



SANTANDER MULTI INDEX 3 RA AUGUST 2021

FUND OVERVIEW

| | |
|--------------------|---|
| Fund Manager(s) | Multi Asset Solutions Team |
| Launch Date: | 15 Mar 2016 |
| Domicile | United Kingdom |
| Unit Type | Accumulation |
| AUM | £55.88m |
| IA Sector | IA Unclassified |
| Benchmark | Target Benchmark (Composite) 30% iBoxx Sterling Non Gilts Overall TR, 25% FTSE All Share TR, 14% FTSE Actuaries UK Conventional Gilts All Stocks TR, 12% FTSE World Europe Ex UK TRI GBP, 10% FTSE USA TRI GBP, 6% FTSE Japan TRI GBP, 3% FTSE Asia Pacific Ex Japan TRI GBP |
| Currency | GBP |
| Number of holdings | 26 |
| ISIN | GB00BYWVLM75 |

FUND INFORMATION

| | |
|---|-----------------------------|
| Number of distributions per annum (for Income share classes only) | 2 |
| Pay Dates | 20/03, 20/09 |
| XD Dates | 21/01, 21/07 |
| ISA | Available and Eligible |
| Fund Management Company | Santander Asset Mgmt UK Ltd |

SHARE CLASS INFORMATION

| | |
|--|-------|
| Ongoing Charges Figure (OCF)* | 0.44% |
| Annual Management Charge (AMC)* | 0.25% |
| * Investors should refer to the most up to date Key Investor Information Document available on our website. The OCF is made up of the AMC and other operating costs. | |
| Historic Yield | 0.92% |

FUND MANAGER(S)

Multi Asset Solutions Team

The UK Multi Asset Solutions team consists of investment specialists with decades of cumulative experience in managing multi-asset portfolios across a wide range of investment strategies and market environments.

DEFINITIONS

Historic Yield: The sum of distributions announced in the preceding twelve months, divided by the unadjusted MID market price as at date of yield. The historic yield reflects distributions announced over the last twelve months as a percentage of the MID market price as at the date of yield. It does not include any preliminary charge and investors may be subject to tax on their distributions.

FUND OBJECTIVE AND POLICY

The Fund's objective is to provide capital growth, with the potential for income over 5+ years. It will also aim to outperform (after fees) the Target Benchmark over a rolling 3 year period. Average outperformance will typically not exceed 0.30% per annum (not guaranteed). The Fund is part of the Santander Multi Index Fund range, funds numbered 1-4 with different levels of risk and potential returns based on exposure to shares (1 the lowest, 4 the highest).

The Fund is actively managed and invests globally (up to 25% in non-developed markets). 80-100% of the Fund will be invested in passively managed Collective Investment Schemes (CIS), gaining exposure of: 50-70% to company shares, including investment trusts; 30-50% to bonds (investment grade or up to 15% in sub-investment grade), typically with higher exposure to Sterling bonds; up to 10% to commodities; and cash/cash like instruments. The Fund may also invest directly (not in commodities) and up to 5% in actively managed CIS. Derivatives (including passive derivatives) will be used regularly for efficient portfolio management (inc. hedging).

The ACD seeks exposure to asset/sub-asset classes, geographies and sectors that it believes will outperform the Target Benchmark. It favours CIS offering attractive returns relative to others (not managed by the ACD/Santander Group). The Target Benchmark has been selected as it is reflective of the Fund's investment policy.

CUMULATIVE PERFORMANCE

| | 1M | 3M | 6M | YTD | 1Y | 3Y | 5Y |
|---------------------------------------|-------|-------|-------|-------|--------|--------|--------|
| Santander Multi Index 3 RA | 1.76% | 3.24% | 7.17% | 5.42% | 12.54% | 16.54% | 30.76% |
| Multi Index 3 Target Benchmark | 1.58% | 4.00% | 9.08% | 6.88% | 14.61% | 21.14% | 37.58% |

ANNUAL CALENDAR YEAR PERFORMANCE

| | 2020 | 2019 | 2018 | 2017 | 2016 |
|---------------------------------------|-------|--------|--------|-------|------|
| Santander Multi Index 3 RA | 3.99% | 13.79% | -5.27% | 8.71% | - |
| Multi Index 3 Target Benchmark | 5.01% | 14.75% | -4.31% | 9.52% | - |

5 YEAR CUMULATIVE PERFORMANCE



Share Class Launch Date 15/03/2016

Calculations as at 31 Aug 2021 in GBP. From 1 March 2021 the LIBOR component of a Fund's composite Target Benchmark has been allocated to the FTSE Actuaries UK Conventional Gilts All Stocks Total Return Index component.

Source of performance data: Santander Asset Management & FE fundinfo as at 31 Aug 2021, bid to bid with net income reinvested. Investors should refer to the relevant Key Investor Information Document for further performance data.

