

Key Information Document (KID) - CFD Futures

Purpose

This document provides you (the “Client”) with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. Please visit our website for the precise percentage of retail investor accounts that lose money when trading CFDs with this provider. You should consider whether you understand how CFDs work and whether you can afford to take the high risk of losing your money.

CFDs on Futures are offered by L.F. Investment Limited (the “Company”, “we” or “us”), registered in the Republic of Cyprus, with registration number HE 329493. The Company is authorised and regulated by the Cyprus Securities and Exchange Commission in the Republic of Cyprus, with license number 271/15. For further information please call +44 14 46 506 711 or go to www.purple-trading.com.

This document was last updated on 1st of May 2023.

Alert: You are about to purchase a product that is not simple and may be difficult to understand.

What is the product

Type: This investment product is a Contract for Differences (“CFD”). A CFD is an Over the Counter (“OTC”) leveraged financial instrument and its value is determined based on the value of an underlying asset. The investor makes a profit or a loss on the CFD based on the direction chosen (Buy or Sell) and the direction of the value of the underlying asset. The CFD is settled in cash only and the investor has no rights whatsoever on the actual underlying asset.

Objectives: The objective of the CFD is to allow an investor to gain leveraged exposure to the movement in the value of the underlying market (whether up or down), without actually needing to buy or sell the underlying market. The exposure is leveraged since the CFD only requires a small proportion of the notional value of the contract to be put down upfront as initial margin and is one of the key features of trading CFDs. In the case of CFDs on Shares, the prices are based on the exchange-quoted share price. Prices of this specific investment product may be obtained either by liquidity providers who obtain such prices from the market data aggregators or directly from the relevant exchanges. The market for most shares is open 24 hours a day, 5 days a week from Sunday until Friday. For specific trading timetable please check the following website [here](#).

In order to purchase the specific CFD, the investor must have sufficient margin in his account. The required margin for CFDs on Futures varies between 10% and 20%. This means that in order to open a transaction of €10,000 (deal size) with 10% required margin, the investor will need to have a minimum margin of €1000 in his account. The maximum leverage offered by the Company for CFDs on shares is up to 1: 10. Margin requirements may be decreased at the investor’s request, subject to fulfillment of certain criteria, whereas margin requirements may be increased at the Company’s discretion in cases of extreme market volatility.

The profit or loss is determined according to the following formula:

For Buy (Long) positions: Deal size (in units of base asset) x [Close Bid – Open Ask] = P/L (in units of the other asset)

For Sell (Short) positions: Deal size (in units of base asset) x [Open Bid – Close Ask] = P/L (in units of the other asset)

The P/L from the closed positions is then converted into the base currency of the investor’s account, if different. This is done on the basis of the relevant Bid/Ask rate of the two currencies at the time the position is closed.

The P/L is also affected by the fees charged, as detailed below. The P/L is calculated by, and shown on, the trading platform on a continuous basis, and losses on the positions will affect the investor’s margin. Should the investor’s margin reach 0 (zero), all investor’s positions will automatically close which means that the investor will realize the losses. Therefore, it is important to maintain such level of margin to support the investor’s open positions.

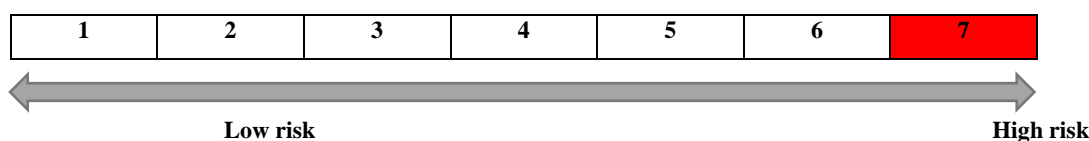
Intended Retail Investor: CFDs are intended for investors who wish to make directional transactions and take advantage of short term price movements on the underlying share and have the ability to sustain the risk of loss of their entire investment amount within a short period of time. Those investors have knowledge of, or are experienced with, leveraged products and have a full understanding on how the prices of CFDs are derived as well as the key concepts of margin and leverage.

Insurance Benefits: None.

Term: There is no predetermined investment holding period or contract expiration implicit in this instrument - it is an open-ended investment to be bought and sold at your discretion. Please consult the Company’s website for trading times.

What are the risks and what could I get in return?

Summary risk indicator:



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from future performance of the product at a very high level.

This risk indicator assumes that you keep the product for up to 24 hours. You may not be able to end the product easily or you may have to end at a price that significantly impacts the return on your investment. CFDs may be affected by slippage or the inability to end the product at a desired price due to unavailability of such price in the market. CFDs are OTC products and cannot be sold on any exchange, MTFs or other trading venue. There is no capital protection against market risk, credit risk or liquidity risk.

The prices of the underlying share may fluctuate significantly in a short period of time. If the change in price is against the direction chosen by the investor, then the investor can experience significant losses over a short period of time up to a maximum of the amount held as margin in the investor's account. However, the investor will never owe to the Company any amount in excess of the available funds in the account in light of the contractual "Negative Balance Protection". Market conditions may mean that your CFD trade is closed at a less favourable price, which could significantly impact how much you get back.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance Scenarios (assuming no Overnight Financing effects):

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies and are not an exact indicator. What you get will vary depending on how the market performs and how long you hold the CFD. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

Below are examples of performance scenario of a deal in CFD based on SP.

CFD on a [US500.f] (held intraday)							
Opening price:	(P)						4000.00
Trade size (per CFD):	(TS)						1 LOT (1 contract)
Margin %:	(M)						10%
Leverage:	(L)						1:10
Margin Requirement (\$):	MR = P x TS x M						[\$400]
Notional value of the trade (\$):	TN = MR x L						[\$4000]
BUY/LONG Performance Scenario	Closing Price (inc. avg. spread of 0.69 USD)	Price change	Profit/Loss	SELL/SHORT Performance Scenario	Closing price (inc. avg. spread of 0.69 USD)	Price change	Profit/Loss
Favourable	[4119.31]	3%	[\$119.31]	Favourable	[3880.69]	-3%	[\$119.31]
Moderate	[4059.31]	1.5%	[\$59.31]	Moderate	[3940.69]	-1.5%	[\$59.31]
Unfavourable	[3879.31]	-3%	[\$-120.69]	Unfavourable	[4120.69]	3%	[\$-120.69]
Stress	[3759.31]	-6%	[\$-240.69]	Stress	[4240.69]	6%	[\$-240.69]

* Note that due to the Company's Negative Protection Balance policy, Clients will not lose more than they have deposited.

