COIF Charities Deposit Fund

Fund fact sheet – 30 September 2026

Investment objective

The fund aims to provide a high level of capital security and a competitive yield.

Investment policy

The fund is a diversified portfolio of sterling denominated money-market deposits and other instruments. It will principally invest in call accounts, term deposits, and money-market instruments, but may invest in other assets. The fund is actively managed, which means the investment manager uses their discretion to pick investments, in pursuit of the investment objective.

Who can invest?

Any charitable organisation in England and Wales, and any appropriate body in Scotland and Northern Ireland, that meets the definition of a charity as set out in Schedule 6 of the Finance Act 2010 and is recognised by HMRC as a charity for tax purposes may normally invest in the fund. This includes registered charities, exempt charities as well as charities not registered, such as some schools and academies. If you are unsure whether you can invest in the fund, please contact Client Services.

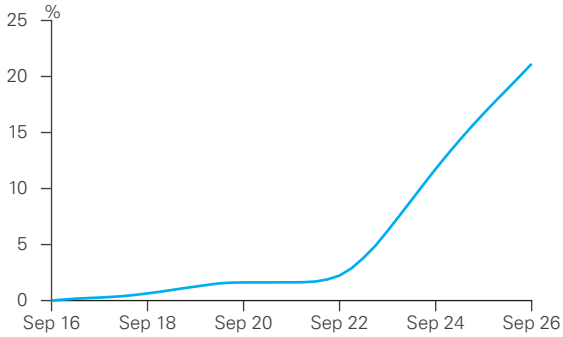
Sustainability approach

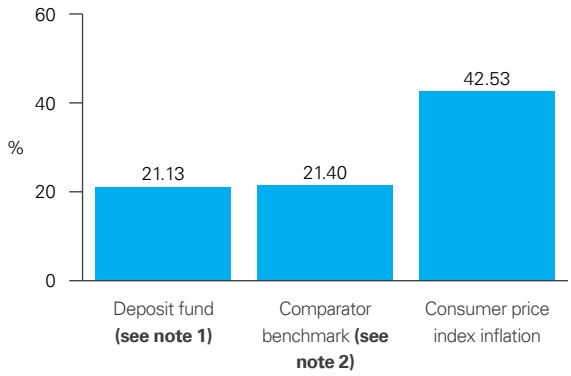
We believe that the primary role of sustainable investment is to drive positive change and this is best achieved by pushing companies to do more to address the major challenges facing us today. The fund is managed in line with our sustainability approach for cash funds which can be found at: www.ccla.co.uk/about-us/policies-and-reports/policies/sustainability-approach-cash-funds.

The FCA has introduced sustainable investment labels to help investors find products that have a specific sustainability goal. This product does not have a UK sustainable investment label because it does not have a sustainability goal.

Read our summary of SDR, the investment labels and our overall approach at: www.ccla.co.uk/sustainability. Fund-level information can be found here: www.ccla.co.uk/funds/coif-charities-deposit-fund.

Total return from 30/09/16 (see note 1)





Daily yield as at 30 September 2026

3.80% A.E.Y. (see note 3)

Note 1: Source: CCLA – Performance shown after management fees and other expenses, with the gross income reinvested. The daily yield on the fund will fluctuate, and past performance is not a reliable indicator of future results.

Note 2: From 1 January 2021, the comparator benchmark is the Sterling Overnight Index Average. Before 1 January 2021, the comparator benchmark was the 7-Day Sterling London Interbank Bid Rate.

Note 3: A.E.Y. is the annual equivalent yield and illustrates what the return would be if the income on a given date was paid and compounded on an annual basis.

