

CCLA Investment Fund for Charities

A suitable 'all-in-one' long-term
fund for most charities

Highly diversified and well-
balanced spread of investments

Designed to help meet growth
and income requirements

Focus on delivering attractive,
growing income

Freephone: 0800 022 3505



CCLA Investment Fund for Charities

The COIF Charities Investment Fund aims to provide you with attractive growth in income and capital over the long-term from a highly diversified and well-balanced spread of investments.

The Fund is actively managed to take advantage of income and growth opportunities in major investment markets. We invest the majority of the portfolio in good quality UK and overseas equities with the remainder spread between a well diversified selection of bonds and property.

Attractive income in a convenient package

You can choose to have income paid directly into your bank account or the COIF Charities Deposit Fund each quarter. We pay dividends gross so you do not have to make tax reclaims.

Who can invest?

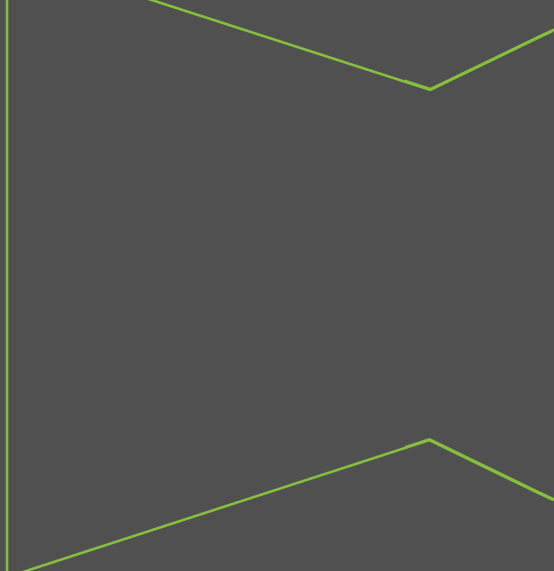
Any charitable organisation defined within the meaning of the Charities Act 2006 can invest in the Fund, provided its powers permit.

Why choose the Investment Fund?

Most charities need to see long-term growth in their income and capital to help meet their obligations and fulfil their aspirations. One of the best ways of achieving this is through investing in a well-balanced highly diversified Fund which provides exposure to three major asset classes – equities, bonds and property.

The majority of the COIF Charities Investment Fund is invested in equities because this asset class offers a high potential for long-term growth in capital and income. Investing globally gives access to the broadest range of opportunities and the chance to benefit from the growth of leading companies in all the major economic sectors, many of which are not located in the UK. Investing in equities has always been one of the very best ways of achieving a rising income. Over the long-term company profits and dividends rise with the growth in the economy, so, along with providing an attractive current income stream, equities give the prospect of growing income and capital in the years ahead.

Investing the remainder of the Fund in bonds and property provides significant diversification benefits, helping to smooth out long-term returns. This is because different types of asset tend to perform well at different times. Bonds typically provide a higher long-term total return than cash, delivering a predictable income stream and the possibility of capital growth. Property provides a relatively stable income along with good prospects for long-term capital growth.



How does the Fund work?

The Fund's strength comes from the careful selection of assets and the skilful construction of the portfolio.

The Fund holds shares selected from the world's major equity markets, bonds issued by the government and companies in the UK, and property. Put together these assets provide significant diversification while maintaining a focus on long-term growth in income and capital. Diversification, the principle of holding a wide range of investments of different types in a portfolio to reduce risk, is one of the keys to successful long-term investment.

When investing we apply ethical and socially responsible investment criteria, which are outlined in the brochure Socially Responsible Investment.

Who is the Fund suitable for?

The COIF Charities Investment Fund is an excellent choice if you are looking for a well-balanced investment with the potential to deliver long-term growth in your capital and income. Depending on your objectives, the Fund may be suitable as a stand-alone investment or held with other assets as part of a broader strategy.



Minimum Investment

The minimum investment in the Fund is £1,000.

How to Invest

Please note that before investing you should read the Scheme Particulars of the Fund carefully. This gives more detailed information about how the Fund operates.

Please also note that the value of investments can fall as well as rise and you may not get back the original amount invested. The Fund's unit value will reflect fluctuations in share prices and currency exchange rates. The units in the Fund are intended only for long-term investment and are not suitable for money liable to be needed in the near future. They are realisable only on each weekly valuation point. The tax position of the Fund may change in the future. Investors should obtain their own tax advice in respect of their own position. The annual management fee is charged to capital which may restrict capital growth.

To invest, simply complete the application form and return this to us along with any additional documents requested and a cheque made payable to the name of the Fund.

CCLA INVESTMENT MANAGEMENT LTD

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Client Service:

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CCLA Investment Management Limited (registered in England No. 2183088 at the above office) is authorised and regulated by the Financial Services Authority. The COIF Charities Investment Fund (Registered Charity No. 218873).

www.ccla.co.uk

CCLA is committed to making a positive contribution to environmental protection. We ensure all our suppliers are using environmentally friendly production processes and our paper and board contain 50% recovered waste and 50% virgin fibre, and is certified as a Forest Stewardship Council (FSC) mixed source product.