

JUPITER'S UNIT TRUST RANGE

JUPITER ASSET MANAGEMENT

WELCOME

We are delighted that you have requested more information on Jupiter's unit trust funds. In this brochure we provide you with details on ISA limits, how to invest and our full range of unit trusts.

This guide has been designed as an overview of our funds that are available for direct investment by retail (individual) investors. Please note, however, that some of our other funds are only available via fund platforms (sometimes referred to as "fund supermarkets"), or via intermediaries such as financial advisers.

Please visit www.jupiteram.com for the full list.

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An introduction to Jupiter

Jupiter is a specialist, high conviction, active asset manager. We exist to help our clients achieve their long-term investment objectives. From our origins in 1985, Jupiter now offers a range of actively managed strategies available to UK and international clients including equities, fixed income (also known as bonds), multi-asset and alternatives. Jupiter is a constituent member of the FTSE 250 Index.

Jupiter's sole business is the active management of the money invested with us. We do not engage in banking, life assurance or other activities.

Making the right investment decisions

We understand that as an investor it can be difficult to decide who, from the array of managers available, you should trust to manage your money.

You may have questions for the potential manager of your investments such as what is the company's philosophy, and who are the investment managers? And what approach do they take towards investment?

In this brochure we aim to provide you with all the information you may need to help you make the right investment decisions. We always recommend that before investing, you discuss your individual investment objectives and attitude to risk with a financial adviser. Please remember that your investment

decisions should be based not only on your investment objectives but your attitude to risk of losses too. Once you have invested, you should also regularly monitor your selected investments.

Our people

At the heart of our success is our people. Some of the UK's most renowned and respected investment managers are employed at Jupiter.

Our distinct, entrepreneurial culture is based on giving our talented investment managers the freedom to pursue their own investment styles within a collaborative environment.

Genuine active management

Jupiter's investment managers pride themselves on being active investment managers. Instead of simply tracking a market index, their time is spent assessing the investment environment. They rigorously analyse companies on your behalf to select the businesses they believe will produce superior returns over the medium to long term. Meeting companies face-to-face is one of the most important elements of our research process.

Our investment managers meet hundreds of companies each year in order to assess the quality of their management teams and business strategies, enabling them to decide which companies they believe are capable of producing strong growth and superior returns for unitholders.

WHY INVEST IN FINANCIAL MARKETS?

One of the principal reasons for investing in funds as opposed to saving your money in a bank or building society deposit account is the potential to generate higher returns.

Bank and building society accounts are generally regarded as the most secure place to put your money and can be ideal if you may need the money in the short term. However, they also offer the lowest prospects for capital growth, and if cash is left on deposit over the medium to long term, the real value may be eroded by inflation.

Why invest in a fund?

Investment in a fund can offer access to a variety of different types of investments from across the market. In a fund or collective investment scheme, many investors pool their contributions together into a single investment vehicle. A unit trust (UT) is a type of fund which can issue a limitless number of units; a unit's value is directly linked to the value of its underlying investments.

As the diagram on the next page depicts, the pooled money is invested, by the investment manager, into a portfolio which can include different shares, bonds, or other asset types, with the aim of making money on the rising values of those assets

or through dividends and interest received.

A dividend is a share of a company's profits distributed to shareholders. In most cases, bonds - a tradeable form of debt issued by a company or government to raise money - pay a fixed interest rate, known as a coupon, over a set period of time and will be repaid on a particular date. See page 14 for more information on bonds.

Unlike a savings account, the value of your investment in a unit trust can rise and fall if the value of the shares or bonds it invests in rise and fall.

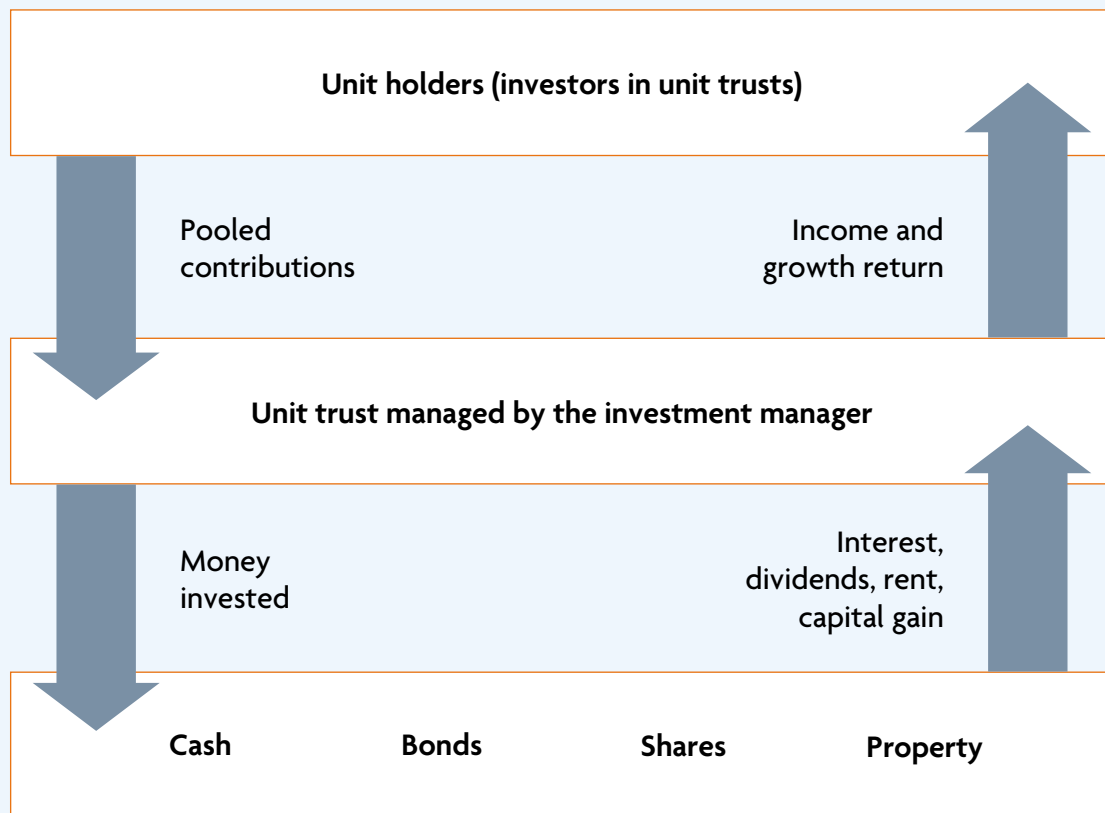
Choosing the right fund for you

With so many funds to choose from, selecting one can be a difficult task. You should only make your choice after considering how it might fit with your individual circumstances and financial objectives. You may, for example, be looking to grow your money, or perhaps you are looking to generate a regular income, or you may be after a combination of the two.

