

# Private Investor FAQs

The information provided is current as of September 2023.

## 1 How do I invest?

Investments can be made via your Adviser, please contact them for further details. If you do not have an Adviser and require professional financial advice, details of Advisers firms can be found at [unbiased.co.uk](https://unbiased.co.uk).

Via a Fund Platform. EdenTree Funds can be accessed via a number of platforms, please contact them for further information.

A Fund Platform is a service that enables investors to buy and manage their investments simply online. EdenTree funds

are available on most large platforms. A platform allows an investor to manage and have a consolidated view of all\* of their investments (\*dependent on the platform). Some platforms only allow investments to be transacted and maintained via an intermediary.

Directly with EdenTree. Our funds are available should you wish to invest with us directly. You are also able to invest directly within a Stocks & Shares ISA. Further information is available below.

## 2 How do I obtain literature, Application forms, KIID's and Prospectus information?

All details can be found on our website [here](#).

## 3 How do I find out what charges apply?

Key Investor Information Documents (KIIDS) provide details of all charges, which will vary based on the fund and the medium used to invest.

### Direct Investors

We do not apply a charge on initial investments or subsequent top ups. We do apply an annual management fee, which is shown of the KIID. This is taken from the Fund.

NOTE – The Annual Management Charge may be higher than the charges applied by a platform, which is due to the additional regulatory and administrative costs associated with direct investment accounts.

### Platform Investors

If investing via a platform, please note that following the Retail Distribution Review individual platform fees can no longer be met from the fund. You will need to check the platform website for details of these charges as they may vary between platforms and are not disclosed in the KIID.

## 4 How do I set up an investment account?

Please contact your Adviser. If investing without an Adviser, application forms are available via our website under the [literature tab](#)

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## 5 How do I set up an ISA account?

Please contact your Adviser. If investing without an Adviser, application forms are available via our website under the [literature tab](#)

A cheque for the initial deal (lump sum or regular) will need to be sent with the initial subscription.

## 6 How do I top up an existing ISA account?

If you have invested into your ISA in the previous tax year you can simply send a top up form together with a cheque for the new investment. If there has been a break between

subscriptions, you will need to complete a full new ISA form. This is a regulatory requirement.

## 7 How do I set up a Regular Savings Plan?

Please contact your Adviser. If investing without an Adviser, application forms are available via our website under the

[literature tab](#). Regular savings plans can be set up for an ISA or an Investment account.

## 8 How do I deal into an account, initial investment?

Before you place your initial deal you will need to have provided a completed application form and may be asked to provide AML documentation (see section relating to AML requirements). The initial investment monies can be sent with the application by cheque or electronically on receipt of the confirmation of the deal, which will provide the relevant

bank account information. Settlement for purchases need to be made on the due settlement date, as confirmed on the contract note, this is currently trade date + 4 days.

Should you send the investment monies at a later date you may be required to confirm the dealing instructions by telephone or fax, in addition to the application form.

## 9 ISA's

To open a Stocks and Shares ISA, you will need to be a resident in the UK for tax purposes and you will need your National Insurance number.

Your ISA allowance for the year is £20,000. You can split your allowance any way you like across a Stocks and Shares ISA

and a Cash ISA, as long as you stay within your ISA limit, and do not subscribe to more than one Stocks and Shares and one Cash ISA in the same tax year. For example, you could put £15,000 into your Stocks and Shares ISA and the remaining £5,000 into a Cash ISA with another provider in the same tax year.

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## How do I notify you that I have additional long- or short-term assistance requirements or are classed as vulnerable?

If you have a short, or long term, requirement for additional assistance, for example, if you need your documents to be provided in large print, you should make us aware of this and you can request that this be noted on your account. This can be removed, by you, at any time.

If you do need to contact us, please let us know when calling us, alternatively you can notify us in writing of any additional support you require. We are also able to register a Power of Attorney on your account if you choose. Please note we are unable to provide investment advice, and you should contact your financial adviser should you need financial advice.