What happens if Company is unable to pay out?

In the event that the Company becomes insolvent and is unable to pay out to the investors, Retail Clients may be eligible to compensation of up to €20,000 by the Investor Compensation Fund set up by the Cyprus Securities and Exchange Commission.

What are the Costs

The Reduction in Yield ("RIY") shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The Company charges a spread when an investor buys a CFD. A spread is the difference between the Sell ("Bid") and Buy ("Ask") price of the CFD which is multiplied by the deal size. The spread of each underlying asset is detailed on the Company's website, but each investor may have different spreads on all or some of the underlying asset based on the investor's history, volume, activities or certain promotions.

For further information, please refer to our [Terms and Conditions](#).

Costs over time:

Investment [EUR 10000] Scenarios	If you cash in after [1] year		
Total costs	Scenario:	One-off costs:	Ongoing costs (per day): Swap = 0 USD



	BUY 1 lot US\$500.f held 1 year.	Spread =0.69 USD / lot = 0.69 USD Typical commission =10 USD / lot = 10 USD	Rollover fee = 20 % of the rollover adjustment, 4x per year for US\$500.f (for more information, see the details here) Total costs (excluding rollover fees) = 10.69 USD = 9.80 EUR
Impact on return per year	0.1%		

Composition of Costs

The below table portrays an illustration of types of costs along with their meaning:

This table shows the different types of cost categories and their meaning			
One-off costs	Spread, Commission		One-off exit costs The spread difference between the buy price and the sell price. The cost related to the spread is realized each time you open a new trade. Applicable in certain types of accounts. More information can be found on the Company's website. For example, if the CORN.f is trading at 568, our offer price (the price at which you can buy) might be 568.70 and our bid price (the price at which you can sell) might be 567.55. The commission amount is based on a trade volume. Applicable in certain types of accounts. More information can be found on the Company's website. The impact of the costs of exiting your investment when it matures. For more information see the Company's website .
Ongoing costs	CFD Futures Rollover Adjustment		One-off exit costs CFDs on Futures have an expiration date. Unless the relevant CFD order is closed by you, the CFD will be rolled to a position to next contracts. This is known as the Expiration Rollover. You should be aware that whenever an Expiration Rollover occurs, you might be charged or compensated based on your position and market orientation. More information about costs for rollovers can be found on the Company's website. The impact of the costs of exiting your investment when it matures. For more information see the Company's website .
Portfolio Management fees	Performance fee		Incidental cost Depending on a particular strategy, performance fee is charged from the trading account where the account equity outperformed the current HWM level. For example, current equity is \$2560, HWM is \$2000 and performance fee is 10% then the performance fee is calculated by the following $(2560 - 2000) \times 0.1 = \56 . For more details see Terms for Strategies .
	Front fee		One-off entry costs Depending on a particular strategy and its conditions whether the front fee will be charged or not. Front fee is charged only when a client makes a deposit or internal transfer to the trading account which is connected to the strategy. For example, client makes deposit of \$1000 to the connected trading account, front fee is 5% so the final charged amount is calculated the following $1000 \times 0.05 = \$50$. For more details see Terms for Strategies .
	Management fee		Recurring Cost Depending on a particular strategy and its conditions whether the management fee will be charged or not. Management fee is charged based on the end of month equity and number of days during which the account was connected to the strategy in the past month. For example, the client's account end of month equity is \$1000, the account was connected to the strategy for 15 days in the past month, management fee is 10% per month so the final amount to be charged is calculated the following $(15 / 30) \times 10 / 100 \times 1000 = \50 . For more details see Terms for Strategies .

How long should I hold it and can I take the money out early?

Recommended (required minimum) holding period: None.

There is no recommended holding period or minimum holding period. There are no consequences for you choosing to close your position other than ending your exposure to the underlying at that time. Early termination may occur in the event your account has insufficient funds to support the margin requirement for your position, as a consequence of certain corporate actions, or if the Company for other reasons decides to discontinue the CFD, or if the Company were to become insolvent.

How can I complain?

If you wish to make a complaint you should contact our Customer Support Team by emailing complaints@purple-trading.com indicating your name, account number and nature of the complaint. If you do not feel your complaint has been resolved satisfactorily, you can refer your complaint to the Cyprus Financial Ombudsman Service. See <http://www.financialombudsman.gov.cy> for further information.

Other relevant Information

If there is a time lag between the time you place your order and the moment it is executed, your order may not be executed at the price you expected. The Trading Terms & Conditions as well as all related Policies and other Disclosure Documents of our website contain important information regarding your account. You should ensure that you are familiar with all the terms and policies that apply to your account. This key information document does not contain all the information relating to the product. For other information about the product and the legally binding terms and conditions of the product, please refer to our website at <https://www.purple-trading.com>.



Key Information Document (KID) - CFD Stocks

Purpose

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CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. Please visit our website for the precise percentage of retail investor accounts that lose money when trading CFDs with this provider. You should consider whether you understand how CFDs work and whether you can afford to take the high risk of losing your money.

CFDs on Shares are offered by L.F. Investment Limited (the “Company”, “we” or “us”), registered in the Republic of Cyprus, with registration number HE 329493. The Company is authorized and regulated by the Cyprus Securities and Exchange Commission in the Republic of Cyprus, with license number 271/15. For further information please call +44 14 46 506 711 or go to www.purple-trading.com.

This document was last updated on 1st of May 2023.

Alert: You are about to purchase a product that is not simple and may be difficult to understand.

What is the product

Type: This investment product is a Contract for Differences (“CFD”). A CFD is an Over the Counter (“OTC”) leveraged financial instrument and its value is determined based on the value of an underlying asset. The investor makes a profit or a loss on the CFD based on the direction chosen (Buy or Sell) and the direction of the value of the underlying asset. The CFD is settled in cash only and the investor has no rights whatsoever on the actual underlying asset.

Objectives: The objective of the CFD is to allow an investor to gain leveraged exposure to the movement in the value of the underlying market (whether up or down), without actually needing to buy or sell the underlying market. The exposure is leveraged since the CFD only requires a small proportion of the notional value of the contract to be put down upfront as initial margin and is one of the key features of trading CFDs. In the case of CFDs on Shares, the prices are based on the exchange-quoted share price. Prices of this specific investment product may be obtained either by liquidity providers who obtain such prices from the market data aggregators or directly from the relevant exchanges. The market for most shares is open 24 hours a day, 5 days a week from Sunday until Friday. For specific trading timetable please check the following website [\[here\]](#).