Another consideration is which market to invest in. Many investors prefer the familiarity of investing in their domestic market. Others may already have investments in the UK and therefore wish to diversify their portfolio by investing in international funds.

Market and exchange rate movements can cause the value of an investment to fall as well as rise, and you may get back less than originally invested.

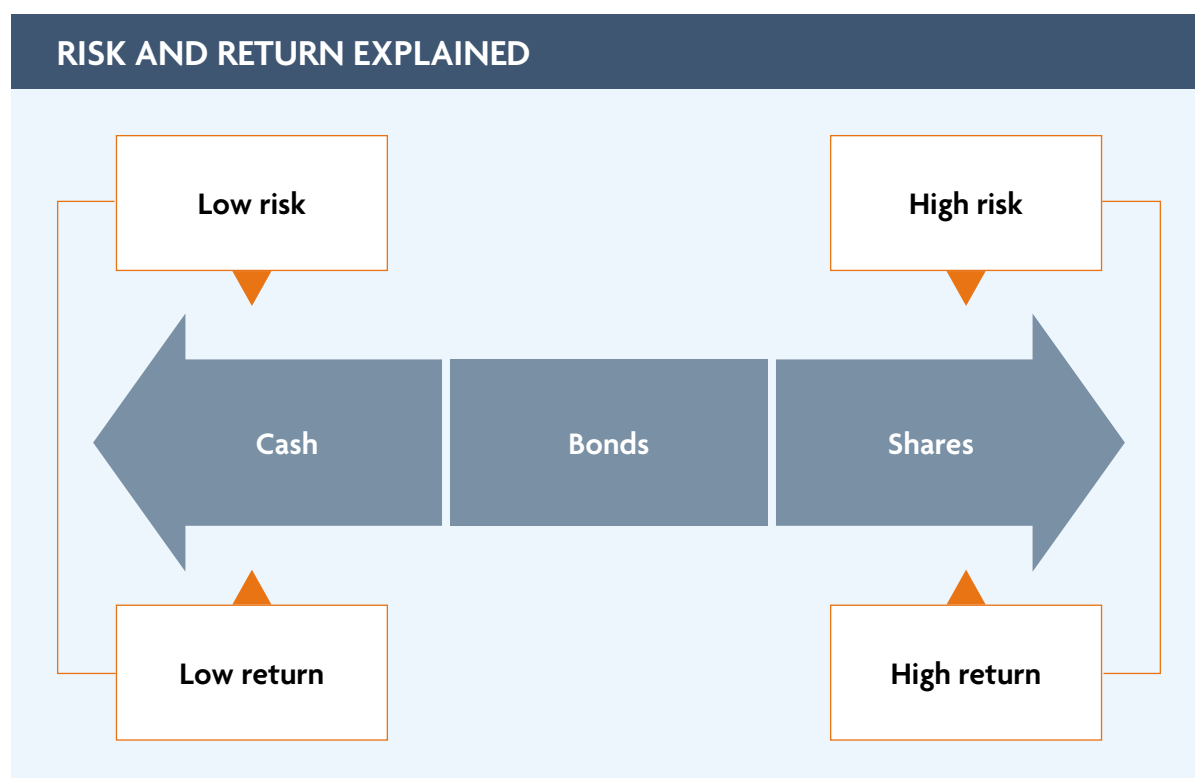
HOW A UNIT TRUST WORKS



Important information: Please ensure you read the Scheme Particulars, the Key Investor Information Document (KIID), the Terms & Conditions and the Supplementary Information Document (SID) before making an investment decision. These documents contain important information including risk factors and details of charges. These documents and the fund factsheets are available from Jupiter on request.

UNDERSTANDING ASSET CLASSES

How you choose to invest your money and the returns you aim for will depend on your investment objectives and the level of risk you are willing to take.



Before investing in a fund, you need to decide what you are saving for, for how long, and how much risk to your capital you are prepared to take in order to achieve your goals.

Here we describe the risk and return characteristics of the three main asset classes. The diagram above illustrates the risk and return potential you can expect from each asset class, so you can understand which may best suit your needs.

1 CASH

Putting cash in a bank account is generally regarded as the safest way to save your money. This is helpful if you are simply seeking a short-term home for your savings, but it will not enable you to grow your savings in any significant way. As a result of inflation, the purchasing power of cash left on deposit over the medium to long term may be reduced, and so will provide little in the way of sustainable income over the longer term.

2 BONDS

Bonds, also known as fixed income or fixed interest securities, can be issued by either a government (for example UK Gilts and US Treasuries), or a company, in the case of corporate bonds. Often investors choose bond funds with the aim of providing an income above that offered by a savings account, particularly when interest rates are low. This asset class can also be an attractive investment option during periods of economic weakness because the income stream can be more consistent than that provided by shares. It is important to be aware, however, that some bonds are riskier than others and are higher risk than cash. The regular income payments (coupon payments) are never guaranteed and may fluctuate in value over time. See page 14 for more information on bonds and our bond funds.

3 SHARES

Shares, also known as equities, may suit investors looking to grow the value of their money over the long term, but the more volatile nature of these investments means they carry a higher risk than many bond or cash investments. Share prices have historically provided better returns over the long term than cash or bonds, but while they may have the potential to rise sharply, providing greater growth than cash and bonds over a shorter time period, they may also suffer just as sudden significant declines. Before investing you need to carefully weigh up the potential risks and rewards. See page 18 onwards for more information about equities and our equity funds.

A GUIDE TO ISAS

Individual Savings Accounts (ISAs) offer UK residents a tax-efficient* way of investing, helping you make the most of your money.

ISAs explained

There are four main types of ISAs available: Stocks & Shares ISAs, Cash ISAs, Innovative Finance ISAs and Lifetime ISAs. Every tax year, which runs from 6 April to 5 April, you can put money into one of each kind of ISA, up to the ISA limit. You can choose to use your entire ISA allowance for the year in one type of account or split the allowance of £20,000 between the different types.

Of these, Jupiter solely offers a Stocks & Shares ISA through which you can invest in Jupiter funds. In this type of ISA you don't pay tax on any income received (dividends) or on any capital gains on your investments when you sell.

You can invest into a Jupiter fund via a Stocks & Shares ISA with a lump sum or by monthly instalments. All of the funds within our unit trust range are Stocks & Shares ISA eligible*. The diagram on the next page explains the current Stocks & Shares ISA investment limits.

**The tax benefits of an ISA wrapper depend on the underlying product and your individual situation.*



Key Stocks & Shares ISA benefits

Investing via an ISA wrapper offers a number of benefits to investors, depending on your individual circumstances:

- No capital gains tax is paid on proceeds received from your Stocks & Shares ISA when you decide to sell your investments.
- No tax is paid on the income you receive within your Stocks & Shares ISA.
- Higher rate tax payers do not have to pay additional income tax on dividends received on investments within a Stocks & Shares ISA*.
- You do not have to declare income and capital gains from investments in your Stocks & Shares ISA or tell your tax office that you have one.
- You may transfer your Stocks & Shares ISA from one provider to another at any time.