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## How do I add or update my account information

You can amend or change the following information by telephoning us during office hours, as long as you can pass the telephone security questions, we should be able to update your account.

1. **Change of address**
2. **Updating or adding an email address to your account**
3. **Updating or adding a contact telephone number**

### 4. **Adding a new password to your account**

### 5. **Instruction a switch as part of the telephone dealing option**

### 6. **Updating or adding bank details**

We reserve the right to request additional information if we are unable to independently verify your change of address or bank details, and we may require supporting information in order to complete our checks to comply with anti-money laundering regulations.

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## How do I register a Power of Attorney (POA) on an account?

You can register a Power of Attorney (POA) against an account by providing us with the following:

- **Sight of the original POA – or the unique one-off code from the POA part of the Government website.**
- **Anti money laundering verification documents for the individuals named in the POA.**

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## 13 How do I find out what the minimum investment amounts are?

Our retail 'A' class has a minimum lump sum amount of £1000 and a regular savings plan minimum amount of £50. Platform minimums may differ.

Our institutional 'B' class has a minimum amount of £1 million for direct investors, however, access to these share classes are available to retail investors via investment platforms, you will need to refer to the platform in order to check their minimum investment restrictions.

## 14 Who do I make cheques payable to?

EdenTree Investment Management Ltd – Dealing Account

## 15 Do you offer a junior ISA?

No, however our funds are available in a Junior ISA when investing via a platform.

## 16 Do you offer a SIPP?

No, however our funds are available in a SIPP when investing via a platform.

## 17 Do you offer a Cash ISA

No, we only offer a Stocks & Shares ISA.

## 18 Can I invest on behalf of my children?

We only accept investments from persons over the age of 18. However, you may open an account in your own name and add a designation (label) to an Investment Account, should you wish to identify certain investments as being held for specific purposes. Please ensure that you confirm

on the application form if the designation used is purely for identification purposes. If set up under Trust we will also need to be provided with a copy of the Trust documentation and may require additional information. We would recommend that you contact us to discuss exact requirements.

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## 19 What date are the Regular Savings amounts collected?

Regular savings amounts are collected on the 7th of each month, or the closest business date.

## 20 What Anti-Money Laundering (AML) verification documents are required?

We will attempt to identify you electronically. However, you may be asked to provide documentation for AML and verification purposes.

Two identification documents are required, one to verify residency and the other to verify identity. We do not recommend that you send original documents. Please see below for information regarding certification of documents.

Acceptable documents that can be copied and sent:-

One certified copy document from List A and

One certified copy document from List B

### List A - Identity

Valid Passport

Valid Driving License

Valid National Identity Card

Valid Firearms Certificate or Shotgun License

### List B - address

Valid (old style paper) full UK driving License

Evidence of entitlement to state or local authority funded benefit (e.g. Housing, Council Tax, Pension Credit, Tax Credit, Educational etc.) for the current year

Valid Disabled Person's Blue Badge

HMRC correspondence dated within the last 12 months

NHS Medical Card

Council Tax demand letter or statement for the current year.

Recent bank account or credit card statement

Recent utility bill (mobile phones are not acceptable).

Recent statement from a Regulated Financial Services Firm.

Confirmation of address on employer's company headed paper.

Where a utility bill or bank/financial statement are provided the documents must be less than 3 months old. Documents must not be printed off the internet.

## 21 Why do you require Tax Residency information?

Tax regulations' require us to collect information about each investor's tax residency; we may be obliged to share details of your account with HMRC.

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## 22 What are FATCA and common reporting standards?

Both of the above are tax regulations which have been created to enable the automatic exchange of information to improve International Tax compliance. Information provided may be shared with the relevant tax authority which may be HMRC or an overseas tax authority depending on where you live and where you pay tax. Individuals who fall into these categories will be asked to provide their TIN (Tax Identification Number)

FATCA refers to the Foreign Account Tax Compliance provisions a US law which requires that all non US foreign institutions provide details of assets held by them on behalf of an individual who are identified as being US persons for tax purposes and reporting this to the US Treasury.

