

Individual CAF Charitable Trust

GUIDE TO INVESTMENT OPTIONS

The Individual CAF Charitable Trust enables contributed assets to be invested to support a donor's philanthropy. Account Holders can ask us to consider investing some or all of the assets comprising their Individual CAF Charitable Trust in any combination of the investments shown here in order to support their giving.

Where we accept your investment request, we will aim to action it as soon as reasonably practical but we are unable to accept responsibility or liability for achieving a particular price or value. For further information please see our terms and conditions.

OPTIONS FOR MANAGING YOUR INVESTMENTS

GROW: INVESTMENT OPTIONS	SELF ADVISED	SELF ADVISED WITH AN AUTHORISED ADVISER*	SEGREGATED PORTFOLIO
Who do we accept investment requests from?	<ul style="list-style-type: none"> Account Holders Authorised signatories 	<ul style="list-style-type: none"> Account Holders Authorised signatories Authorised advisers <i>* see relationship structure below</i>	CAF establishes account with the Account Holder's preferred Investment Manager from CAF's panel of approved partners
How do we process transactions?	Via CAF's broker trading account	Via CAF's broker trading account	All trades managed by Investment Manager under the terms of a Discretionary Investment Mandate
What limits or restrictions apply?	As per investment options outline below	As per investment options outline below	Minimum £1 million

All Individual CAF Charitable Trust Account Holders have the following list of options. CAF reserves the right to amend these options from time to time.

Permitted Investment		
CAF investment funds for charities:		
<ul style="list-style-type: none"> IFSL CAF ESG Cautious Fund IFSL CAF ESG Income & Growth Fund IFSL CAF ESG Growth Fund 		
Common Investment Funds (CIFs), Charity Authorised Investment Funds (CAIFs) and funds specific to the charity sector structured as OEICs		
(Please note that investment in Common Deposit Funds is not permitted)		
BlackRock Charities UK Bond Fund (Fixed Income CIF)		
M&G Short Dated Corporate Bond Fund		
Low cost passive tracker funds (subject to current availability via CAF's broker trading account – please check with your Private Client Manager)		
UK equity trackers: <ul style="list-style-type: none"> iShares UK Equity Index Fund (Acc units only) Legal and General UK Index Trust Vanguard FTSE UK All Share Index Unit Trust 	Global equity trackers: <ul style="list-style-type: none"> Legal and General International Index Trust Vanguard FTSE Developed World ex UK Equity Index Fund 	Fixed income trackers: <ul style="list-style-type: none"> iShares Corporate Bond Index Fund (Inc units only) Legal and General All Stocks Gilt Index Trust Vanguard Global Bond Index Fund UK equity trackers

UK listed Unit Trusts or Investment Trusts

OEICs and SICAVs that are UCITS compliant or UK based NURS

ETFs that are UK listed, unleveraged and physically backed or fully replicated

Shares and Corporate Bonds issued by companies which are constituents of the FTSE 350 (i.e. FTSE 100 or FTSE250), S&P500 or NASDAQ

- Subject to CAF's determined levels of diversification for each CAF Charitable Trust
- Corporate bonds should be long-term and in accordance with CAF's acceptable credit ratings at the time of purchase.

UK & US Government stock:

- US Government stock would normally be expected for CAF Charitable Trusts that expect to donate solely in USD.

Term Cash Deposits:

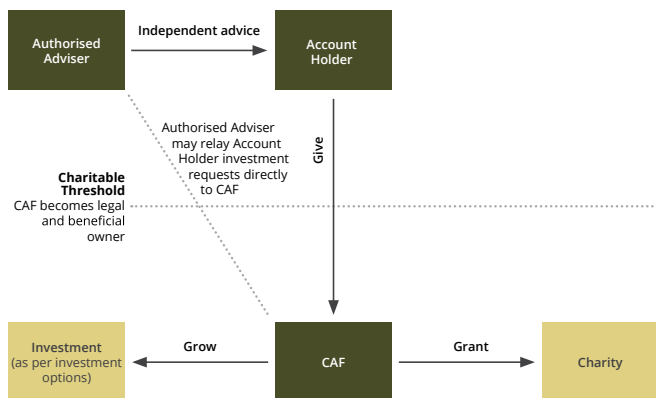
- We will also consider making term cash deposits on balances of £500,000 or more held for a minimum period of 6 months. Deposits may be held in GBP, USD or EUR.
- Currency speculation is not permitted. Foreign currency deposits are only allowed to meet future giving plans in that currency.

ROLES AND RESPONSIBILITIES FOR DONOR, INVESTMENT MANAGERS AND CAF

The funds held in Individual CAF Charitable Trust are donations made to CAF and are the assets of CAF, not the Account holder.

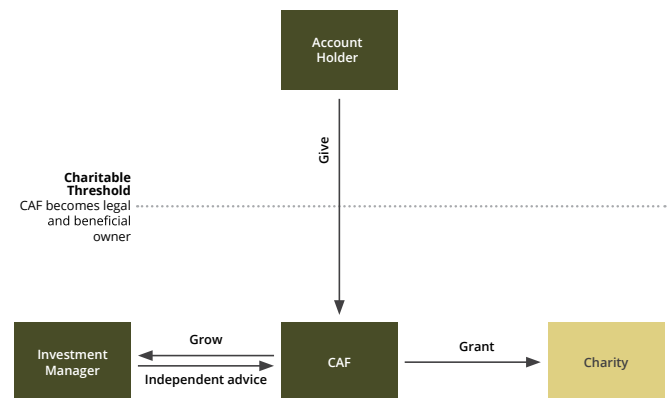
Self advised with an authorised adviser structure

A professionally regulated independent adviser appointed by the Account Holder to aid with administration but does not interact with or receive any fees from CAF.



Segregated Portfolio structure

CAF establishes account with the Account Holder's selected investment manager. Therefore, for regulatory reasons CAF is the client of the investment manager and the Account Holder is CAF's client.



CONTACT US

Call **+44 (0)3000 123 028**
Email **privateclients@cafonline.org**
Visit **cafonline.org**

Telephone calls may be monitored or recorded for security/training purposes. Lines are open Monday to Friday, 9am to 5pm (excluding bank holidays).

Registered charity number 268369