STOCKS & SHARES ISA LIMITS 2024/2025

Stocks & Shares ISA (eligible investors – 18 or over)

A Stocks & Shares ISA is a tax-efficient wrapper through which you can invest in the stock market. The returns you make on your investments are free of capital gains tax and you may see additional tax benefits on any dividends received if you are a higher rate tax payer. Under the ISA rules you can split the amount you pay into an ISA between a Stocks & Shares ISA, a Cash ISA, an Innovative Finance ISA and a Lifetime ISA up to the annual limit of £20,000 for 2024/2025*.

Lump sum

You can invest a lump sum up to the value of the annual ISA allowance limit (currently £20,000).

Regular investors

You can set up a monthly investment plan via a Stocks & Shares ISA into any of the funds within our unit trust range*.

2024/2025

Min £500** (£250 top-up)
Max £20,000†.

2024/2025

Min £50**
Max £1,666.67 per month†.

The maximum ISA limits are set by the government.

Please be advised that Jupiter does not offer a Cash ISA, an Innovative Finance ISA or a Lifetime ISA.

**Jupiter is not permitted to provide tax advice. This is based on our understanding of current tax laws and may be subject to change.*

***Excludes the income units of the Jupiter Monthly Alternative Income Fund, Jupiter Merlin Monthly Income Select which both have an income units lump sum minimum of £5,000.*

†Assumes 11 equal monthly payments of £1666.67 are made with a final twelfth payment of £1666.63 to reach the maximum ISA allowance of £20,000.

HOW TO INVEST

Investing in a Jupiter fund is straightforward. Below we have highlighted some simple steps to help you. However, if you are unsure about any investment decision, we recommend that you consult a financial adviser, as we are unable to offer advice.

1 ASK

What sort of investor are you?

Before investing, it's important to consider how long you wish to invest for and how much risk you are comfortable exposing your money to.

Your investment time horizon will also influence the risk you may be willing to take and therefore the return you may receive.

For example, an individual 30 years from retirement may be willing to take on more risk for potentially higher returns, whereas an individual five years from retirement may look for a lower risk investment to reduce the potential for any loss of capital.

2 CONSIDER

How should you invest, and how much should you invest?

There are several ways to invest into a Jupiter fund. You can invest into a unit trust or via a tax efficient* ISA wrapper. See pages 8 and 9 of this brochure for minimum and maximum investment limits for a Stocks & Shares ISA.

The table below provides you with the minimum and maximum investment limits for investments directly into our Jupiter unit trust range** outside of an ISA wrapper.

Method	Minimum	Maximum
Lump sum	£500**	N/A
Monthly	£50	N/A
Top-up	£250	N/A

**The tax benefits of an ISA wrapper depend on the underlying product and your individual situation. Jupiter is not permitted to provide tax advice. This is based on our understanding of current tax laws and may be subject to change. **Excludes the income units of the Jupiter Monthly Alternative Income Fund and Jupiter Merlin Monthly Income Select, which both have an income units lump sum minimum of £5,000.*

3 CHOOSE

Which fund(s) should you invest in?

Choosing the right fund to meet your attitude to risk as well as your investment objectives can be challenging.

Funds are broadly split between three investment objectives: income generating, growth generating, and those which offer the potential for both.

Once you have decided on your objective, you then need to decide what type of fund you want to invest in. In this brochure we provide details about the different kinds of funds we offer at Jupiter.

4 READ

Read the Key Investor Information Document (KIID)

Please ensure you read the Key Investor Information Documents (KIIDs), Supplementary Information Document (SID) and the Terms & Conditions before making an investment decision. These documents contain important information including risk factors and details of charges. These documents, the application forms, the fund factsheets and the scheme particulars are available from Jupiter on request or online at www.jupiteram.com.

5 COMPLETE

Complete and send us your application form/call us to place an investment/use our online portal

If you need guidance with completing your form(s), please call our Jupiter Customer Service Department who are happy to assist, on **0800 561 4000** or via webchat at www.jupiteram.com. You can invest using the following methods:

- Using our online portal, 'My Account', at www.jupiteram.com (if you have an existing investment).
- In writing by completing an application form and sending us a cheque made payable to Jupiter Unit Trust Managers Limited.
- Over the telephone.

Please see the last page of this brochure for full contact details.

OUR UNIT TRUST RANGE

The following pages of this guide provide an overview of our funds that are available for direct investment by retail (individual) investors. Please note, however, that some of our other funds are only available via fund platforms (sometimes referred to as “fund supermarkets”), or via intermediaries such as financial advisers.

Please visit www.jupiteram.com for the full list.

JUPITER'S FUND CATEGORIES

Category	Fund name	Page
Bond funds	• Jupiter Corporate Bond Fund	14-17
	• Jupiter Strategic Bond Fund	
Emerging market equity funds	• Jupiter China Fund	18-21
	• Jupiter Global Emerging Markets Fund	
	• Jupiter India Fund	
Environmental and responsible funds	• Jupiter Ecology Fund	22-25
	• Jupiter Global Sustainable Equities Fund	
	• Jupiter Responsible Income Fund	
European equity funds	• Jupiter European Fund	26-29
	• Jupiter European Smaller Companies Fund	
	• Jupiter European Special Situations Fund	
International equity funds	• Jupiter Asian Income Fund	30-33
	• Jupiter Financial Opportunities Fund	
	• Jupiter Fund of Investment Trusts	
	• Jupiter Global Financial Innovation Fund	
	• Jupiter Global Value Equity Fund	
	• Jupiter Japan Income Fund	



For more information call Jupiter Customer Service on **0800 561 4000**, contact us via webchat at www.jupiteram.com or visit www.jupiteram.com for more detail and the latest fund factsheets.

OUR UNIT TRUST RANGE

JUPITER'S FUND CATEGORIES *continued*

Category	Fund name	Page
Multi-manager funds	• Jupiter Merlin Worldwide Portfolio	34-37
	• Jupiter Merlin Growth Portfolio	
	• Jupiter Merlin Balanced Portfolio	
	• Jupiter Merlin Income and Growth Select	
	• Jupiter Merlin Income Portfolio	
	• Jupiter Merlin Moderate Select	
	• Jupiter Merlin Monthly Income Select	
	• Jupiter Merlin Conservative Select	
Specialist strategies	• Jupiter Monthly Alternative Income Fund	38-41
UK equity funds	• Jupiter Income Trust	42-45
	• Jupiter UK Growth Fund	
	• Jupiter UK Smaller Companies Equity Fund	
	• Jupiter UK Special Situations Fund	



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BOND FUNDS

Investments in bonds can have a key role to play as part of an overall portfolio, both as a diversifier to investing in shares and in their own right.