In order to purchase the specific CFD, the investor must have sufficient margin in his account. The required margin for CFDs on Shares is 20%. This means that in order to open a transaction of €10,000 (deal size) with 20% required margin, the investor will need to have a minimum margin of €2000 in his account. The maximum leverage offered by the Company for CFDs on shares is up to 1: 5. Margin requirements may be decreased at the investor’s request, subject to fulfillment of certain criteria, whereas margin requirements may be increased at the Company’s discretion in cases of extreme market volatility.

The profit or loss is determined according to the following formula:

For Buy (Long) positions: Deal size (in units of base asset) x [Close Bid – Open Ask] = P/L (in units of the other asset)

For Sell (Short) positions: Deal size (in units of base asset) x [Open Bid – Close Ask] = P/L (in units of the other asset)

The P/L from the closed positions is then converted into the base currency of the investor’s account, if different. This is done on the basis of the relevant Bid/Ask rate of the two currencies at the time the position is closed.

The P/L is also affected by the fees charged as detailed below. The P/L is calculated by, and shown on, the trading platform on a continuous basis, and losses on the positions will affect the investor’s margin. Should the investor’s margin reach 0 (zero), all investor’s positions will automatically close which means that the investor will realize the losses. Therefore, it is important to maintain such level of margin to support the investor’s open positions.

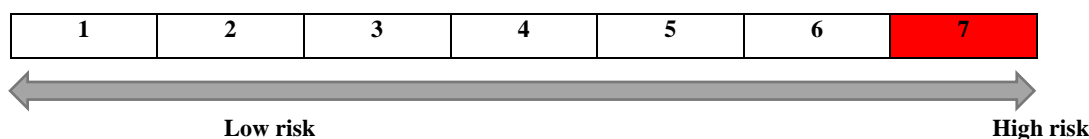
Intended Retail Investor: CFDs are intended for investors who wish to make directional transactions and take advantage of short term price movements on the underlying share and have the ability to sustain the risk of loss of their entire investment amount within a short period of time. Those investors have knowledge of, or are experienced with, leveraged products and have a full understanding on how the prices of CFDs are derived as well as the key concepts of margin and leverage.

Insurance Benefits: None.

Term: There is no predetermined investment holding period or contract expiration implicit in this instrument - it is an open-ended investment to be bought and sold at your discretion. Please consult the Company’s website for trading times.

What are the risks and what could I get in return?

Summary risk indicator:



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from future performance of the product at a very high level.

This risk indicator assumes that you keep the product for up to 24 hours. You may not be able to end the product easily or you may have to end at a price that significantly impacts the return on your investment. CFDs may be affected by slippage or the inability to end the product at a desired price due to unavailability of such price in the market. CFDs are OTC products and cannot be sold on any exchange, MTFs or other trading venue. There is no capital protection against market risk, credit risk or liquidity risk.

The prices of the underlying share may fluctuate significantly in a short period of time. If the change in price is against the direction chosen by the investor, then the investor can experience significant losses over a short period of time up to a maximum of the amount held as margin in the investor's account. However, the investor will never owe to the Company any amount in excess of the available funds in the account in light of the contractual "Negative Balance Protection". Market conditions may mean that your CFD trade is closed at a less favourable price, which could significantly impact how much you get back.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance Scenarios (assuming no Overnight Financing effects):

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you hold the CFD. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

Below are examples of performance scenario of a deal in CFD based Tesla Motors share.

CFD on [Tesla Motors] (held intraday)							
Share [Tesla Motors] opening price:	(P)						[150.00]
Trade size (per CFD):	(TS)						1 LOT (1 share)
Margin %:	(M)						20%
Leverage:	(L)						1:5
Margin Requirement (\$):	MR = P x TS x M						[\$30]
Notional value of the trade (\$):	TN = MR x L						[\$150]
BUY/LONG Performance Scenario	Closing Price (inc. avg. spread of 0.08 USD)	Price change	Profit/Loss	SELL/SHORT Performance Scenario	Closing price(inc. avg. spread of 0.08 USD)	Price change	Profit/Loss
Favourable	[154.42]	3%	[\$4.42]	Favourable	[145.58]	-3%	[\$4.42]
Moderate	[152.17]	1.5%	[\$2.17]	Moderate	[147.83]	-1.5%	[\$2.17]
Unfavourable	[145.42]	-3%	[\$-4.58]	Unfavourable	[154.58]	3%	[\$-4.58]
Stress	[140.92]	-6%	[\$-9.08]	Stress	[159.08]	6%	[\$-9.08]

* Note that due to the Company's Negative Protection Balance policy, Clients will not lose more than they have deposited.

What happens if Company is unable to pay out?

In the event that the Company becomes insolvent and is unable to pay out to the investors, Retail Clients may be eligible to compensation of up to €20,000 by the Investor Compensation Fund set up by the Cyprus Securities and Exchange Commission.

What are the Costs

The Reduction in Yield ("RIY") shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The Company charges a spread when an investor buys a CFD. A spread is the difference between the Sell ("Bid") and Buy ("Ask") price of the CFD which is multiplied by the deal size. The spread of each underlying asset is detailed on the Company's website, but each investor may have different spreads on all or some of the underlying asset based on the investor's history, volume, activities or certain promotions.

For further information, please refer to our [Terms and Conditions](#).

Costs over time

Investment [EUR 10000] Scenarios	If you cash in after [1] year



Total costs	Scenario: 1 lot TSLA held 1 year.	One-off costs: Spread =0.08 USD / lot = 0.08 USD Typical commission =0.02 USD / share or 5 USD per side (opening / closing), whichever is greater = 2 * 5 = 10 USD	Ongoing costs (per day): Swap = lots * contract size * swap points * point size = 1 * 1 * -4.365 * 0.01 = 0.04 USD Rollover fee = 20 % of the rollover adjustment, 4x per year for US500.f (for more information, see the details here) Total costs (excluding rollover fees) = 10.69 USD = 9.80 EUR
Impact on return per year	0.23%		

Composition of Costs

The below table portrays an illustration of types of costs along with their meaning:

