

A Common Deposit Fund providing a competitive rate of interest and a high level of capital security.

Interest rate

0.60%

Investment objective

To provide a high level of capital security whilst achieving the higher rates of interest available in the London money markets. The Fund invests in sterling denominated deposits, Treasury Bills and other UK Government guaranteed securities and floating rate bonds and maintains a minimum of 10% of its assets in investments realisable within five working days.

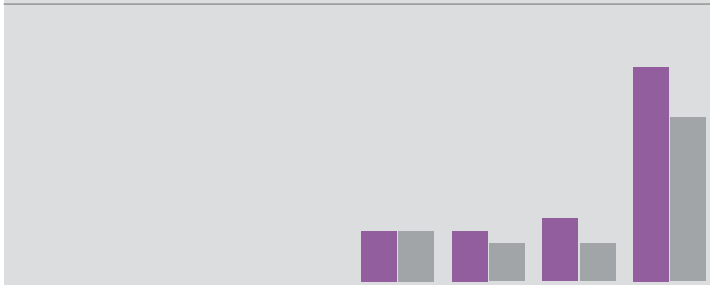
The Fund's benchmark, before expenses, is the 7-day London Interbank bid rate (LIBID) as measured by the British Bankers Association.

It provides

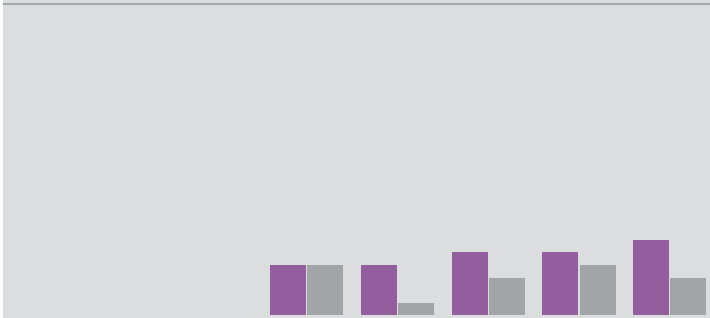
- A competitive interest rate
- Same day access to your funds
- A dedicated client team – for ease of administration
- Security – cash is spread across a wide range of financial institutions, not just one provider

Performance

To 30 September 2018	1 year %	3 years % p.a.	5 years % p.a.	Since 01.11.06 % p.a.
● Fund (net of fees)	+0.4	+0.4	+0.5	+1.7
● Benchmark	+0.4	+0.3	+0.3	+1.3



To 30 September	2018 %	2017 %	2016 %	2015 %	2014 %
● Fund (net of fees)	+0.4	+0.4	+0.5	+0.5	+0.6
● Benchmark	+0.4	+0.1	+0.3	+0.4	+0.3



Interest rate

	%
30 September 2018	0.60
After all fees	

Distribution record

	Daily rate %	A.E.R. %
1 August 2018	0.60	0.60
1 June 2018	0.50	0.50
11 April 2018	0.45	0.45
1 March 2018	0.40	0.40

Affirmative Deposit Fund for Charities

Deposits by banking group

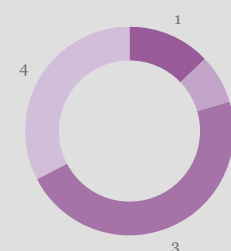
30 September 2018	Fund %
Development Bank of Singapore (DBS)	11.8
Nationwide Building Society	10.7
Mizuho Bank	10.7
Lloyds	10.2
CIC	9.6
Sumitomo Mitsui Trust Bank	8.2
Société Générale	7.5
Sumitomo Mitsui Banking Corporation Europe	5.4
Credit Agricole	5.4
Mitsubishi UFJ Trust and Banking Corporation	5.4
Bank of Nova Scotia	2.1
Bank of Montreal	1.6
Santander	1.4
CIBC	1.1
Commonwealth Bank of Australia	1.1
Svenska Handelsbanken	1.1
BNP Paribas	1.1
Standard Chartered	1.1
Nordea Bank	1.1
Barclays	0.9
SE Banken	0.9
Royal Bank of Canada	0.9
Toronto Dominion	0.4
ING Bank	0.4
HSBC	0.1
Royal Bank of Scotland	0.0

Fund details

Fund type	Common Deposit Fund
Launch date	1 November 2006
Interest accrual	Daily
Interest distribution	Last day of month
Initial charge	None
Minimum investment	None
Access to funds	Same day access
Withdrawals (BACS)	Free
Deposits	Cheque, Bank transfer
Statements	Quarterly
Management fee	0.20%
Total Expense Ratio (T.E.R.)	0.27%
Fund size at 30 September 2018	£ 465.2m
Benchmark	1 week LIBID

Spread of deposits by credit rating

30 September 2018	Fund %
1 AA/Aa2	13.0
2 AA-/Aa3	7.7
3 A+/A1	47.4
4 A/A2	33.0



How to invest

Simply download and complete the Fund application form from:

www.epworthinvestment.co.uk

Send it to:

Fund Administration
Epworth Investment Management Limited
9 Bonhill Street, London EC2A 4PE

020 7496 3636

Contacts

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Risk warning

The monthly interest distribution rate will fluctuate and past performance is no guarantee of future returns. To help manage the risk of capital losses, the Fund spreads its investments across a wide range of financial institutions, however, the possibility of capital loss does exist. A charge for same day transfers applies (currently £10). We reserve the right to require 7 days' notice of withdrawals in exceptional circumstances. Full details and terms, including the Scheme Particulars, can be found at www.epworthinvestment.co.uk. The Affirmative Deposit Fund for Charities is exempt from the Financial Services and Markets Act 2000 and depositors are not eligible for the Statutory Investors Compensation Scheme or the services of Financial Services Ombudsman. The Manager is however, duly authorised under the Financial Services and Markets Act 2000. Epworth Investment Management Limited (Epworth) is authorised and regulated by the Financial Conduct Authority. Incorporated in England and Wales. Registered number 3052894. Registered office 9 Bonhill Street, London EC2A 4PE.