What is a bond?

Many different organisations - for example, governments and companies - have requirements to borrow money. Instead of going to a bank for a loan, they can borrow by issuing bonds to investors.

A bond (also known as fixed income or fixed interest) is an "IOU", where the bondholder lends a specified sum of money to the issuer of the bond i.e. to the government or the company.

The issuer (the government or company) makes a commitment to pay regular interest or "coupon" payments of a fixed amount to bondholders. In addition, the issuer repays the face value of the bond on the maturity date, which could be a few months or many years in the future, but is a date specified in advance.

Why invest in bonds?

Bonds are often favoured by investors looking for a relatively stable income* above the interest levels offered by a savings account. They may also be particularly appealing during periods of low interest rates and during times of economic downturn because the income stream can be more consistent than that provided by shares. Additionally, bonds tend to perform differently to shares in varying market conditions, offering some diversification if you have a portfolio that mainly consists of shares.

Whilst shares have the potential to give a higher return over the long term, bonds may offer a better return during certain periods. Due to the complexities of this asset class some investors prefer to opt for an actively managed bond fund, as judging what types of bonds to invest in and when can be challenging.

**Regular payments are not guaranteed and may fluctuate in value.*

BOND FUNDS

Bond types and their ratings

Companies can issue corporate bonds, and governments can issue government bonds (also known as sovereign bonds), to finance their spending.

Bonds can have different values and risk levels. Credit rating agencies such as Standard & Poors, Moody's and Fitch issue credit ratings for each of these assets, indicating the riskiness of the bond, i.e. the perceived capability of the issuer to repay the principal loan and interest (coupon).

This capability is rated from AAA (highest rating on the Standard & Poors' and Fitch's ratings scales) to D (lowest rating – when a bond issuer is in default and is therefore unable to meet its repayments).

Rated bonds fall into two main categories as explained in the boxes on the right. Investment grade bonds offer a lower risk of default than high yield bonds, which is reflected in their lower coupon payments.

LOWER RISK BONDS**Investment grade bonds**

Rated AAA to BBB, investment grade bonds tend to offer a lower coupon payment to the investor but also offer a lower risk of default.

HIGHER RISK BONDS**High yield bonds**

Also known as sub-investment grade or 'junk' bonds, these bonds are rated BB to D with much greater chance of default. They tend to offer higher coupon payments to incentivise purchase.

BOND FUNDS

Jupiter's bond funds

Jupiter's Fixed Income team invests in bonds from across the credit ratings spectrum. Our actively-managed bond funds each take a different approach, offering investors exposure to different areas of the bond market depending on their objectives and attitude to risk.

BOND FUNDS**Jupiter Corporate Bond Fund**

Investment managers:

Harry Richards and Adam Darling

Jupiter Strategic Bond Fund

Investment managers:

Ariel Bezalel and Harry Richards

For an explanation of our funds' investment objectives and benchmarks, please refer to their Key Investor Information Documents, which are available from Jupiter on request.



For more information call Jupiter Customer Service on **0800 561 4000**, contact us via webchat at **www.jupiteram.com** or visit **www.jupiteram.com** for more detail and the latest fund factsheets.

BOND FUNDS

Risks associated with the funds

The Jupiter Strategic Bond Fund can invest a significant portion of the portfolio in high yield bonds and bonds which are not rated by a credit rating agency. While such bonds may offer a higher income, the interest paid on them and their capital value is at greater risk of not being repaid, particularly during periods of changing market conditions. The value of quarterly income payments will fluctuate. The investment manager can use derivatives for investment purposes, to take long and short positions based on their view of the market direction, so the fund's performance is unlikely to track the performance of broader bond and equity markets. Taking short positions creates the opportunity for a fund to deliver positive returns in falling markets, but also means that a fund could deliver negative returns in rising markets. The potential loss on a short position is unlimited, because the price of the underlying investment can carry on rising. There is also a risk that counterparties to derivatives may become insolvent, which may cause losses to the fund. In difficult market conditions, reduced liquidity in bond markets may make it harder for the manager to sell assets at the quoted price. This could have a negative impact on the value of your investment. In extreme market conditions, certain assets may become hard to sell in a timely manner or at a fair price. This could affect the fund's ability to meet investors' redemption requests upon demand.

The Jupiter Corporate Bond Fund can invest up to 20% of the portfolio in bonds which are not rated by a credit rating agency. While such bonds may offer a higher income, the interest paid on them and their capital value is at greater risk of not being repaid, particularly during periods of changing market conditions. In difficult market conditions, reduced liquidity in bond markets may make it harder for the manager to sell assets at the quoted price. This could have a negative impact on the value of your investment. In extreme market conditions, certain assets may become hard to sell in a timely manner or at a fair price. This could affect the fund's ability to meet investors' redemption requests upon demand.

The Key Investor Information Document, Supplementary Information Document, Terms & Conditions, Scheme Particulars and fund factsheets are available from Jupiter on request. These funds can invest more than 35% of their value in securities issued or guaranteed by an EEA state.



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EMERGING MARKET EQUITY FUNDS

Emerging markets are those economies that are not yet considered to be fully developed. These countries can offer strong growth opportunities but vary greatly in terms of geography, politics and economic strength.

The rise of emerging markets

Emerging markets can provide a wide variety of investment opportunities and their potential to produce better growth than mature economies is making them an increasingly popular choice among investors.

Growth potential

Many emerging market countries have a considerably larger working-age population than developed countries and many have access to a wealth of natural resources. Many also offer competitive manufacturing and labour costs, which means that western companies often outsource the manufacturing of goods and provision of some services to emerging market countries. This gives them the potential to achieve economic growth at a faster rate than developed markets.

Jupiter's emerging market equity funds

Jupiter's emerging markets expertise has been growing since 1988, when we launched our first emerging market equities fund. Since then we have built our team to include some of the most experienced and skilled stockpickers in the market. The team has a breadth of experience and knowledge that stretches across the major emerging market economies.

It is important to note that when investing in emerging markets there is an increased risk to your investment, as emerging markets are more likely to suffer large falls in value in short periods of time than investments in more developed countries. Fees and expenses are generally higher than they are in developed markets and returns may be affected by changing political, regulatory and fiscal measures.

EMERGING MARKET EQUITY FUNDS

KEY GROWTH DRIVERS

While emerging markets each have widely varying social, political, economic and geophysical characteristics, there are a number of key themes which appear to underpin the majority of growth within these regions. These growth drivers help to create an exciting investment universe, with both risks and opportunities.