This table shows the different types of cost categories and their meaning			
One-off costs	Spread, Commission		One-off exit costs Spread is the difference between the buy price and the sell price. The cost related to the spread is realized each time you open a new trade. Applicable in certain types of accounts. More information can be found on the Company's website. For example, if the UBER. is trading at 44.22, our offer price (the price at which you can buy) might be 44.24 and our bid price (the price at which you can sell) might be 44.20. The commission is percentage based on a trade volume or fixed amount per share. Applicable in certain types of accounts. For more information see the Company's website .
Ongoing costs	Daily Holding Costs		One-off exit costs The interest paid for holding a position overnight. It is a credit or debit as a result of daily interest rates. When you hold positions overnight, they are either credited or debited interest based on the rates at the time. Swap can add a cost or profit to your trade. For example Trade size of UBER. is 1 lot (1 contracts), Daily holding cost in points is - 0.213 then the fee will be 1 x 1 x (-0.213) x 0.01 = -\$0.00213.
Portfolio Management fees	Performance fee		Incidental cost Depending on a particular strategy, performance fee is charged from the trading account where the account equity outperformed the current HWM level. For example, current equity is \$2560, HWM is \$2000 and performance fee is 10% then the performance fee is calculated by the following (2560 – 2000) x 0.1 = \$56. For more details see Terms for Strategies .
	Front fee		One-off entry costs Depending on a particular strategy and its conditions whether the front fee will be charged or not. Front fee is charged only when a client makes a deposit or internal transfer to the trading account which is connected to the strategy. For example, client makes deposit of \$1000 to the connected trading account, front fee is 5% so the final charged amount is calculated the following 1000 x 0.05 = \$50. For more details see Terms for Strategies .
	Management fee		Recurring Cost Depending on a particular strategy and its conditions whether the management fee will be charged or not. Management fee is charged based on the end of month equity and number of days during which the account was connected to the strategy in the past month. For example, the client's account end of month equity is \$1000, the account was connected to the strategy for 15 days in the past month, management fee is 10% per month so the final amount to be charged is calculated the following (15 / 30) x 10 / 100 x 1000 = \$50. For more details see Terms for Strategies .

How long should I hold it and can I take the money out early?

Recommended (required minimum) holding period: None.

There is no recommended holding period or minimum holding period. There are no consequences for you choosing to close your position other than ending your exposure to the underlying at that time. Early termination may occur in the event your account has insufficient funds to support the margin requirement for your position, as a consequence of certain corporate actions, or if the Company for other reasons decides to discontinue the CFD, or if the Company were to become insolvent.

How can I complain?

If you wish to make a complaint you should contact our Customer Support Team by emailing complaints@purple-trading.com indicating your name, account number and nature of the complaint. If you do not feel your complaint has been resolved satisfactorily, you can refer your complaint to the Cyprus Financial Ombudsman Service. See <http://www.financialombudsman.gov.cy> for further information.

Other relevant Information

If there is a time lag between the time you place your order and the moment it is executed, your order may not be executed at the price you expected. The Trading Terms & Conditions as well as all related Policies and other Disclosure Documents of our website contain important information regarding your account. You should ensure that you are familiar with all the terms and policies that apply to your account. This key information document does not contain all the information relating to the product. For other information about the product and the legally binding terms and conditions of the product, please refer to our website at <https://www.purple-trading.com>.



Key Information Document (KID) - Commodities

Purpose

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CFDs on Commodities are offered by L.F. Investment Limited (the “Company”, “we” or “us”), registered in the Republic of Cyprus, with registration number [Insert]. The Company is authorised and regulated by the Cyprus Securities and Exchange Commission in the Republic of Cyprus, with license number 271/15. For further information please call +44 14 46 506 711 or go to www.purple-trading.com.

This document was last updated on 1st of May 2023.

Alert: You are about to purchase a product that is not simple and may be difficult to understand.

What is the product

Type: This investment product is a Contract for Differences (“CFD”). A CFD is an Over the Counter (“OTC”) leveraged financial instrument and its value is determined based on the value of an underlying asset. The investor makes a profit or a loss on the CFD based on the direction chosen (Buy or Sell) and the direction of the value of the underlying asset. The CFD is settled in cash only and the investor has no rights whatsoever on the actual underlying asset.

Objectives: The objective of the CFD is to allow an investor to gain leveraged exposure to the movement in the value of the underlying market (whether up or down), without actually needing to buy or sell the underlying market. The exposure is leveraged since the CFD only requires a small proportion of the notional value of the contract to be put down upfront as initial margin and is one of the key features of trading CFDs. In the case of commodity CFD, the prices are based on the bid price of the commodity. Prices of this specific investment product may be obtained either by liquidity providers who obtain such prices from the relevant exchanges or directly from the relevant exchanges. The market for most commodities is open 24 hours a day, 5 days a week. For specific trading timetable please check the following website [\[here\]](#).

In order to purchase the specific CFD, the investor must have sufficient margin in his account. The normal required margin for commodity contracts is [10] %. This means that in order to open a transaction of €10,000 (deal size), the investor will need to have a minimum margin of €[1000] in his account. This represents a leverage of 1: [10]. Margin requirements may be decreased at the investor’s request, subject to fulfillment of certain criteria whereas margin requirements may be increased at the Company’s discretion in cases of extreme market volatility.

The profit or loss is determined according to the following formula:

For Buy (Long) positions: Deal size (in units of base asset) x [Close Bid – Open Ask] = P/L (in units of the other asset)

For Sell (Short) positions: Deal size (in units of base asset) x [Open Bid – Close Ask] = P/L (in units of the other asset)

The P/L from the closed positions is then converted into the base currency of the investor’s account, if different. This is done on the basis of the relevant Bid/Ask rate of the two currencies at the time the position is closed.

The P/L is also affected by the fees charged by the Company, as detailed below.

The P/L is calculated by, and shown on, the trading platform on a continuous basis, and losses on the positions will affect the investor’s margin. Should the investor’s margin reach 0 (zero), all investor’s positions will automatically close which means that the investor will realize the losses. Therefore, it is important to maintain such level of margin to support the investor’s open positions.

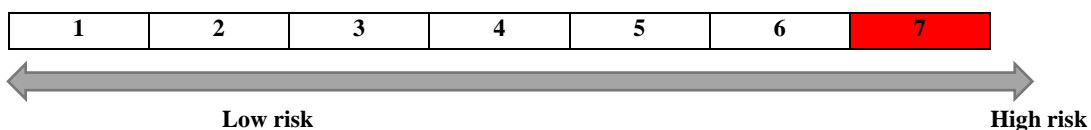
Intended Retail Investor: CFDs are intended for investors who wish to make directional transactions and take advantage of short term price movements on the underlying contract/commodity and have the ability to sustain the risk of loss of their entire investment amount within a short period of time. Those investors have knowledge of, or are experienced with, leveraged products and have a full understanding of how the prices of CFDs are derived as well as the key concepts of margin and leverage.

