



OMNIS ACCESS FUNDS



FREQUENTLY ASKED QUESTIONS

WHAT ARE THE OMNIS ACCESS FUNDS?

The Omnis Access fund range offers a selection of professionally managed investment funds designed to help grow your money over time. There are four funds in the range, each carefully constructed to match a specific attitude to investing. Whether you prefer a cautious approach or are happy to accept

more ups and downs in pursuit of higher returns, your financial adviser can recommend an Omnis Access fund that's right for you. The graphic below outlines how each fund differs in its underlying investment mix and anticipated behaviour. Although we may adjust the balance across equities and bonds modestly over time, it is expected to remain broadly consistent.



CAUTIOUS

Combines a modest allocation to equities with a larger weighting in UK and government bonds.

Equities:	-40%
Bonds:	-60%
Cash:	≤ 10%

A smoother investment journey, with less dramatic rises and falls.

Suited for investors who prioritise stability and are comfortable with more modest growth.



BALANCED

A higher allocation to equities primarily in developed markets, such as US, Japan and Europe.

Equities:	-70%
Bonds:	-30%
Cash:	≤ 10%

A balanced investment approach designed for steady, long-term progress.

Suited for investors looking for a blend of long-term growth while still keeping some stability in their portfolio.



ADVENTUROUS

Most of the fund is invested in global equities, with some exposure to emerging markets.

Equities:	-95%
Bonds:	-5%
Cash:	≤ 10%

More frequent swings in value, but with the potential for stronger growth over time.

Suited for investors who are at ease with greater short-term fluctuations in pursuit of higher long-term growth.



100% EQUITY

Almost all the fund is invested in equities, including the highest allocation to emerging markets in the range.

Equities:	-100%
Bonds:	-0%
Cash:	≤ 10%

The greatest degree of volatility, reflecting a strategy aimed at maximising long-term return potential.

Suited for investors who prioritise long-term growth which may come with sharper short-term movements in the value of their investment.

HOW ARE THE OMNIS ACCESS FUNDS MANAGED?

Omnis and Legal & General Asset Management (L&G) work in partnership to run the funds, with each playing a distinct but complementary role.

Strategic direction and oversight

Omnis sets the long-term strategy for each fund, including the balance between equity and bond exposure across the four funds. This strategy is kept under regular review and may be adjusted over time, reflecting Omnis's research, investment beliefs, and oversight responsibilities.

Building and monitoring the funds

L&G builds the Omnis Access funds in line with Omnis's strategy, using L&G's range of index-tracking investments. L&G monitors the funds on a daily basis and makes any necessary adjustments to ensure each fund continues to operate as Omnis intends.

Where your investments are held

While L&G builds and manages the funds in line with Omnis's investment strategy, the underlying assets are held by Omnis on behalf of investors. This structure helps ensure clear oversight, governance, and protection of client assets.

WHY ARE THESE NEW FUNDS BEING LAUNCHED NOW?

We understand that investors have different goals, and that different approaches can work well together in a portfolio. Active funds offer the potential to beat the market, while passive funds aim to track market performance in a simple and cost-effective way. Used together, they can help manage risk, control costs, and support more consistent long-term outcomes. The addition of the Omnis Access funds gives your financial adviser greater flexibility within the Omnis range when recommending a solution to meet your long-term goals. You still benefit from the same high standards of governance, ongoing oversight and careful monitoring that apply across all Omnis's investments. So, you can enjoy the benefits of passive investing with the added reassurance that your money is being looked after by a team that understands your needs.



WHAT IS AN INDEX-TRACKING INVESTMENT?

An index-tracking investment follows a specific market index (such as the S&P 500), meaning it holds broadly the same types of assets as the index it tracks. This is known as a passive approach, as the aim is to mirror market performance rather than outperform it.

Using index-tracking investments within the Omnis Access fund range helps to:

1. Keep costs low

Index-tracking investments use rules-based processes rather than relying on a manager to pick individual assets. This keeps costs significantly lower than actively managed funds, helping to ensure more of your money remains invested.

2. Provide instant diversification

An index-tracking investment gives exposure to many different markets at once. This helps reduce the risk associated with investing in individual companies or assets from a single region or sector.