- **Population** – emerging market and developing economies make up a large percentage of the world's population. These young and upwardly mobile populations are increasingly educated, driving growth in disposable incomes within the middle class.
- **Urbanisation** – movement from rural areas to cities is one of the key drivers of growth. Fuelled in part by increasing numbers of jobs available in cities, this movement brings investment in infrastructure, housing, schools and transportation.
- **Natural resources** – Emerging markets control a significant proportion of global natural resources.
- **Technology** – Information technology has replaced commodities (tradeable products, such as coffee) as the biggest driver of growth in emerging markets.
- **Manufacturing** – exports to developed countries continue to generate significant revenue for many emerging markets. The increase in intra-regional trade is also contributing to emerging markets' growth; as these regions develop, domestic demand for goods steadily increases too.

EMERGING MARKET EQUITY FUNDS

Our investment approach

Jupiter's investment approach allows each manager to invest as they see fit within the constraints of each fund's objectives. The team, do however, share their regional expertise and close knowledge of local markets, a rich resource for idea generation. All companies considered for investment are fully analysed, with the team conducting hundreds of company meetings per year. Companies are intensively researched and continuously monitored so our investment teams can understand whether these companies have the right teams and strategies to drive growth and returns.

EMERGING MARKET EQUITY FUNDS**Jupiter China Fund**

Investment manager:
Ping An of China Asset Management
(HK) Co Ltd.

Jupiter Global Emerging Markets Fund

Investment managers:
Nick Payne and Liz Gifford

Jupiter India Fund

Investment managers:
Avinash Vazirani and Colin Croft

For an explanation of our funds' investment objectives and benchmarks, please refer to their Key Investor Information Documents, which are available from Jupiter on request.



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EMERGING MARKET EQUITY FUNDS

Risks associated with the funds

The Jupiter China Fund, Jupiter Global Emerging Markets Fund and the Jupiter India Fund invest to a greater or lesser extent in developing geographic areas and there is a greater risk of volatility due to political and economic change, fees and expenses tend to be higher than in developed markets. These markets are typically less liquid, with trading and settlements systems that are generally less reliable than in developed markets, which may result in large price movements or losses to the fund. The manager of the Jupiter India Fund may use derivatives, which carries additional risks and may result in large fluctuations in the value of the fund. There is also a risk that counterparties to derivatives may become insolvent, which may cause losses to the fund.

The Jupiter Global Emerging Markets Fund and Jupiter China Fund invest in smaller companies, which can be less liquid than investments in larger companies and can have fewer resources than larger companies to cope with unexpected adverse events. As such price fluctuations may have a greater impact on the Fund.

The funds invest mainly in shares and are likely to experience fluctuations in price which are larger than funds that invest only in bonds and/or cash.

Please ensure you read the Scheme Particulars, the Key Investor Information Documents (KIIDs), Terms & Conditions and the Supplementary Information Document (SID) for more detailed risks before making an investment decision. These documents contain important information including risk factors and details of charges. The KIID, SID, Scheme Particulars and fund factsheets are available from Jupiter on request.



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ENVIRONMENTAL AND RESPONSIBLE FUNDS

Issues around natural resource scarcity, water shortages, pollution and climate change are now a part of our everyday lives and driving opportunities for investors.

Concern around environmental issues has been growing since the 1980s. Natural resource scarcity, water shortages, pollution and climate change issues are now a part of everyday life.

As the global population continues to grow, the world needs to be more intelligent about the way in which we use our resources. We need to find alternatives for those which are finite and increasingly constrained, such as fossil fuels, land and water.

Environmental investing

Investment opportunities in the environmental sector have proliferated over the past decade. Once a relatively niche area, environmental solutions businesses now operate over a wide cross-section of the global economy.

We believe that investment in environmental solutions businesses is essentially an investment in the long-term structural development of the global economy.

As a result, we see a growing investment opportunity in the following key investment areas:

- **Infrastructure** – Companies which own or develop low environmental impact infrastructure in areas such as alternative energy, pollution abatement, waste management, utilities and transportation networks.
- **Resource efficiency** – Companies which provide technologies, products and services aimed at improving the efficiency and long-term environmental impact of natural resources and energy.
- **Demographics** – Companies which provide technology, products and services which enhance human well-being, consumer choice, communication and transportation whilst minimising environmental impacts.

At Jupiter we believe that this represents an exciting long-term opportunity to invest in some of the most forward-thinking companies of the future.

ENVIRONMENTAL AND RESPONSIBLE FUNDS

RESPONSIBLE INVESTING

In addition to environmental solutions businesses, an increasing number of companies are emerging which have embedded corporate responsibility at the heart of their culture, recognising the potential this may offer for improving long-term financial performance. These companies have excellent policies, processes or performance and are effectively managing the impacts of their activities in a responsible manner.

These companies are demonstrating not only effective in-house safety procedures and cultures, but are following policies that have the effect of minimising damage to the local environmental or social fabric in the course of their operations. So, as well as investing in companies that provide environmental benefits with their goods and services, we also look for companies which show outstanding practices amongst their industry peers in terms of corporate responsibility.

The companies we invest in may include some in the resources sector, which includes mining and oil and gas businesses. These high impact companies in particular must take their environmental and socially responsible policies seriously and demonstrate outstanding performance in accordance with these policies.

Screening criteria: As appropriate, each holding within Jupiter's environmental and responsible funds is assessed by Jupiter's Sustainability Analysts who take a proactive approach to environmental, social and governance research. The team monitors each company's ethical and environmental performance to ensure it fits within the funds' individual screening criteria.

ENVIRONMENTAL AND RESPONSIBLE FUNDS

A strong investment culture

We launched the UK's first green unit trust in 1988, the Jupiter Ecology Fund, and since then we have been at the forefront of investing in this sector. This has enabled us to develop a leading knowledge of environmental and social issues.

Our specialist investment management team has considerable expertise investing globally in environmental solutions. All companies considered for investment are fully researched and monitored, with Jupiter conducting hundreds of meetings each year.

The specialist team also has close interaction with the wider global investment team at Jupiter, which allows them to utilise in-house knowledge of specialist markets when selecting investment opportunities.

ENVIRONMENTAL FUNDS**Jupiter Ecology Fund**

Investment manager:
Jon Wallace

Jupiter Global Sustainable Equities Fund

Investment manager:
Abbie Llewellyn-Waters

Jupiter Responsible Income Fund

Investment manager:
James Moir

For an explanation of our funds' investment objectives and benchmarks, please refer to their Key Investor Information Documents, which are available from Jupiter on request.



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ENVIRONMENTAL AND RESPONSIBLE FUNDS

Market and exchange rate movements can cause the value of an investment to fall as well as rise, and you may get back less than originally invested

Risks associated with the funds

Jupiter Responsible Income Fund: All of the fund's expenses are charged to capital. This fund can invest more than 35% of its value in securities issued or guaranteed by an EEA state.

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EUROPEAN EQUITY FUNDS

Despite political and structural issues, Continental Europe continues to present a wealth of investment opportunities across a large geographical region offering access to some of the world's largest and most successful companies.