Insurance Benefits: None.

Term: There is no predetermined investment holding period or contract expiration implicit in this instrument - it is an open-ended investment to be bought and sold at your discretion. Please consult the Company’s website for trading times.

What are the risks and what could I get in return?

Summary risk indicator:



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from future performance of the product at a very high level.

This risk indicator assumes that you keep the product for up to 24 hours. You may not be able to end the product easily or you may have to end at a price that significantly impacts the return on your investment. CFDs may be affected by slippage or the inability to end the product at a desired price due to unavailability of such price in the market. CFDs are OTC products and cannot be sold on any exchange, MTFs or other trading venue. There is no capital protection against market risk, credit risk or liquidity risk.

Commodity CFDs may fluctuate significantly in a short period of time. If the change in price is against the direction chosen by the investor, then the investor can experience significant losses over a short period of time up to a maximum of the amount held as margin in the investor's account. However, the investor will never owe to the Company any amount in excess of the available funds in the account in light of the contractual "Negative Balance Protection". Market conditions may mean that your CFD trade is closed at a less favorable price, which could significantly impact how much you get back.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance Scenarios (assuming no Overnight Financing effects):

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you hold the CFD. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

Below are examples of performance scenario of a deal in CFD based on WTI Oil.

CFD on a [WTI Oil] (held intraday)							
WTI/USD pair opening price:	(P)						[100.000]
Trade size (per CFD):	(TS)						1 LOT (1000 barrels)
Margin %:	(M)						10%
Leverage:	(L)						1:10
Margin Requirement (\$):	MR = P x TS x M						[\$10000]
Notional value of the trade (\$):	TN = MR x L						[\$100000]
BUY/LONG Performance Scenario	Closing Price (inc. avg. spread of 0.046 USD)	Price change	Profit/Loss	SELL/SHORT Performance Scenario	Closing price(inc. avg. spread of 0.046 USD)	Price change	Profit/Loss
Favourable	[102.954]	3%	[\$2954]	Favourable	[97.046]	-3%	[\$2954]
Moderate	[101.454]	1.5%	[\$1454]	Moderate	[98.546]	-1.5%	[\$1454]
Unfavourable	[96.954]	-3%	[-\$3046]	Unfavourable	[103.046]	3%	[-\$3046]
Stress	[93.954]	-6%	[-\$6046]	Stress	[106.046]	6%	[-\$6046]

* Note that due to the Company's Negative Protection Balance policy, Clients will not lose more than they have deposited.

What happens if Company is unable to pay out?

In the event that the Company becomes insolvent and is unable to pay out to the investors, Retail Clients may be eligible to compensation of up to €20,000 by the Investor Compensation Fund set up by the Cyprus Securities and Exchange Commission.

What are the Costs

The Reduction in Yield ("RIY") shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The Company charges a spread when an investor buys a CFD. A spread is the difference between the Sell ("Bid") and Buy ("Ask") price of the CFD which is multiplied by the deal size. The spread of each underlying asset is detailed on the Company's website, but each investor may have different spreads on all or some of the underlying asset based on the investor's history, volume, activities or certain promotions.

For further information, please refer to our [Terms and Conditions](#).



Cost over time:

Investment [EUR 10000] Scenarios	If you cash in after [1] year		
Total costs	Scenario: BUY 0.01 lot CL held 1 year	One-off costs: Spread =46 USD / lot = 0.46 USD Typical commission =0 USD	Ongoing costs (per day): Swap = lots * contract size * swap points * point size = 0.01 * 1000 * -1.0906 * 0.001 = 0.01 USD swap yearly = 365 * 0.01 = 3.65 USD Total costs = 4.11 USD = 3.77 EUR
Impact on return per year	0.04%		

The below table portrays an illustration of types of costs along with their meaning:

This table shows the different types of cost categories and their meaning			
One-off costs	Spread, Commission		One-off exit costs The difference between the buy price and the sell price. The cost related to the spread is realized each time you open a new trade. Applicable in certain types of accounts. More information can be found on the Company's website. For example, if the Platinum is trading at 58.13, our offer price (the price at which you can buy) might be 58.15 and our bid price (the price at which you can sell) might be 58.11. The impact of the costs of exiting your investment when it matures. For more information see the Company's website .
Ongoing costs	Daily Holding Costs		One-off exit costs The interest paid for holding a position overnight. It is a credit or debit as a result of daily interest rates. When you hold positions overnight, they are either credited or debited interest based on the rates at the time. Rollover can add a cost or profit to your trade. For example, Trade size of Platinum is 1 lot (50 contracts), Daily holding cost in points is -0.69 then the fee will be 1 x 50 x (-0.69) x 0.01 = -\$0.35. The impact of the costs of exiting your investment when it matures. For more information see the Company's website .
Portfolio Management fees	Performance fee		Incidental cost Depending on a particular strategy, performance fee is charged from the trading account where the account equity outperformed the current HWM level. For example, current equity is \$2560, HWM is \$2000 and performance fee is 10% then the performance fee is calculated by the following $(2560 - 2000) \times 0.1 = \56 . For more details see Terms for Strategies .
	Front fee		One-off entry costs Depending on a particular strategy and its conditions whether the front fee will be charged or not. Front fee is charged only when a client makes a deposit or internal transfer to the trading account which is connected to the strategy. For example, client makes deposit of \$1000 to the connected trading account, front fee is 5% so the final charged amount is calculated the following $1000 \times 0.05 = \$50$. For more details see Terms for Strategies .
	Management fee		Recurring Cost Depending on a particular strategy and its conditions whether the management fee will be charged or not. Management fee is charged based on the end of month equity and number of days during which the account was connected to the strategy in the past month. For example, the client's account end of month equity is \$1000, the account was connected to the strategy for 15 days in the past month, management fee is 10% per month so the final amount to be charged is calculated the following $(15 / 30) \times 10 / 100 \times 1000 = \50 . For more details see Terms for Strategies .

How long should I hold it and can I take the money out early?

Recommended (required minimum) holding period: None.

There is no recommended holding period or minimum holding period. There are no consequences for you choosing to close your position other than ending your exposure to the underlying at that time. Early termination may occur in the event your account has insufficient funds to support the margin requirement for your position, as a consequence of certain corporate actions, or if the Company for other reasons decides to discontinue the CFD, or if the Company were to become insolvent.

How can I complain?

If you wish to make a complaint you should contact our Customer Support Team by emailing complaints@purple-trading.com indicating your name, account number and nature of the complaint. If you do not feel your complaint has been resolved satisfactorily, you can refer your complaint to the Cyprus Financial Ombudsman Service. See <http://www.financialombudsman.gov.cy> for further information.