CDOT/CRS – refers to Crown Dependencies and its Overseas Territories and the Common Reporting Standards

for automatic exchange of financial account information. As with FATCA this allows the sharing of tax information between certain countries which have signed the agreement. Individuals who fall into the category will be asked to provide their TIN (Tax Identification Number)

*\* AML – EdenTree are bound by Anti Money Laundering Regulations (2007 as amended) and are required to confirm the identity of individuals and confirm their residential address. To certify a document the original document needs to be seen and copies taken and signed by a lawyer/solicitor or an accountant or an authorised individual (Intermediary).*

*If you have any questions about your tax status or situation you should speak to a tax specialist.*

## 23 How do I find a list of available funds?

Your Adviser or the Platform will be able to provide you with a full list of all available funds and products. Fund information is also available via our website [edentreeim.com](http://edentreeim.com)

## 24 How do I review performance of funds?

Refer to the Factsheets on the website for information on performance [here](#).

## 25 How do I check daily prices?

These are available on our website under each individual fund for the previous business day. They are also published on a daily basis in the Financial Times.

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## 26 Who do I speak to about fund performance?

Please contact your Adviser. If you manage your investments yourself you can call us on 0800 011 3821 or email [investmentadmin@edentreeim.com](mailto:investmentadmin@edentreeim.com)

## 27 How do I transfer my EdenTree ISA to another ISA provider?

Contact your new plan provider who will provide you with the relevant documentation. Your new plan provider will then liaise from EdenTree to arrange for the ISA to be transferred.

## 28 How do I transfer my ISA into EdenTree?

Please contact your Adviser. If investing without an Adviser, application forms are available via our website under the [literature tab](#)

## 29 How do I convert my investment account to an ISA?

If you do not already have an ISA account with us, complete an ISA application form. Provide a written & signed instruction, include your name address and account number. The instruction should clearly request the exact number of shares or monetary amount that should be used from your existing Investment account, and that the units/proceeds should be invested into an ISA.

On receipt of your instruction a switch or sale of shares (should fund election differ) will be placed to move your Investment Fund holding to an ISA, this will take place on the same day.

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## 30 What happens to my ISA if I leave the UK/cease to be eligible?

Existing holdings can remain within the wrapper, but once we are advised of an overseas address, we will stop any regular savings contribution.

Dividend income can continue to be reinvested into the ISA.

Your investment will remain in the ISA wrapper but you will be unable to increase the amount.

## 31 How do I apply to transfer the ISA investment and/or allowance held in the name of my deceased spouse/civil partner to my own name?

Following the Budget in 2015, changes to the ISA rules were announced, which meant that ISA investments no longer have to be realised on death where there is a surviving spouse or civil partner.

Where an ISA holder dies on or after 3 December 2014, their surviving spouse or civil partner will now be able to inherit their ISA tax benefits. This will be in the form of an additional allowance equal to the value of the ISA at the holder's death, if the investor died before 5 April 2018 (see below if on or after this date), and will be in addition to the survivor's own ISA allowance. e.g. If an ISA holder dies in March 2016, leaving an ISA valued at £25,000 at the date of their death, their spouse/civil partner will be entitled to an ISA allowance in the 2017/18 tax year of £45,000 – their 2017/8 annual ISA allowance of £20,000 plus an inherited allowance of £25,000. The value can be either the value of the deceased's ISA at their date of death, or the point the ISA ceased to be a continuing account of a deceased investor, if the investor died on or after 6 April 2018 (see below).

Spouses will be able to claim this additional allowance from 6 April 2015 for 3 years from the date of death. They will be entitled to the allowance even if the ISA assets are left to someone else in the will or are used to meet expenses from the estate. No one else will be entitled to this allowance, even if they have received the assets from the ISA.