Continental opportunity

The European economy is a mature and diverse market that can present a wealth of opportunities for investors. With a similar political and regulatory environment to the UK, and offering access to many of the world's most successful companies, Europe could represent a first step for investors wishing to diversify outside of their domestic market.

Growth potential

Despite the significance of the region, UK investors have often overlooked Europe. In spite of the political and structural issues Europe has faced over the past decade – not least the debt issues that have impacted the region in recent times – it has delivered strong returns for many investors.

Income opportunities

There is an increasing shift towards paying dividends in Europe. This has been fuelled by increasing demand among investors approaching retirement, as well as growth in the number of companies with international shareholders demanding dividend pay-outs. Investors requiring an income and those preferring this style of investing may therefore find Europe an important market to consider.

EUROPEAN EQUITY FUNDS

Global focus

The region offers access to a large investment universe of listed companies covering a wide range of sectors. It is also home to the headquarters of many large multi-national companies, which are exposed to the world's emerging markets.

Growing international markets

Corporate and market reform, and the development of information and communication technologies (ICT) have simplified cross-border marketing and advertising activity. This has expanded international markets for European companies improving the productivity of European firms. As a result, companies are not only able to access other mature markets but also the world's emerging markets.

EUROPEAN EQUITY FUNDS

Jupiter's European equity team

With decades of combined industry experience, the team manages a range of funds and the managers have the freedom to invest as they see fit within the constraints of each fund's objective.

Jupiter's European equity funds

Our investment managers invest across a range of sectors according to their particular investment approach and objective, investing in the world-class multinationals and niche operators they believe capable of delivering superior growth.

EUROPEAN EQUITY FUNDS**Jupiter European Fund**

Investment managers:

Mark Nichols and Mark Heslop

Jupiter European Smaller Companies Fund

Investment managers:

Mark Heslop and Phil Macartney

Jupiter European Special Situations Fund

Investment managers:

Mark Nichols and Sohil Chotai

For an explanation of our funds' investment objectives and benchmarks, please refer to their Key Investor Information Documents, which are available from Jupiter on request.



For more information call Jupiter Customer Service on **0800 561 4000**, contact us via webchat at **www.jupiteram.com** or visit **www.jupiteram.com** for more detail and the latest fund factsheets.

EUROPEAN EQUITY FUNDS

Risks associated with the funds

The Jupiter European Fund and Jupiter European Special Situations Fund invest mainly in shares and are likely to experience fluctuations in price which are larger than funds that invest only in bonds and/or cash. The Jupiter European Fund invests in a small number of holdings and as such carries more risk than funds which invest across a larger number of holdings.

The Jupiter European Special Situations Fund can invest more than 35% of their value in securities issued or guaranteed by an EEA state.

The Jupiter European Smaller Companies Fund invests in smaller companies, which can be less liquid than investments in larger companies and can have fewer resources than larger companies to cope with unexpected adverse events. As such price fluctuations may have a greater impact on the fund. In difficult market conditions, it may be harder for the manager to sell assets at the quoted price, which could have a negative impact on performance. The Key Investor Information Document, Supplementary Information Document, Terms & Conditions and Scheme Particulars are available from Jupiter on request. This fund can invest more than 35% of its value in securities issued or guaranteed by an EEA state.

The Key Investor Information Document, Supplementary Information Document, Terms & Conditions, Scheme Particulars and fund factsheets are available from Jupiter on request.



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INTERNATIONAL EQUITY FUNDS

International equity funds allow investors to tap into the growth potential of overseas markets. Incorporating an international fund in a portfolio can introduce balance and diversification.

If you are seeking to broaden your investment horizons, it may be worth considering an international equity fund. Offering access to markets as diverse as the US and Japan, specialist sectors such as financials or broad exposure across the globe, international funds can offer far-reaching opportunities.

There are three main types of international equity fund:

- **Global funds** – invest on an international basis across sectors
- **Regional funds** – focus on a single country or region
- **Sector funds** – invest in a specified sector on a global basis

Diversification and opportunity

Investing internationally can broaden your investment universe considerably. Certain international markets may offer opportunities within sectors that are less represented in the UK domestic market. Introducing a fund with this scope could provide significant diversification across industries and sectors.

Movements in the world's financial markets are not always synchronised so a downturn in one region's economy may be counterbalanced by a rise in another. Adding an investment with a different geographical focus could help reduce the impact of a fall in a single area. Funds investing in a single overseas region can add some diversification to a portfolio while global funds provide even greater diversification by spreading their investments across a range of countries.

INTERNATIONAL EQUITY FUNDS

Specialist sectors

International equity funds can provide opportunities to increase exposure to a particular sector or industry. The UK market may not provide investors with a broad enough range of companies to achieve this. Widening the net geographically can allow investment managers to seek out what they believe to be the best companies within a certain industry on a global basis. Single sector funds which invest on a global basis could be suitable for investors who are attracted to growth prospects within a specific area of the market. Global funds may be exposed to a wider variety of industries offering potential for further diversification by industry sector.

Emerging markets

Many global funds include exposure to emerging markets. The opportunity for rapid growth within these markets appears to be supported by infrastructure development and strong demographics. Investors have increasingly looked to gain exposure to this growth potential, but some may prefer to dilute the greater risk associated with such investments by considering a global fund investing in both developed and emerging markets.

Jupiter's international equity funds

We offer a wide range of international funds that provide access to a variety of stock markets and investment themes. These include global, single country or sector funds. Our global funds offer a broad geographical exposure while our single country and sector funds allow investors to target a specific area of the market.

It is important to note that investments in global equities are varied and have different characteristics to investments in the UK. This includes the potential for higher volatility and greater risk to investors' money.

Our international equity team

Our investment approach allows each manager to invest as they see fit within the constraints of each fund's objectives. However, they do also share their knowledge and expertise with other Jupiter managers, enabling them all to tap into each other's experiences of investing in other areas of the world.

INTERNATIONAL EQUITY FUNDS

INTERNATIONAL EQUITY FUNDS

Jupiter Asian Income Fund

Investment managers:
Jason Pidcock and Sam Konrad

Jupiter Financial Opportunities Fund

Investment manager:
Guy de Blonay

Jupiter Fund of Investment Trusts

Investment manager:
Richard Curling

Jupiter Global Financial Innovation Fund

Investment manager:
Guy de Blonay

Jupiter Global Value Equity Fund

Investment managers:
Ben Whitmore and Dermot Murphy

Jupiter Japan Income Fund

Investment managers:
Dan Carter and Mitesh Patel

For an explanation of our funds' investment objectives and benchmarks, please refer to their Key Investor Information Documents, which are available from Jupiter on request.