Other relevant Information

If there is a time lag between the time you place your order and the moment it is executed, your order may not be executed at the price you expected. The Trading Terms & Conditions as well as all related Policies and other Disclosure Documents of our website contain important information regarding your account. You should ensure that you are familiar with all the terms and policies that apply to your account. This key information document does not contain all the information relating to the product. For other information about the product and the legally binding terms and conditions of the product, please refer to our website at <https://www.purple-trading.com>.



Key Information Document (KID) - Cryptocurrencies

Purpose

This document provides you (the “Client”) with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. Please visit our website for the precise percentage of retail investor accounts that lose money when trading CFDs with this provider. You should consider whether you understand how CFDs work and whether you can afford to take the high risk of losing your money.

CFDs on Cryptocurrencies are offered by L.F. Investment Limited (the “Company”, “we” or “us”), registered in the Republic of Cyprus, with registration number [Insert]. The Company is authorised and regulated by the Cyprus Securities and Exchange Commission in the Republic of Cyprus, with license number 271/15. For further information please call +44 14 46 506 711 or go to www.purple-trading.com.

This document was last updated on 1st of May 2023.

Alert: You are about to purchase a product that is not simple and may be difficult to understand.

What is the product

Type: This investment product is a Contract for Differences (“CFD”). A CFD is an Over the Counter (“OTC”) leveraged financial instrument and its value is determined based on the value of an underlying asset. The investor makes a profit or a loss on the CFD based on the direction chosen (Buy or Sell) and the direction of the value of the underlying asset. The CFD is settled in cash only and the investor has no rights whatsoever on the actual underlying asset.

Objectives: The objective of the CFD is to allow an investor to gain leveraged exposure to the movement in the value of the underlying market (whether up or down), without actually needing to buy or sell the underlying market. The exposure is leveraged since the CFD only requires a small proportion of the notional value of the contract to be put down upfront as initial margin and is one of the key features of trading CFDs. In the case of Cryptocurrencies, the prices are determined by demand and supply on cryptocurrency exchanges denominated in USD or another currency if indicated. Prices of this specific investment product may be obtained either by liquidity providers who obtain such prices from the market data aggregators or directly from the relevant cryptocurrencies exchanges. The market for cryptocurrencies is open 7 days a week from Sunday 23:05 CET until Friday 22:00 CET.

In order to purchase the specific CFD, the investor must have sufficient margin in his account. The required margin for CFDs on Cryptocurrencies is [100] %. This means that in order to open a transaction of €10,000 (deal size) the investor will need to have a minimum margin of €[10000] in his account. The maximum leverage offered by the Company for CFDs on cryptocurrencies is up to 1: [2]. Margin requirements may be decreased at the investor’s request, subject to fulfillment of certain criteria whereas margin requirements may be increased at the Company’s discretion in cases of extreme market volatility.

The profit or loss is determined according to the following formula:

For Buy (Long) positions: Deal size (in units of base asset) x [Close Bid – Open Ask] = P/L (in units of the other asset)

For Sell (Short) positions: Deal size (in units of base asset) x [Open Bid – Close Ask] = P/L (in units of the other asset)

The P/L from the closed positions is then converted into the base currency of the investor’s account, if different. This is done on the basis of the relevant Bid/Ask rate of the two currencies at the time the position is closed.

The P/L is also affected by the fees charged, as detailed below.

The P/L is calculated by, and shown on, the trading platform on a continuous basis, and losses on the positions will affect the investor’s margin. Should the investor’s margin reach 0 (zero), all investor’s positions will automatically close which means that the investor will realize the losses. Therefore, it is important to maintain such level of margin to support the investor’s open positions.

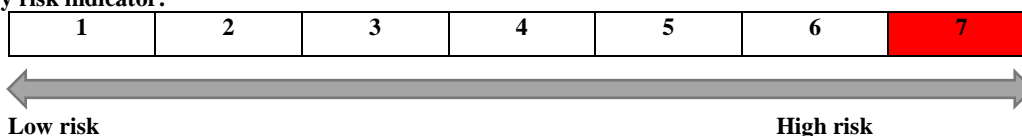
Intended Retail Investor: CFDs are intended for investors who wish to make directional transactions and take advantage of short term price movements on the rates of cryptocurrencies and have the ability to sustain the risk of loss of their entire investment amount within a short period of time. Those investors have knowledge of, or are experienced with, leveraged products and have a full understanding on how the prices of CFDs are derived as well as the key concepts of margin and leverage.

Insurance Benefits: None.

Term: There is no predetermined investment holding period or contract expiration implicit in this instrument - it is an open-ended investment to be bought and sold at your discretion. Please consult the Company’s website for trading times.

What are the risks and what could I get in return?

Summary risk indicator:



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from future performance of the product at a very high level.

This risk indicator assumes that you keep the product for up to 24 hours. You may not be able to end the product easily or you may have to end at a price that significantly impacts the return on your investment. CFDs may be affected by slippage or the inability to end the product at a desired price due to unavailability of such price in the market. CFDs are OTC products and cannot be sold on any exchange, MTFs or other trading venue. There is no capital protection against market risk, credit risk or liquidity risk.

The prices of the underlying cryptocurrencies may fluctuate significantly in a short period of time. If the change in price is against the direction chosen by the investor, then the investor can experience significant losses over a short period of time up to a maximum of the amount held as margin in the investor's account. However, the investor will never owe to the Company any amount in excess of the available funds in the account in light of the contractual "Negative Balance Protection". Market conditions may mean that your CFD trade is closed at a less favorable price, which could significantly impact how much you get back.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance Scenarios (assuming no Overnight Financing effects):

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you hold the CFD. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

Below are examples of performance scenario of a deal in CFD based on Bitcoin.

CFD on a Cryptocurrency (held intraday)							
BTC/USD pair opening price:	(P)						[25000.00]
Trade size (per CFD):	(TS)						1 LOT (1 coin)
Margin %:	(M)						100%
Leverage:	(L)						1:1
Margin Requirement (\$):	MR = P x TS x M						[\$25000]
Notional value of the trade (\$):	TN = MR x L						[\$25000]
BUY/LONG Performance Scenario	Closing Price (inc. avg. spread of 10.59 USD)	Price change	Profit/Loss	SELL/SHORT Performance Scenario	Closing price(inc. avg. spread of 10.59 USD)	Price change	Profit/Loss
Favourable	[25739.41]	3%	[\$739.41]	Favourable	[24260.59]	-3%	[\$739.41]
Moderate	[25364.41]	1.5%	[\$364.41]	Moderate	[24635.59]	-1.5%	[\$364.41]
Unfavourable	[24239.41]	-3%	[-\$760.59]	Unfavourable	[25760.59]	3%	[-\$760.59]
Stress	[23489.41]	-6%	[-\$1510.59]	Stress	[26510.59]	6%	[-\$1510.59]

* Note that due to the company's Negative Protection Balance policy, Clients will not lose more than they have deposited.