Please contact us either by telephone on 0800 011 3821 or email [edentreequeries@ntrs.com](mailto:edentreequeries@ntrs.com) and we will provide you with the relevant forms for completion

There are no charges applied when transferring holdings from an existing ISA holding into the name of their surviving spouse or civil partner.

IFA's will need to check with their respective platforms to understand how platforms will process and record deceased customer transfers.



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## 32 Continuing account of a deceased investor in an ISA

Where an ISA investor dies on or after 6 April 2018, any ISA held will be designated a “continuing account of a deceased investor”. An account will remain a continuing account of a deceased investor until the earlier of:

The completion of the administration of the deceased’s estate.

The closure of the account

The third anniversary of the death of the account investor

Funds held within a continuing account of a deceased investor continue to benefit from ISA tax advantages. Any interest, dividends or gains in respect of investments in a

continuing account of a deceased investor are exempt from tax.

Continuing account of a deceased investor cannot be transferred to an alternate ISA manager.

If after a period of three years, the administration of the account is ongoing and the account has not been closed, the account will cease to be a continuing account of a deceased investor. In these circumstances, on the next working day following the third anniversary of the deceased’s death, we will remove the ISA wrapper from the account and all subsequent income or gains will then become taxable in the hands of the estate.

## 33 When will I receive statements and transaction summaries?

They are generated as at 5 April and 5 October and sent within 25 business days of production.

## 34 Who do I contact with enquiries?

For advised customers you should contact your intermediary. If you are investing without an Adviser please contact us on 0800 358 3010.

## 35 Where do I send written instructions?

EdenTree Investment Management  
Sunderland  
SR43 4AU

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## 36 How do I top up an existing investment?

Complete the top up application form which can be found on the website under [edentreeim.com/forms](https://edentreeim.com/forms). The top up form is for both ISA and OEIC accounts.

## 37 How do I sell investments?

Provide a clear written instruction signed by the relevant account holders, include full names and address, the account number including any designations, and if not provided when opening the account, confirm the bank account to which the proceeds should be made. Normal bank verification (see below re bank verification) will be required in advance, alternatively monies will be issued by cheque. Monies will only be released if all verification documentation required to meet anti money laundering regulation and laws has been provided and passed.

You can telephone a sale instruction by calling 0800 3558 3010. You will need to have all of your account details

available and will be asked some security questions to verify your identity.

Instructions received before the valuation point (mid-day) will be dealt on that day, instructions received later will be dealt on the next business day.

A sale contract note will be issued together with a form of renunciation, the form should be signed and returned if you telephone instructed or have not provided all of the information required in writing. Funds will be withheld until written confirmation/ the form of renunciation, has been provided.

## 38 How do I change regular savings, increase or amend amounts?

Complete the Regular Savings Plan amendment form which can be found on the website under [edentreeim.com/forms](https://edentreeim.com/forms). The form is for both ISA and Investment accounts.

## 39 How do I cancel a regular savings?

Provide a written instruction to cancel the regular savings plan as far in advance of the next collection date as possible, but no later than ten business days prior to the collection date (7th of each month).

Then cancel the relevant direct debit mandate with your bank. Note that if the notification is not provided to EdenTree within 10 business days of the collection date contributions may still be collected.

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## 40 How do I change address details?

Call us on 0800 358 3010 during office hours and we will take your change of address over the telephone. Alternatively, you can provide a written and signed instruction quoting your EdenTree Account Number and Investor Reference, confirming the old and new address.

Confirmation of any changes will be confirmed to the new and old address for security purposes. You may be also asked to provide additional information to verify your new address, such as a utility bill.

## 41 How do I get my name changed following marriage or change of name by deed poll?

If changing name due to marriage, we will need to have sight of your original marriage certificate, we will return this, special delivery post, as soon as we have updated our records.

