



## WHAT ARE THE RISKS & WHAT COULD I GET IN RETURN? (CONTINUED)

### Performance Scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 12 years. Markets could develop very differently in the future.

**Recommended Holding Period: 7 years**

**Example Investment = 10,000 USD**

| Scenarios           |  | If you exit after 1 year | If you exit after 7 years |
|---------------------|--|--------------------------|---------------------------|
| <b>Minimum</b>      | <b>There is no minimum guaranteed return. You could lose some or all of your investment.</b> |                          |                           |
| <b>Stress</b>       | <b>What you might get back after costs</b>   | <b>3,040 USD</b>         | <b>2,230 USD</b>          |
|                     | Average return each year   | -69.6%                   | -19.3%                    |
| <b>Unfavourable</b> | <b>What you might get back after costs</b>   | <b>8,920 USD</b>         | <b>9,820 USD</b>          |
|                     | Average return each year   | -10.8%                   | -0.3%                     |
| <b>Moderate</b>     | <b>What you might get back after costs</b>   | <b>10,700 USD</b>        | <b>16,320 USD</b>         |
|                     | Average return each year   | 7.0%                     | 7.2%                      |
| <b>Favourable</b>   | <b>What you might get back after costs</b>   | <b>13,600 USD</b>        | <b>18,250 USD</b>         |
|                     | Average return each year   | 36.0%                    | 9.0%                      |

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

- The stress scenario shows what you might get back in extreme market circumstances. This type of scenario occurred for an investment between November 2018 and November 2023.
- Unfavourable: this type of scenario occurred for an investment between December 2021 and November 2023.
- Moderate: this type of scenario occurred for an investment between April 2014 and April 2021.
- Favourable: this type of scenario occurred for an investment between July 2012 and July 2019.

## WHAT HAPPENS IF FUNDROCK MANAGEMENT COMPANY S.A IS UNABLE TO PAY OUT?

The performance of the product depends upon the return of the underlying investment assets held by the Fund and does not rely on the financial stability of the Management Company. The product is a share class of the Fund, which is a sub-fund of the Company. If the Company was liquidated, you would be entitled to receive a distribution equal to your share of the Company's assets, after payment to all of its creditors. The Company is composed of several sub-funds with assets and liability segregated between them, meaning the assets of the Fund will not be available to satisfy the liabilities of another sub-fund. There is no compensation or guarantee scheme in place that applies to the Company and, if you invest in the Fund, you should be prepared to assume the risk that you could lose all of your investment.

## WHAT ARE THE COSTS?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

### Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return);
- For the other holding period we have assumed the product performs as shown in the moderate scenario;
- 10,000 USD is invested.

**Table 1: Costs over time**

|                               | If you exit after 1 year | If you exit after 7 years |
|-------------------------------|--------------------------|---------------------------|
| <b>Total costs</b>            | <b>230 USD</b>           | <b>2,830 USD</b>          |
| <b>Annual cost impact (*)</b> | 2.3% each year           | 2.5% each year            |

(\*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 9.7% before costs and 7.2% after costs.

## WHAT ARE THE COSTS? (CONTINUED)

### Composition of Costs

**Table 2: Composition of Costs**

| One-off costs upon entry/exit                                 |  | If you exit after 1 year |
|---|--|--------------------------|
| Entry costs   | The maximum costs you pay when entering your investment*   | 0 USD                    |
| Exit costs  | The maximum costs you pay when exiting your investment*  | 0 USD                    |
| Ongoing costs taken each year                                 |  |                          |
| Management fees, other administrative fees and operating fees | The cost you pay for us managing your investments. This is an estimate based on actual costs over the last year.   | 196 USD                  |
| Transaction costs   | 0.3% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.** | 30 USD                   |
| Incident costs taken under specific conditions                |  |                          |
| Performance fees  | There is no performance fee  | None                     |

\* The Manufacturer applies a 0% entry and exit fee. The fees are the maximum that might be taken out of your money before it is invested (entry costs) and before the proceeds of your investment are paid out (exit costs). Please refer to your financial advisor, broker or distributor for actual costs which may apply.

\*\* This is an estimated cost based on historical costs and the actual costs may differ.

## HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?

### Recommended holding period: 7 years.

We have selected the recommended holding period of 7 years to align your shareholding with the medium to long-term nature of the investments. You are free to redeem on any "Business Day" as defined by the Prospectus, by contacting the administrator by phone, email or in writing (using details in 'How can I complain?' section). Please note, redeeming prior to the end of the recommended holding period may increase the risk of investing in the Fund and result in lower investment returns.

## HOW CAN I COMPLAIN?

If you have a complaint about the Fund, the Manufacturer or the distributor of the Fund, please contact us; Email: [barclays-ta-lux@ntrs.com](mailto:barclays-ta-lux@ntrs.com); Call us on +352 28 294 111 between 09:00 and 18:00 CET (Monday to Friday, excluding bank holidays); Written complaints: Northern Trust Global Services SE, 10, rue du Château d'Eau, L-3364 Leudelange, Grand Duchy of Luxembourg

A copy of FundRock's Complaints Policy and of other policies can be found at: <https://www.fundrock.com/policies-and-compliance>

## OTHER RELEVANT INFORMATION

The information contained in this Key Information Document is supplemented by the Prospectus, the Articles and the latest periodic reports (if available) which will be provided to you before you subscribe as required by law. A paper copy of this Key Information Document is available from the Manufacturer upon request.

You may be permitted to convert your shares in the Fund to shares of other funds of Barclays Portfolios SICAV. A switch fee may be charged. For more information on how to convert your shares, please refer to the section entitled 'Switching' in the Prospectus.

The remuneration policy of the Manufacturer is available on the website, <https://www.fundrock.com/remuneration-policy>. A paper copy will be available free of charge from the office of the Manufacturer upon request.

You can find out further information on: (1) previous performance scenarios updated on a monthly basis; (2) important legal documentation such as the Prospectus (available free of charge and in English, French, Spanish and Portuguese); and (3) download the past performance over the last 7 years from our website at <https://www.barclaysinvestments.com>.