



TREATING CUSTOMERS FAIRLY POLICY

Union Investment Management Limited aim to always treat all of our customers fairly. The fair treatment of customers is one of the key principles of the Financial Conduct Authority. We believe treating customers fairly to be essential and an integral part of our business. Our aim is always to provide our customers with clear information about our services and treat them fairly in all aspects of our dealing with them.

We will ensure that our level of product and service performance will meet the expectations of our customers as far as reasonably possible.

We aim for high retention rates and referrals by existing customers and understand that this can only be achieved by providing a consistently high level of service and advice.

We will ensure that there are no barriers for customers to express their requests, concerns and complaints and we will always be responsive to them.

We actively seek comments and observations about the way that we deal with our customers and would encourage our customers to contact us if they have any comments on the way that they have been dealt with.

To offer you the best service that we can and to provide clear information about products and services, including fees, commissions and charges we will:

- ascertain your individual needs, preferences and circumstances before recommending a product;
- only recommend a product that we consider to be suitable to you after sufficiently appraising ourselves of your circumstances;
- tell you if there are any relevant conflict of interests as soon as we become aware of any;
- provide you with best execution;
- encourage you to ask if there is something you do not understand;
- encourage you to let us know if there is any aspect of our service or product we have discussed or recommended that you do not understand;
- encourage you to tell us if you think there are ways that we can improve our service;
- if you have a complaint handle it as soon as possible as set out in our Complaints Procedures found on the [this] website;
- ask you to tell us immediately if you do not think that you have been treated fairly.

Any changes we may make to our Treating Customers Fairly Policy in the future will be posted on this page.

Contact

Questions, comments and requests regarding this policy are welcomed and should be addressed to:

**Compliance Department
Union Investment Management Limited
52 Brook Street
LONDON
W1K 5DS**