What happens if Company is unable to pay out?

In the event that the Company becomes insolvent and is unable to pay out to the investors, Retail Clients may be eligible to compensation of up to €20,000 by the Investor Compensation Fund set up by the Cyprus Securities and Exchange Commission.

What are the Costs

The Reduction in Yield ("RIY") shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The Company charges a spread when an investor buys a CFD. A spread is the difference between the Sell ("Bid") and Buy ("Ask") price of the CFD which is multiplied by the deal size. The spread of each underlying asset is detailed on the Company's website, but each investor may have different spreads on all or some of the underlying asset based on the investor's history, volume, activities or certain promotions.

For further information, please refer to our [Terms and Conditions](#).

Cost over time:

Investment [EUR 10000] Scenarios	If you cash in after [1] year		
Total costs	Scenario: 0.01 lot BTC/USD	One-off costs: Spread =10.59 USD / lot = 0.11 USD	Ongoing costs (per day): Swap = lots * contract size * swap points * point size = 0.01 * 1 * -2092.9208 * 0.01 = 0.21 USD



	held 1 year. market price = 27 465.3 USD	Typical commission =0.12 % * nominal trade value = 0.12 % * 0.01 * 27465.3 = 0.33 USD	swap yearly = 365 * 0.21 = 76.65 USD Total costs =77.09 USD = 70.53 EUR
Impact on return per year	0.71%		

The below table portrays an illustration of types of costs along with their meaning:

This table shows the different types of cost categories and their meaning				
One-off costs	Spread, Commission		One-off exit costs	The difference between the buy price and the sell price. The cost related to the spread is realized each time you open a new trade. Applicable in certain types of accounts. More information can be found on the Company's website. For example, if the BTCUSD is trading at 6705.000, our offer price (the price at which you can buy) might be 6730.000 and our bid price (the price at which you can sell) might be 6680.000. The impact of the costs of exiting your investment when it matures. For more information see the Company's website .
Ongoing costs	Daily Holding Costs		One-off exit costs	The interest paid for holding a position overnight. It is a credit or debit as a result of daily interest rates. When you hold positions overnight, they are either credited or debited interest based on the rates at the time. Rollover can add a cost or profit to your trade. For example, Trade size of BTCUSD is 1 lot (1 contract), Day closing Rate is 6750.000, Daily holding cost % is -30% then the fee will be 1 x 6750.000 x (0.001 / 0.001) x (-30 / 100 / 360) = -€5.63. The impact of the costs of exiting your investment when it matures. For more information see the Company's website
Portfolio Management fees	Performance fee		Incidental cost	Depending on a particular strategy, performance fee is charged from the trading account where the account equity outperformed the current HWM level. For example, current equity is \$2560, HWM is \$2000 and performance fee is 10% then the performance fee is calculated by the following (2560 – 2000) x 0.1 = \$56. For more details see Terms for Strategies .
	Front fee		One-off entry costs	Depending on a particular strategy and its conditions whether the front fee will be charged or not. Front fee is charged only when a client makes a deposit or internal transfer to the trading account which is connected to the strategy. For example, client makes deposit of \$1000 to the connected trading account, front fee is 5% so the final charged amount is calculated the following 1000 x 0.05 = \$50. For more details see Terms for Strategies .
	Management fee		Recurring Cost	Depending on a particular strategy and its conditions whether the management fee will be charged or not. Management fee is charged based on the end of month equity and number of days during which the account was connected to the strategy in the past month. For example, the client's account end of month equity is \$1000, the account was connected to the strategy for 15 days in the past month, management fee is 10% per month so the final amount to be charged is calculated the following (15 / 30) x 10 / 100 x 1000 = \$50. For more details see Terms for Strategies .

How long should I hold it and can I take the money out early?

Recommended (required minimum) holding period: None.

There is no recommended holding period or minimum holding period. There are no consequences for you choosing to close your position other than ending your exposure to the underlying at that time. Early termination may occur in the event your account has insufficient funds to support the margin requirement for your position, as a consequence of certain corporate actions, or if the Company for other reasons decides to discontinue the CFD, or if the Company were to become insolvent.

How can I complain?

If you wish to make a complaint you should contact our Customer Support Team by emailing complaints@purple-trading.com indicating your name, account number and nature of the complaint. If you do not feel your complaint has been resolved satisfactorily, you can refer your complaint to the Cyprus Financial Ombudsman Service. See <http://www.financialombudsman.gov.cy> for further information.

Other relevant Information

If there is a time lag between the time you place your order and the moment it is executed, your order may not be executed at the price you expected. The Trading Terms & Conditions as well as all related Policies and other Disclosure Documents of our website contain important information regarding your account. You should ensure that you are familiar with all the terms and policies that apply to your account. This key information document does not contain all the information relating to the product. For other information about the product and the legally binding terms and conditions of the product, please refer to our website at <https://www.purple-trading.com>.



Key Information Document (KID) - FX

Purpose

This document provides you (the “Client”) with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. Please visit our website for the precise percentage of retail investor accounts that lose money when trading CFDs with this provider. You should consider whether you understand how CFDs work and whether you can afford to take the high risk of losing your money.

Product

CFDs on FX are offered by L.F. Investment Limited (the “Company”, “we” or “us”), registered in the Republic of Cyprus, with registration number HE 329493. The Company is authorised and regulated by the Cyprus Securities and Exchange Commission in the Republic of Cyprus, with license number 271/15. For further information please call +44 14 46 506 711 or go to www.purple-trading.com.

This document was last updated on 1st of May 2023.

Alert: You are about to purchase a product that is not simple and may be difficult to understand.

What is the product

Type: This investment product is a Contract for Differences (“CFD”). A CFD is an Over the Counter (“OTC”) leveraged financial instrument and its value is determined based on the value of an underlying asset. The investor makes a profit or a loss on the CFD based on the direction chosen (Buy or Sell) and the direction of the value of the underlying asset. The CFD is settled in cash only and the investor has no rights whatsoever on the actual underlying asset.