Market and exchange rate movements can cause the value of an investment to fall as well as rise, and you may get back less than originally invested

Risks associated with the funds

The Jupiter Asian Income Fund invests in developing geographic areas and there is a greater risk of volatility due to political and economic change, fees and expenses tend to be higher than in developed markets. These markets are typically less liquid, with trading and settlements systems that are generally less reliable than in developed markets, which may result in large price movements or losses to the fund.

The Jupiter Financial Opportunities Fund invests into a specific market sector, so its value may be subject to periods of high volatility, falling and rising sharply over short periods of time. The investment manager may use derivatives, which carries additional risks and may result in large fluctuations in the value of the fund. There is also a risk that counterparties to derivatives may become insolvent, which may cause losses to the fund. This fund invests mainly in shares and it is likely to experience fluctuations in price which are larger than funds that invest only in bonds and/or cash.



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INTERNATIONAL EQUITY FUNDS

Risks associated with the funds *continued*

The Jupiter Fund of Investment Trusts mainly invests in a range of investment trusts which in general borrow larger amounts than their available capital. This additional debt can accentuate any gains or losses suffered by the underlying investment trusts.

The Jupiter Global Financial Innovation Fund can use derivatives for investment purposes, to take long and short positions based on the investment manager's view of the market direction, so the fund's performance is unlikely to track the performance of broader bond and equity markets. Taking short positions creates the opportunity for a fund to deliver positive returns in falling markets, but also means that a fund could deliver negative returns in rising markets. The potential loss on a short position is unlimited, because the price of the underlying investment can carry on rising. There is also a risk that counterparties to derivatives may become insolvent, which may cause losses to the fund. This fund invests mainly in shares and it is likely to experience fluctuations in price which are larger than funds that invest only in bonds and/or cash. This fund can invest more than 35% of its value in securities issued or guaranteed by an EEA state.

Jupiter Japan Income Fund: All of these funds' expenses are charged to capital which can reduce the potential for capital growth. These funds, excluding the Jupiter Japan Income Fund, can invest more than 35% of their value in securities issued or guaranteed by an EEA state. The Key Investor Information Document, Supplementary Information Document, Terms & Conditions, Scheme Particulars and fund factsheets are available from Jupiter on request.

The Key Investor Information Document, Supplementary Information Document, Terms & Conditions and Scheme Particulars are available from the document library.



For more information call Jupiter Customer Service on **0800 561 4000**, contact us via webchat at **www.jupiteram.com** or visit **www.jupiteram.com** for more detail and the latest fund factsheets.

MULTI-MANAGER FUNDS

Jupiter offers investors a choice of multi-manager funds, collectively known as the Jupiter Merlin Portfolios. Each portfolio is constructed differently so you can choose the portfolio that best matches your attitude to risk and your investment objectives.

An introduction to multi-manager funds

With more than 2,000 funds to choose from in the UK alone, researching and making your own investment decisions is no easy task. So how do you find the right funds for you?

Most investment funds have very specific aims and in striving to achieve these, the investment manager will be required to operate within certain parameters e.g. asset type or investment region. Some managers will aim for a broader and more balanced investment approach, but even these are unlikely to spread your investment across a wider range of assets than if you held a number of separate funds.

What is a multi-manager fund?

A multi-manager fund predominantly invests in a number of other underlying funds, i.e. funds managed by multiple investment managers. Unlike other traditional funds which invest directly into bonds and shares, these funds invest into other funds including unit trusts, open-ended investment companies (OEICs), exchange traded funds and other collective investment schemes.

Actively managed

The role of a multi-manager investment manager is to know information about investment managers in the same way that other investment managers know about shares or bonds. Jupiter's managers continually research the industry and assess the investment environment on investors' behalf, using their expertise to blend the best funds, in their opinion, from across a range of asset classes and geographical regions all into one single fund. Some multi-manager investment managers are also able to invest directly in shares and bonds.

MULTI-MANAGER FUNDS

Diversification built in

Why is it so important to spread your investments and how can choosing a multi-manager fund help? It is important to get your fund selection right because being in the right fund at the right time, or conversely the wrong fund at the wrong time, can have dramatic consequences for your overall returns. Spreading your investments across a wide range of asset classes, investment types and investment managers helps reduce your exposure to a specific asset class or fund should it suffer a fall in value during a period of volatility.

In short, multi-manager funds can offer a one-stop solution to the difficulties of fund selection and diversification. Your investment is spread across a range of funds which the investment managers believe are likely to be the best performers in the market.

Portfolios to meet your objectives

The Jupiter Merlin Portfolios have different geographical weightings, offer differing mixes of equities, bonds and other asset classes.

Team experience

The Jupiter Independent Funds team consists of investment managers John Chatfeild-Roberts, Algy Smith-Maxwell, Amanda Sillars, David Lewis, George Fox and investment director Alastair Irvine. The team, who have decades of industry experience between them, is completely focused on generating outperformance for their clients using the multi-manager concept.

FETTERED OR UNFETTERED?**Fettered
multi-manager funds**

The managers can only invest in the funds of the investment house that employs them.

**Unfettered
multi-manager funds**

The managers can invest in the funds which they believe to be the best from across the entire market.

MULTI-MANAGER FUNDS

Open-minded investment strategy

The Jupiter Independent Funds team have an open-minded attitude. They believe that the most important factor in how a fund is likely to perform is the individual who runs it, so they interview managers face-to-face to gain first-hand information as well as using quantitative analysis.

MULTI-MANAGER FUNDS

Jupiter Merlin Worldwide Portfolio Investment manager: Jupiter Independent Funds Team	Jupiter Merlin Growth Portfolio Investment manager: Jupiter Independent Funds Team
Jupiter Merlin Balanced Portfolio Investment manager: Jupiter Independent Funds Team	Jupiter Merlin Income and Growth Select Investment manager: Jupiter Independent Funds Team
Jupiter Merlin Income Portfolio Investment manager: Jupiter Independent Funds Team	Jupiter Merlin Moderate Select Investment manager: Jupiter Independent Funds Team
Jupiter Merlin Conservative Select Investment manager: Jupiter Independent Funds Team	Jupiter Merlin Monthly Income Select Investment manager: Jupiter Independent Funds Team

For an explanation of our funds' investment objectives and benchmarks, please refer to their Key Investor Information Documents, which are available from Jupiter on request.



For more information call Jupiter Customer Service on **0800 561 4000**, contact us via webchat at **www.jupiteram.com** or visit **www.jupiteram.com** for more detail and the latest fund factsheets.

MULTI-MANAGER FUNDS

Risks associated with the funds

Jupiter Merlin Conservative Select and Jupiter Merlin Moderate Select can invest more than 35% of their value in securities issued or guaranteed by an EEA state. Jupiter Merlin Income, Jupiter Merlin Balanced and Jupiter Merlin Conservative: all of these Portfolios' expenses are charged to capital, which can reduce the potential for capital growth. The NURS Key Investor Information Document, Supplementary Information Document, Terms & Conditions and Scheme Particulars are available from Jupiter on request.

