



Virgin Money Investments and
Pensions
PO Box 9522
Chelmsford
CM99 2AB

<Mr A Smith>
<Address1>
<Address2>
<Address3>
<Address4>
<Postcode>

December 2023

Our reference: VM36991

Your Virgin Money account number: VIR<Client ID>

Hello <Customer / POA First Name>

Making some changes to this account

We're getting in touch to let you know about some changes that will affect your Unit Trust and related services. The changes will be in place from **Monday 8 January 2024**.

After we've made these changes, you'll still be able to use this account as normal – including completing deals on the EMX trading platform.

What's changing?

- We're reducing the Annual Management Charge (AMC) on all our funds. See the table below for details.
- Our correspondence address is changing to **Virgin Money Unit Trust Managers, PO Box 13183, Chelmsford CM99 2GF**.
- You'll now have the option of getting statements, notifications of distributions and confirmation of deals on the DCS Secure Portal, as well as in the post.

Non-trading days

There'll be a couple of non-trading days while we make the changes, but we'll still be here if you need to contact us during this time. Here's what's happening while we make the changes:

We'll make the changes over four days in January 2024. We're determined to keep disruption to a minimum, so two of those days will be at the weekend. On the other two days (Thursday and Friday), we'll be open to answer any questions, but you won't be able to make any transactions. The details of the two non-trading days are:

- Cut off for trading will be 5pm, Wednesday 3 January 2024.
- No trading on Thursday 4 January.
- No trading on Friday 5 January.
- Service will be resumed on Monday 8 January.

If you attempt to make a trade on the non-trading days, we won't be able to accept it and you'll have to resubmit it on Monday 8 January. If these dates change for any reason, we'll let you know.

Check out the new, lower charges below

Fund name	Current AMC	New AMC
Virgin Money Growth Fund 1 inc	0.75%	0.45%
Virgin Money Growth Fund 2 inc	0.75%	0.45%
Virgin Money Bond Fund	0.60%	0.30%
Virgin Money Global Share Fund	0.75%	0.45%
Virgin UK Index Tracking Trust	0.60%	0.30%
Virgin Money Climate Change Fund	1.00%	0.70%

Any questions?

If you've got any questions, just get in touch by calling us on **03707 07 00 73**. We're here from 8am to 6pm Monday to Friday, and we'll do everything we can to help.

The team at Virgin Money