank or building society official. The certifier will need to state 'original seen' and then sign, date and print their name, job title, full address and telephone number. The certification must be dated within the last 6 months and the certifier must not be a family member.

How do I add, change or remove a Financial Adviser from my account?

To add, remove or change a Financial Adviser on your account you can call us, send us a letter containing your instructions or upload your instructions via our document upload facility on www.jupiteram.com.

What happens to the account when I die?

Firstly, we would need to see a copy of the death certificate. This will need to be posted to us. Then we will write out confirming the next steps and our requirements. We have a leaflet explaining the deceased process which can be downloaded on www.jupiteram.com or you can contact us to request one.

For any help with this application contact us on **0800 561 4000** or via webchat at **www.jupiteram.com**

■ Client Money

How is client money handled?

The Financial Conduct Authority (FCA) has specific requirements in place in relation to the protection of client money when buying and selling units/shares in Jupiter funds. Cash may be held for you in a client money account in accordance with the FCA's client money rules. The bank will hold the cash on your behalf in an account separate from any used to hold money belonging to Jupiter. The client money accounts are non-interest bearing. When you buy or sell Jupiter funds we are allowed to hold your money without it being protected in a client money account for a period of one business day. This is known as the Delivery versus Payment exemption (DVP) which is allowed under FCA Client Money rules. In the unlikely event of Jupiter becoming insolvent on this day your money would not be protected and may be at risk.

Client bank accounts are usually pooled or omnibus accounts which means that the investor's money may be held in the same account as other investors who have an investment with Jupiter. Jupiter will not be responsible for any actions or omissions of the bank or banks with which it holds client money. If the bank holding the client bank account becomes insolvent Jupiter will have a claim on behalf of all investors, but if there is a shortfall all clients will share in this proportionately although you may be entitled to compensation from the Financial Services Compensation Scheme. The availability of compensation depends on the type of business being conducted. Further information about compensation arrangements is available from the FSCS (www.fscs.org.uk).

If there has been no movement on your client money balance for at least six years, then provided we have taken reasonable steps to trace you to return the money we may, in line with FCA regulations, cease to treat that money as client money and pay the money to a charity of our choice. We will pay all amounts due to you should you re-establish contact with us at a later date.

In the unlikely event of Jupiter becoming insolvent the client money held on your behalf may be transferred to another provider in order to achieve the best outcome for you. Your money would be protected before and after any transfer.

■ Client Money

How is my data handled?

With limited exceptions, you have the right to access the data that we hold about you. Under data protection legislation you have a number of rights available as an individual. These are set out in our privacy notice at www.jupiteram.com/privacy/

Am I covered by a Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation arrangements is available from: Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Website: www.fscs.org.uk.

How are conflicts of business handled?

If a conflict of interest arises between us and our clients or third parties, we will try to ensure that we provide all services and activities in a way which doesn't materially prejudice any party. You can contact us for further details of our Conflicts of Interest policy.

How are clients classified?

We treat all clients as Retail Clients (if you hold L, J or P class shares/units/shares). It should be noted that the clients treated as Retail Clients who would otherwise be classified under the Financial Conduct Authority rules as Professional Clients or Eligible Counterparties may not necessarily have rights under the Financial Services Compensation Scheme or be treated as eligible complainants for the purposes of the Financial Ombudsman Scheme.

■ Legal Structure

Unit Trusts

Jupiter funds are UK authorised unit trust schemes under section 237 of the Financial Services and Markets Act 2000 and are constituted by trust deeds. The Jupiter Merlin Balanced Portfolio, the Jupiter Merlin Conservative Select, the Jupiter Merlin Growth Portfolio, the Jupiter Merlin Income Portfolio, the Jupiter Merlin Real Return, the Jupiter Merlin Worldwide Portfolio, the Jupiter Merlin Income and Growth select and the Jupiter Merlin Moderate Select are non-UCITS retail schemes defined by the Collective Investment Scheme Sourcebook contained in the FCA Handbook (The COLL Rules). All other Jupiter funds are UCITS schemes operating under The COLL Rules. All units/shares are denominated in pounds Sterling.