If changing name by deed poll will require sight of the deed poll notification.

## 42 How do I change bank account details; verify a bank account?

Call us on 0800 358 3010 during offices hours and we will be able to add or update your bank account details, or provide a written signed instruction quoting your EdenTree Account Number and Investor Reference, providing the verification of the new bank account details, in the form of one of the following items:-

**ORIGINAL documents:**

Voided cheque drawn on the account quoted on your instructions\*

Pre-printed paying in slip from your bank quoting the account number and the name of the account holder

**PHOTOCOPY documents:**

An Internet Bank Statement dated within the last 12 months, showing the account number and the name of the account

holder. This must be stamped and certified by your bank to confirm that the document is authentic.

A screen print of an Internet Bank website dated within the last 12 months, showing the account number and the name of the account holder. This must be stamped and certified by your bank to confirm that the document is authentic.

A printed Bank Statement on your Bank's headed paper dated within the last 12 months, showing the account number, and the name and address of the account holder. Any other printed correspondence on your Bank's headed paper dated within the last 12 months, confirming the account number and the name and address of the account holder. (E.g. account opening documents, annual certificate of deducted tax etc.)

\*To void a cheque you need to draw two lines across the centre and write cancelled across it. Do not sign the cheque.

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## 43 How do I notify you of the death of an investor?

Telephone 0800 358 3010. A note will be made on the account but no further action will be taken until the required documentation has been received. Details of the Investment Reference and account number may be required.

Documents required:-

Certified Copy - Death certificate required

Probate –sealed copy.

(Additional information may be required dependent on account set up. EdenTree will advise on a case by case

basis). Shares will remain invested until documentation and instructions for monies have been received.

The small estates threshold is £36,000.

Documents required for small estates:-

Certified copy Death certificate

Sealed Grant of Probate or small estates claim form

See ISA section to find out options available to surviving spouse or civil partners from 2015.

## 44 How do I change the legal owner of an investment account?

A new account will need to be opened (if not an existing investor) and the new owner would need to be verified for AML purposes

A Stock transfer form would need to be completed. To obtain this form please contact 0800 358 3010.

## 45 How do I obtain a valuation?

Call 0800 358 3010

Email [edentreeimqueries@ntrs.com](mailto:edentreeimqueries@ntrs.com), it may be possible to email valuations to you, but this will be dependent on your

email having been provided in your original application form, if not previously verified this will be posted to you.

## 46 How do I change an agent/ adviser on account?

Your new Adviser will provide you with a Letter of Authority (LOA), that s/he will ask you to sign confirming that you appoint them as your registered agent.

The Adviser will then post this form to EdenTree Investment Management, PO Box 3733, Swindon, SN4 4BG.

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## 47 How do I order a statement?

Telephone 0800 358 3010.

Email [edentreeimqueries@ntrs.com](mailto:edentreeimqueries@ntrs.com), it may be possible to email statements, but this will be dependent on your email

having been provided in your original application form, if not previously verified this will be posted to you.

## 48 How do I switch between funds?

Complete, sign and post the switch form, which is available via the website in our [literature](#) section.

## 49 How do I fund switch charges?

We reserve the right to make a 1% charge for switches, but this is not currently applied.

## 50 How do I complain?

For advised customers you should contact your Adviser or intermediary.

If invested via a platform, you should contact the platform.

Clients without an Adviser and not using a platform should contact EdenTree on 0800 358 3010 or email [edentreeimqueries@ntrs.com](mailto:edentreeimqueries@ntrs.com)

You can also write to us at EdenTree Investment Management Limited, Sunderland, SR43 4AU

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## 51 How do I find details of income distribution dates?

### Income Distribution dates (bi-annual)

Accounting end dates – 31 December and 30 June

XD - 1 January and 1 July

Pay date – 28 February and 31 August

### Income Distribution dates - (quarterly)

Accounting end dates - 31 December, 31 March, 30 June and 30 September

XD - 1 January, 1 April, 1 July and 1 October

Pay Date - 28 February, 31 May, 31 August and 30 September

Income will be reinvested as a default if the application form does not specify that income should be paid.

