

Fund Factsheets

Money

The lines that matter on a fund factsheet, and the ones that do not.

What to check, and why.

Line	Why it matters
OCF / TER	Your annual cost — the most reliable predictor
Benchmark	What it is trying to match or beat
Top ten holdings	Actual concentration
Number of holdings	Real diversification
Fund size	Very small funds may close
Accumulation / income	Whether income is reinvested
Domicile	Affects your tax treatment

Two funds tracking the same index differ mainly by cost. Compare that first, and tracking error second.