Income

Average yield over the quarter (past three months)	3.73% (3.80% A.E.Y)
Yield at the quarter-end shown	3.74% (3.80% A.E.Y)

Total return performance by year

12 months to 30 September	2022	2023	2024	2025	2026
COIF Charities Deposit Fund	+0.59%	+3.89%	+5.21%	+4.43%	+3.80%
Comparator benchmark	+0.73%	+4.05%	+5.32%	+4.54%	+3.85%

Annualised total return performance

Performance to 30 September 2026	1 year	3 years	5 years	10 years
COIF Charities Deposit Fund	+3.80%	+4.48%	+3.57%	+1.94%
Comparator benchmark	+3.85%	+4.57%	+3.69%	+1.96%

Performance shown after management fees and other expenses, with the gross income reinvested. From 1 January 2021, the comparator benchmark is the Sterling Overnight Index Average. Before 1 January 2021, the comparator benchmark was the 7-Day Sterling London Interbank Bid Rate. **Past performance is not a reliable indicator of future results.** Source: CCLA

Key facts

Manager	CCLA Fund Managers Limited
Investment manager	CCLA Investment Management Limited
Fund size	£2,410m
Fitch money-market fund rating	AAAmmf (see note 4)
Weighted average maturity (Maximum 60 days)	54.02 days
Launch date	March 1985
Minimum initial investment	No minimum
Minimum subsequent investment	No minimum
Dealing day	Each business day (see note 5)
Withdrawals	On demand
Income payment frequency	Monthly
Annual management charge (taken from income)	0.20%
Fund management fee (FMF)	0.25% (see note 6)
PRIIPs other ongoing costs	0.25% (see note 7)

Note 4: While the Manager seeks to maintain this rating, there can be no assurance that the rating will be maintained and is therefore subject to change.

Note 5: Dealing instructions (including cleared funds for deposits) must be received by 9:30 am.

Note 6: The FMF includes the annual management charge and other costs and expenses of operating and administering the fund, such as depositary, custody, audit, and regulatory fees.

Note 7: The packaged retail and insurance-based investments products (PRIIPs) other ongoing costs includes the FMF and, where relevant, synthetic charges. Synthetic charges are the effect that costs suffered as a result of investment in relevant underlying funds or similar investments have on the fund. The PRIIPs other ongoing costs does not include transaction costs. For more information on costs, including transaction costs, please see the fund's key information document.

Please refer to https://www.ccla.co.uk/glossary for explanations of terms used in this communication. If you would like the information in an alternative format or have any queries, please call us on 0800 022 3505 or email us at clientservices@ccla.co.uk.

Risk warning and disclosures

This document is a financial promotion and is for information only. It does not provide financial, investment or other professional advice. To make sure you understand whether our product is suitable for you, please read the key information document and scheme particulars and consider the risk factors identified in those documents. CCLA strongly recommend you get independent professional advice before investing. Under the UK money-market funds regulation, the COIF Charities Deposit Fund is a short-term low volatility net asset value money-market fund. You should note that making a deposit in the fund is not the same as making a deposit with a bank or other deposit taking body and is not a guaranteed investment. Although it is intended to maintain a constant net asset value (where £1 deposited in the fund remains equal to £1 in value in the fund), there can be no assurance that it will be maintained. The value of deposits may be affected by interest rate changes. The fund does not rely on external support for guaranteeing the liquidity of the fund or stabilising the net asset value. The risk of loss of principal is borne by the depositing charity. Past performance is not a reliable indicator of future results. The value of deposits and the income from them may fall as well as rise. You may not get back the amount you originally invested and may lose money. Any forward-looking statements are based on our current opinions, expectations and projections. We may not update or amend these. Actual results could be significantly different than expected. Making a deposit in the fund is only available to charities in England and Wales within the meaning of section 1(1) of the Charities Act 2011, or 'appropriate bodies' within the meaning of section 101(3) of the Charities Act 2011. The fund is approved by the Charity Commission as a common deposit fund under section 25 of the Charities Act 1993 (as replaced by the Charities Act 2011) and is an unregulated collective investment scheme and an unauthorised UK alternative investment fund. Issued by CCLA Investment Management Limited (registered in England & Wales, No. 2183088) and CCLA Fund Managers Limited (registered in England & Wales, No. 8735639) are part of the Jupiter Group, and are authorised and regulated by the Financial Conduct Authority and is the manager of the COIF Charities Funds (registered charity numbers 218873, 803610, 1046249, 1093084, 1121433, and 1132054). For information about how we collect and use your personal information please see our privacy notice, which is available at https://www.ccla.co.uk/our-policies/data-protection-privacy-notice.