3. Match market returns

Index-tracking investments aim to mirror market performance and, historically, broad market indices have delivered attractive long-term returns.

WHAT WILL I PAY?

You typically pay:

- The Ongoing Charges Figure (OCF), which includes the day-to-day costs of running and managing the fund. At 0.19%, the OCF is equivalent to 19 pence a year for every £100 you invest.
- Transaction costs, which are the fees and expenses associated with trading investments within the funds. Investors do not pay these costs directly; they are built into the fund's overall costs. Because passive funds trade less frequently than active funds, these costs are generally lower.
- An advice fee, which is charged by your financial adviser.



WHAT DO THESE FUNDS INVEST IN?

Depending on the risk level, the funds may invest in:

- Global equities
- Government bonds
- Corporate bonds
- Alternatives

The blend of assets in each Omnis Access fund is shaped by our long-term market views and ongoing research into how different investments are expected to perform over time.

WHO OVERSEES AND GOVERNS THESE FUNDS?

Good governance is central to our investment philosophy. The Omnis Access funds are subject to:

- Regular oversight by Omnis
- Risk monitoring against the target benchmarks
- Periodic rebalancing and control checks by L&G
- Independent fund audit and regulatory requirements

WHAT IS REBALANCING?

Over time, some parts of a fund may grow faster than others, causing the overall balance to drift. For example, if equities rise in value, they can take up a larger share of the fund and increase its risk level. Rebalancing brings the fund back to its planned design by adjusting the weights to their target levels.

The Omnis Access funds are regularly rebalanced to keep their asset weightings aligned with the targets set by Omnis. This helps keep the fund's level of variability consistent and ensures it continues to align with its stated objectives.

WHO ARE THE OMNIS ACCESS FUNDS SUITABLE FOR?

These funds may be suitable if:

- You prefer a straightforward way to invest.
- You like your money being spread across a wide range of markets.
- You value the ready-made simplicity of index-based investing, supported by oversight and governance from Omnis.

They may not be suitable if:

- You prefer underlying investments that are chosen and managed by active fund managers.
- You have specific investment preferences or beliefs you want reflected in your portfolio.
- You prefer an approach that can take advantage of short-term market opportunities.

WHICH IS THE RIGHT FUND FOR ME?

Your adviser will help you find the right Omnis Access fund. It usually depends on your:

- Attitude to investing
- Investment goals
- Time horizon
- Financial situation

Lower-risk funds suit more cautious investors; higher-risk funds suit investors seeking long-term growth and willing to accept more short-term volatility.

HOW DOES PASSIVE INVESTING DIFFER FROM ACTIVE INVESTING?

Passive investing is different from active investing because it doesn't try to beat the market.

- Passive investing tracks a market index and aims to deliver market-level returns at low cost, with little buying and selling.
- Active investing involves fund managers choosing investments in an attempt to outperform the market, which usually costs more.

ARE PASSIVE STRATEGIES SUITABLE FOR LONG-TERM INVESTING?

Yes. Many investors choose passive strategies for long-term goals because:

- They provide consistent, broad exposure to markets
- Markets tend to grow over long periods
- Charges tend to be lower than active funds

The value of your investment and any income from it can fall as well as rise and you may not get back the original amount invested. Past performance is not a guide to future performance.

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SHOULD I CONSIDER SWITCHING MY EXISTING PASSIVE INVESTMENTS TO OMNIS ACCESS?

Your financial adviser will guide you on whether the Omnis Access funds are suitable for you, based on your individual circumstances. Any recommendation to switch will be made with the aim of ensuring the fund is aligned with your long-term goals.

HOW DOES OMNIS ACCESS DIFFER FROM OTHER PASSIVE FUNDS?

The Omnis Access range includes features that set it apart from many traditional passive funds.

- While the underlying investments are passive and index-tracking, Omnis sets the overall balance between equities, bonds, and other assets based on its long-term investment views. This means the funds do not remain static like some traditional passive solutions.
- This strategic asset allocation brings built-in risk controls, helping each fund stay well diversified and reducing reliance on any single region, sector, index, or company size.
- The funds are regularly rebalanced, helping to ensure the level of risk remains in line with the fund's original design.
- By combining low-cost passive investments with strategic oversight, the Omnis Access range can, in some cases, represent better value for money than some other passive investment solutions.