

# My WealthPartner Online

## Core fund list

Included within the wide range of investments available through My WealthPartner Online is a carefully selected core fund list that has been designed specifically for PwC Partners, former Partners and their families. The list includes funds that track three of the world's major regional stock market indices and a global stock market index tracker. It also includes three funds which provide a mixed asset allocation.

The list exists to provide users of the Close Brothers My WealthPartner Online savings platform with a short and simple list of collective investment funds that you might wish to consider using for part or all of your savings.

Where possible the list replicates what is available through the PwC Partner SIPP with Standard Life. This is intended to help

Partners who wish to maintain a consistent approach between their pension and other investments. Some funds are displayed under different names in the PwC Partner SIPP and we have shown in the table below where this is the case. The underlying fund is the same and it is just the name that is different.

The inclusion of any funds in this list must not be considered as advice or a recommendation, or that they would be our preferred investment option for a region or sector. Funds included in this list may not be suitable for your personal circumstances. You are responsible for any investment decisions you make through My WealthPartner Online. If you are unsure of which investments are most suited to your needs then the My WealthPartner Advice Service can help.

Fund sector	Core fund	Fund name on My WealthPartner Online portal	Benchmark Index
<b>Equity (Index Tracking Funds)</b>			
Global	Legal & General Global Equity Index	L&G Global Equity Index R GBP	FTSE World Index
UK	Vanguard FTSE UK All Share Index	Vanguard FTSE UK All Share Index A GBP	FTSE All Share Index
	Legal & General UK Index	L&G FTSE UK All Share Index I GBP	FTSE All Share Index
North America	Vanguard US Equity Index	Vanguard S&P Total Market Index	S&P 500 Index
	iShares North American Equity Index	iShares FTSE North America Index D GBP	FTSE World North America Index
Europe ex UK	Vanguard FTSE Developed Europe ex UK Index	Vanguard FTSE DEV EUR EX UK Index A GBP	FTSE Developed Europe (ex UK) Index
	iShares Continental European Equity Index	iShares FTSE Continental Europe Index D	FTSE World Europe ex UK Index
<b>Multi-Asset (Funds of Index Tracking Funds)</b>			
"Growth"	BlackRock Consensus 85	BlackRock Consensus 85 D GBP	n/a
"Balanced"	BlackRock Consensus 60	BlackRock Consensus 60 D GBP	n/a
"Conservative"	BlackRock Consensus 35	BlackRock Consensus 35 D GBP	n/a

Please be aware that the value of an investment can fall as well as rise and you could get back less than you invest.

# PwC Independence

Individuals who are subject to the PwC Independence regime should note that the rules regarding investments apply to all investments held within the PwC Partner SIPP and on the My WealthPartner Online savings platform.

Some of the core funds are provided by PwC audit clients. This means the holding of some of these core funds will be prohibited for certain Partners, including those who provide services to the financial services groups who issue these funds. In addition, for all PwC UK Partners, funds which are PwC UK audit clients are subject to a materiality test, whereby the value of any holding in them cannot exceed 10% of your net worth. This materiality restriction applies regardless of line of service or the clients that you provide services to.

It is therefore important that any funds you intend to hold are pre-cleared and logged in your Checkpoint portfolio to help you to maintain your independence. In addition, you should ensure that investments in the Vanguard funds on the Core Investment Fund list (and any other PwC UK audit fund clients that you invest in) are not individually material to the net worth of you and your immediate family members, both when you first acquire the fund and on an ongoing basis.

**If you have any questions on how the independence rules apply to investments held within the PwC Partner SIPP or on the My WealthPartner Online savings platform, please contact the PwC Independence team.**