Note: Distribution income payments can be made to an account other than the bank account, from which the original investment was made, but the account must be in the name of the investor and verification of the account will be required, as per the change of bank account details shown above. Income cannot be paid to third parties.

If pay date is on a weekend or bank holiday payments are made early.

If income is reinvested, it is reinvested 8 business days prior to pay date, and at the price issued on the date of reinvestment.

Note – Distribution dates (XD) - this the date of record. It means that if you hold your investment on the day before this date you are entitled to receive income from your investment on the next income pay date.

## 52 Change income option from reinvest to pay income vice versa

A written instruction will be required to confirm the change. Where income is being paid out details of the bank account to which monies are to be sent should be provided.

See verification requirements under “change of bank details section”).

## 53 Find out amount of distribution/ income payment

Contact 0800 358 3010. Tax vouchers will be provided for non ISA investments. All distribution payment transactions will be shown in the bi-annual transaction statements.

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## 54 How is income paid?

Income will be paid as per the instructions on the original application form, either to the designated bank account by BACS, or by cheque if required.

## 55 Can the income from my account be paid to a third party?

No, we currently are unable to pay income to third parties.

## 56 When will Tax Vouchers be issued?

Where applicable, tax vouchers are issued shortly after pay date.

## 57 General Data Protection

### ***General Data Protection Regulation - use of your personal data***

On 25 May 2018, data protection laws changed. We have updated our practices to ensure compliance with these

laws and to ensure that we use your data in a way that is transparent.

Please refer to our [Fair Processing Notice](#) or full [Privacy Policy](#) for more information.

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## 58 FATCA & CRS requirements

### Foreign Account Tax Compliance Act (FATCA)

The FATCA requirements relate to US taxpayers. It requires tax authorities to obtain detailed information for US taxpayers on an annual basis.

FATCA is intended to increase transparency for the Internal Revenue Service (IRS) with respect to US persons that may be investing and earning income through non-US institutions.

You will be asked to provide this information when you invest. If this information is not provided your investment instruction may be rejected.

Information is only required if you are a US resident or entity or are classified as such for tax purposes.

### Common Reporting Standard (CRS)

Why are we asking for information relating to your tax status?

Governments around the world have introduced a new reporting requirement for all financial institutions, known as the Common Reporting Standard (CRS). This is a global reporting standard for the automatic exchange of information to allow tax authorities to obtain a clearer understanding of financial assets held abroad by their residents, for tax purposes.

In line with this new regulation, we are required to determine where you are resident for tax purposes (i.e. where you are liable to pay income taxes). If you are resident outside of the UK, we may need to give HMRC this information, together with information relating to your accounts. HMRC may then share this information with different countries' tax authorities.

You will be asked to provide this information when you invest. If this information is not provided your investment instruction may be rejected.

## 59 How do I notify you of a temporary or permanent requirement for additional assistance?

We appreciate that some investors may at times require additional support or assistance. If you had any additional requirements, for example, need your documents to be provided in large print, you can notify us by either telephoning us on 0800 358 3010, or by writing to us at EdenTree Investment Management Limited, Sunderland, SR43 4AU.

If you have a short or long term requirement for additional assistance, you can request that this be noted on your account. This can be removed, at any time, by you contacting us to notify us that your circumstances have changed.



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## 60 Where can I find information in relation to your consumer duty responsibilities?

Please go to the consumer duty questions & answers section [here](#).

The purpose of this information is to provide answers to your questions. If you have an Adviser or your investments are administrated by a platform, you should contact them to discuss any matters relating to your investments. This list is not exhaustive, if you have any questions that are not included please contact us on **0800 358 3010**.

Our lines are available Monday to Friday from 9am to 5pm.