IFDL

Security of assets

Financial Strength

Investment Funds Direct Limited (IFDL) is a wholly owned subsidiary of M&G plc. IFDL's rating from AKG for financial strength, service and strategy was B+ (Very Strong) (August 2021).

M&G plc is a leading international savings and investments business, managing investments for both individuals and for large institutional investors, such as pension funds. Its financial strength was rated A+ by Standard and Poor's (outlook 'stable'), Aa3 by Moody's (outlook 'stable') and AA- (outlook 'stable') by Fitch, as at September 2021.

With roots stretching back more than 170 years, M&G plc has a long history of finding innovative solutions for its customers' changing needs. Today, it brings together a diverse set of asset management capabilities and insurance expertise to offer a wide range of solutions for different types of customer in 28 markets around the world. M&G plc has £370 billion of assets under administration (as at August 2021) and serves around 5.5 million retail customers and more than 800 institutional clients.

M&G plc reported a shareholder Solvency II coverage ratio of 198% as at end of August 2021.

Security of Client Cash & Assets

Your cash and assets are always held separately from our accounts and from those with whom we place the assets. As such, should IFDL be wound up, your cash and assets will remain yours and any administrator is obliged to return them to you as part of the wind down process.

Should any deposit taker we use fail financially, your cash remains segregated and you would be able to recover your cash from the banks and/or administrator to the extent allowed for in accordance with the Financial Services Compensation Scheme (FSCS) rules.

In the unlikely event of a bank failure, the FSCS guarantees up to £85,000 per person per firm (where separately authorised) in respect of retail deposits including all other accounts held by the same person with the same bank. To offer maximum protection, we divide your cash as equally as possible across our chosen deposit takers, subject to us being able to secure a competitive client interest rate.

Should the fund manager fail financially, as long as you've selected a provider covered by the UK FSCS your investment will remain covered at the prevailing FSCS rate. The FSCS guarantee up to £85,000 per person per firm, subject to eligibility for compensation.

Data

Data security is of utmost importance to IFDL. We have an Information Security Policy. It's designed to preserve the integrity and confidentiality of information while maintaining system and application availability.

The policy combats the following security threats: computer-assisted fraud, espionage, sabotage, computer viruses, internal errors/control issues, computer hacking, denial of service attacks, vandalism, fire, flood or other natural disasters.

The main points are summarised as follows:

• Information given by you will be controlled by Investment Funds Direct Limited or its nominee, Fundsdirect Nominees Ltd.

• We will treat all information provided by you in the strictest of confidence and in accordance with current legislation.

• Under the EU GDPR and corresponding UK legislation, you have the right to obtain a copy of the personal information we hold on you.

Full details of our Privacy Policy can be found at www.ifdl.info/privacypolicy

Personal information provided on the website is transmitted through a secure channel using Secure Socket Layering (SSL) encryption technology. When the letters "http" in the URL change to "https", the "s" indicates you are entering a secure area employing SSL.

In addition, the browser may give a pop-up message that a secure area has been entered. This statement should be read in conjunction with the full Terms, which you can find online.