Past performance is not a guide to future performance. The value of your investment can fall as well as rise and you may not get back the original amount you invested. Please note that the value of any foreign investments may be affected by changes in currency exchange rates.

RISK AND REWARD PROFILE

LOWER RISK

HIGHER RISK

← Typically lower rewards → Typically higher rewards →



Risk and Reward Indicator: The risk and reward indicator shown above is based on historical data, which may not be a reliable indication for the future risk profile of the Fund. The lowest risk and reward indicator does not mean risk free. The risk and reward indicator shown is not guaranteed and may change over time. The risk and reward indicator is at the level it is because the value of shares and the income from them can fluctuate. The value of bonds issued by companies and governments can also vary, although usually by not as much. This can cause the value of your investment in the Fund to fall as well as to rise. The value of your investment is not guaranteed and you may get back less than the original amount you invested. Investors should refer to the most up to date Key Investor Information Document available from our website.



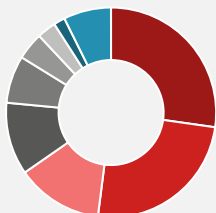
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PORTFOLIO BREAKDOWN

TOP 10 HOLDINGS

| | | | |
|---|-------|---|-------|
| VANGUARD UK INVST GRADE BOND INDX GBP A | 8.94% | HSBC ALL SHARE IDX I INC | 6.20% |
| VANGUARD FTSE UK ALL SHARE I-A GBP | 8.23% | INVESCO S&P 500 ACC ETF | 4.81% |
| ISHARES CORPORATE BOND INDEX F | 7.96% | HSBC EUROPEAN INDEX FUND - I INC | 4.48% |
| FIDELITY INVESTMENT FUNDS INDEX UK-PA | 7.89% | XTRACKERS S & P 500 SWAP UCITS ETF | 4.22% |
| ISHARES CORE CORPORATE BOND (GBP) | 6.30% | VANGUARD U.K. GOVERNMENT BD IDX GBP ACC | 4.19% |

ASSET ALLOCATION



| | |
|---------------------------------|--------|
| STERLING CORPORATE BONDS | 27.25% |
| UK EQUITIES | 24.78% |
| EUROPEAN EQUITIES | 13.32% |
| US EQUITIES | 11.16% |
| JAPANESE EQUITIES | 7.30% |
| UK GILTS | 4.20% |
| GLOBAL EMERGING MARKET EQUITIES | 2.91% |
| GLOBAL FIXED INTEREST | 1.75% |
| CASH/MONEY MARKET | 7.33% |

UK Investor Important Information

The Santander Multi Index 3 Fund (the "Fund") is a sub-fund of Santander Managed Investments OEIC 3, an open-ended investment company with variable capital incorporated in England and Wales under registered number IC000873 and authorised and regulated by the Financial Conduct Authority ("FCA") as a UK UCITS scheme.

The Authorised Corporate Director ("ACD") of the Fund is Santander Asset Management UK Limited ("SAM UK"), a private company limited by shares incorporated in Scotland under registration number 106669 with its registered office at 287 St. Vincent Street, Glasgow, G2 5NB, United Kingdom. SAM UK is authorised and regulated by the FCA under registration number 122491.

All applications for shares in the Fund should be made on the basis of the Santander Managed Investments OEIC 3 Prospectus and Key Investor Information Document for the relevant class of shares, which can be obtained free of charge in English, with the other documents available for the Fund, at www.santanderassetmanagement.co.uk. These documents as well as the most recent annual and semi-annual report for Santander Managed Investments OEIC 3 may also be requested from the ACD at Level 5, 67 Lombard Street, London EC3V 9LJ.

The Fund has been developed by SAM UK and is not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively the "LSE Group"). FTSE Russell is a trading name of certain of the LSE Group companies. All rights in the FTSE All Share Index, FTSE World Europe Ex UK Index, FTSE A British Govt All Stocks Index, FTSE USA Index, FTSE Japan Index and the FTSE World Asia Pacific Ex Japan Index (the "Indices") vest in the relevant LSE Group company which own the Indices. FTSE® is a trade mark of the relevant LSE Group company and is used by any other LSE Group company under license. The Indices are calculated by or on behalf of FTSE International Limited or its affiliate, agent or partner. The LSE Group does not accept liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the Indices or (b) investment in or operation of the Fund. The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from the Scheme or the suitability of the Indices for the purpose to which it is being put by SAM UK.

The value of any investments and any income from them can fall as well as rise and is not guaranteed at any time. Past performance is not a guide to future performance. The value of any foreign investments may be affected by changes in rates of currency exchange. Changes in interest rates are likely to affect the Fund's value. In general, as interest rates rise, the price of a fixed bond will fall and vice versa. Investors and potential investors should read and note the relevant risk warnings in the Santander Managed Investments OEIC 3 Prospectus and the relevant Key Investor Information Document before making any investment decision.

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