Jupiter Merlin Monthly Income Select: The Manager has the power to invest up to 25% of the portfolio in high yield bonds (a type of fixed interest security with a low rating from a credit rating agency). These bonds often offer a higher income than bonds which are highly rated by a credit rating agency, however, also carry a greater risk of not being able to pay the income as promised or return the capital used to purchase the bond. This can lead to the value of your investment falling. Changing market conditions and interest rate levels can also have a larger impact on the value of these bonds compared to other bonds. The level of monthly income payments may fluctuate. A portion of the fund's expenses are charged to capital, which can reduce the potential for capital growth.

The Key Investor Information Document, Supplementary Information Document, Terms & Conditions, Scheme Particulars and fund factsheets are available from Jupiter on request. These funds can invest more than 35% of their value in securities issued or guaranteed by an EEA state.

**Maximum and minimum allowed percentage under sector requirements within each fund. Percentages may vary and include cash holdings as part of fixed interest.*



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SPECIALIST STRATEGIES

The Jupiter Monthly Alternative Income Fund seeks to identify securities with stable, long-term predictable cash flows.

Jupiter Monthly Alternative Income Fund

The fund focuses on providing income through investment in shares of closed-ended investment companies (also known as Investment Trusts) which offer a range of exposures, particularly to alternative asset classes such as Real Estate, Infrastructure, Specialist Lending and Private Equity.

SPECIALIST STRATEGIES

Jupiter’s specialist strategies

The Jupiter Monthly Alternative Income Fund aims to generate returns using a strategy that is more complex than the rest of Jupiter’s unit trust range. The fund’s manager has considerable experience in managing this kind of fund and is also able to draw on the collective experience of other Jupiter managers.

SPECIALIST STRATEGIES	
Jupiter Monthly Alternative Income Fund Investment manager: Richard Curling	

For an explanation of our funds’ investment objectives and benchmarks, please refer to their Key Investor Information Documents, which are available from Jupiter on request.

Risks associated with the fund

The Jupiter Monthly Alternative Income Fund invests in geared investment trusts. These trusts fluctuate in value by large amounts and therefore the value of the Fund may rise and fall by large amounts over short periods of time.; this may accentuate any gains / losses. In difficult market conditions, it may be harder for the manager to sell assets at the quoted price, which could have a negative impact on performance. Most of the closed-ended funds in which the Fund invests are smaller companies. Such companies may be more volatile and may be less liquid than larger companies. A portion of the fund's expenses are charged to capital, which can reduce the potential for capital growth. This fund can invest more than 35% of its value in securities issued or guaranteed by an EEA state.

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UK EQUITY FUNDS

Many investors prefer the familiarity of their domestic market.

UK equity funds may invest in companies that are household names for most UK investors and can cater for those seeking income or growth.

Spectrum of opportunities

The UK is a diverse and mature market offering investment opportunities across a range of sectors. It is home to a number of well-established companies in sectors including mining, financials, utilities, industrials and consumer goods.

Investing in companies listed on the UK stock exchange exposes investors to a variety of companies ranging from large multinationals, through to smaller organisations with strong growth potential.

The FTSE 100 index represents the performance of around 100 of the largest companies listed on the London Stock Exchange. Additionally, it makes up a large percentage by value of all companies in the FTSE All-Share index, therefore offering investors plenty of opportunities to invest in large established companies with an international reach.

Smaller companies listed in the FTSE Small Cap index offer a more concentrated exposure to the UK equity market and may be interesting to investors because of their growth potential. However, due to the nature of these companies, they are riskier than investments in larger more established companies.

Global reach

The London Stock Exchange isn't just comprised of UK-owned and operated companies. London is a major global financial centre and as such has attracted companies based all over the world. A number of large, global companies that derive much of their earnings from overseas are headquartered in the UK and have chosen to list on the London Stock Exchange. This global appeal offers the potential to tap into international sales as well as incorporating an element of geographical diversification.

UK EQUITY FUNDS

Market familiarity

Investors often see their domestic market as a more comfortable choice due to their understanding of the companies and of the economic and political factors driving their performance. Given the UK market's range of opportunities and exposure to international markets without having to take currency risk, many investors see UK equity funds as a potential core investment within a portfolio.

Jupiter's UK equity funds

Our range of UK equity funds offer exposure to different areas of the domestic market, as well as different styles of investing. These include investing in companies that the managers consider to be undervalued by the market or companies that are small but expected to grow quickly. Additionally, the range provides a choice of funds to suit an income or growth investor – or an investor looking for a bit of both.

Our UK investment managers

With over 30 years' experience investing in the UK market, Jupiter is regarded as one of the leading providers of UK equity funds. Jupiter boasts a team of highly-regarded investment managers who embrace a variety of investment disciplines.

At Jupiter we don't restrict our managers with investment committees or in-house styles. Instead, we give them the freedom to access the opportunities they believe will offer the greater returns over the long term within the fund's objective, subject to any regulatory and fund restrictions. Our investment managers are also able to tap into the research and expertise of other members of Jupiter's fund management teams.

UK EQUITY FUNDS

UK EQUITY FUNDS

Jupiter Income Trust

Investment manager:
Ben Whitmore

Jupiter UK Growth Fund

Investment manager:
Chris Smith

Jupiter UK Smaller Companies Equity Fund

Investment manager:
Matt Cable

Jupiter UK Special Situations Fund

Investment manager:
Ben Whitmore

For an explanation of our funds' investment objectives and benchmarks, please refer to their Key Investor Information Documents, which are available from Jupiter on request.



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UK EQUITY FUNDS

Market and exchange rate movements can cause the value of an investment to fall as well as rise, and you may get back less than originally invested.

Risks associated with the funds

The Jupiter UK Growth Fund invests in a small number of holdings and as such carries more risk than funds which invest across a larger number of holdings. This fund invests mainly in shares and it is likely to experience fluctuations in price which are larger than funds that invest only in bonds and/or cash.

The Jupiter UK Smaller Companies Equity Fund invests in smaller companies, which can be less liquid than investments in larger companies and can have fewer resources than larger companies to cope with unexpected adverse events. As such price fluctuations may have a greater impact on the fund.

Jupiter Income Trust: All of the fund's expenses are charged to capital which can reduce the potential for capital growth. The Jupiter UK Smaller Companies Equity Fund and the Jupiter UK Special Situations Fund can invest more than 35% of their value in securities issued or guaranteed by EEA states.

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HOW TO INVEST

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

Contact us

Please do not hesitate to contact us if you require more information or would like to be sent further literature.

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Further details, downloadable literature (including application forms) and our webchat can be found by visiting:

Web: www.jupiteram.com

If you want documents in any other format (for example in large print or braille) or if there are any other service adjustments you would like us to make for you, please contact us.

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