Objectives: The objective of the CFD is to allow an investor to gain leveraged exposure to the movement in the value of the underlying market (whether up or down), without actually needing to buy or sell the underlying market. The exposure is leveraged since the CFD only requires a small proportion of the notional value of the contract to be put down upfront as initial margin and is one of the key features of trading CFDs. In the case of currencies, the prices are determined in interbank transactions whereby banks will quote each other prices of one currency against another currency. Prices of this specific investment product may be obtained either by liquidity providers who obtain such prices from market data aggregators or directly from market data aggregators who collect data from interbank transactions producing a market price for each currency against another currency. The market for most currencies is open 24 hours a day, 5 days a week from Sunday at 23:00 CET until Friday 22:00 CET. For specific trading hours please check the following website [\[here\]](#).

In order to purchase the specific CFD, the investor must have sufficient margin in his account. The normal required margin for currencies is 3.33%. This means that in order to open a transaction of €10,000 (deal size), the investor will need to have a minimum margin of €333.33 in his account. This represents a leverage of 1: 30. Margin requirements may be decreased at the investor’s request, subject to fulfillment of certain criteria whereas margin requirements may be increased at the Company’s discretion in cases of extreme market volatility.

The profit or loss is determined according to the following formula:

For Buy (Long) positions: Deal size (in units of base asset) x [Close Bid – Open Ask] = P/L (in units of the other asset)

For Sell (Short) positions: Deal size (in units of base asset) x [Open Bid – Close Ask] = P/L (in units of the other asset)

The P/L from the closed positions is then converted into the base currency of the investor’s account, if different. This is done on the basis of the relevant Bid/Ask rate of the two currencies at the time the position is closed.

The P/L is also affected by the fees charged as detailed below.

The P/L is calculated by, and shown on, the trading platform on a continuous basis, and losses on the positions will affect the investor’s margin. Should the investor’s margin reach 0 (zero), all investor’s positions will automatically close which means that the investor will realize the losses. Therefore, it is important to maintain such level of margin to support the investor’s open positions.

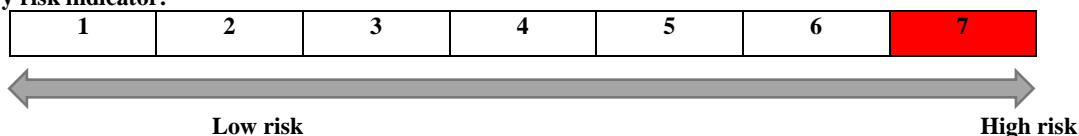
Intended Retail Investor: CFDs are intended for investors who wish to make directional transactions and take advantage of short term price movements in the rates of currencies and have the ability to sustain the risk of loss of their entire investment amount within a short period of time. Those investors have knowledge of, or are experienced with, leveraged products and have a full understanding on how the prices of CFDs are derived as well as the key concepts of margin and leverage.

Insurance Benefits: None.

Term: There is no predetermined investment holding period or contract expiration implicit in this instrument - it is an open-ended investment to be bought and sold at your discretion. Please consult the Company’s website for trading times.

What are the risks and what could I get in return?

Summary risk indicator:



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from future performance of the product at a very high level.

This risk indicator assumes that you keep the product for up to 24 hours. You may not be able to end the product easily or you may have to end at a price that significantly impacts the return on your investment. CFDs may be affected by slippage or the inability to end the product at a desired price due to unavailability of such price in the market. CFDs are OTC products and cannot be sold on any exchange, MTFs or other trading venue. There is no capital protection against market risk, credit risk or liquidity risk.

Currencies may fluctuate significantly in a short period of time. If the change in price is against the direction chosen by the investor, then the investor can experience significant losses over a short period of time up to a maximum of the amount held as margin in the investor's account. However, the investor will never owe to the Company any amount in excess of the available funds in the account in light of the contractual "Negative Balance Protection". Market conditions may mean that your CFD trade is closed at a less favorable price, which could significantly impact how much you get back.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance Scenarios (assuming no Overnight Financing effects):

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you hold the CFD. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

Below are examples of performance scenario of a deal in CFD based on EUR/USD.

CFD on a currency pair (held intraday)							
EUR/USD pair opening price:	(P)						1.00000
Trade size (per CFD):	(TS)						1 LOT (100000 EUR)
Margin %:	(M)						3.33%
Leverage:	(L)						1:30
Margin Requirement (\$):	MR = P x TS x M						[\$3333.33]
Notional value of the trade (\$):	TN = MR x L						[\$100000]
BUY/LONG Performance Scenario	Closing Price (inc. avg. spread of 0.00006 USD)	Price change	Profit/Loss	SELL/SHORT Performance Scenario	Closing price(inc. avg. spread of 0.00006 USD)	Price change	Profit/Loss
Favourable	[1.02994]	3%	[\$2994]	Favourable	[0.97006]	-3%	[\$2994]
Moderate	[1.01494]	1.5%	[\$1494]	Moderate	[0.98506]	-1.5%	[\$1494]
Unfavourable	[0.96994]	-3%	[-\$3006]	Unfavourable	[1.03006]	3%	[-\$3006]
Stress	[0.93994]	-6%	[-\$6006]	Stress	[1.06006]	6%	[-\$6006]

* Note that due to the Company's Negative Protection Balance policy, Clients will not lose more than they have deposited.

What happens if Company is unable to pay out?

In the event that the Company becomes insolvent and is unable to pay out to the investors, Retail Clients may be eligible to compensation of up to €20,000 by the Investor Compensation Fund set up by the Cyprus Securities and Exchange Commission.

What are the Costs

The Reduction in Yield ("RIY") shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The Company charges a spread when an investor buys a CFD. A spread is the difference between the Sell ("Bid") and Buy ("Ask") price of the CFD which is multiplied by the deal size. The spread of each underlying asset is detailed on the Company's website, but each investor may have different spreads on all or some of the underlying asset based on the investor's history, volume, activities or certain promotions.

For further information, please refer to our [Terms and Conditions](#).



Cost over time:

Investment [EUR 10000] Scenarios	If you cash in after [1] year		
Total costs	Scenario: BUY 0.01 lot EUR/USD held 1 year.	One-off costs: Spread = 6 USD / lot = 0.06 USD Typical commission =10 USD / lot = 0.1 USD	Ongoing costs (per day): Swap = lots * contract size * swap points * point size = 0.01 * 100 000 * -9.02 * 0.00001 = 0.09 USD swap yearly = 365 * 0.09 = 32.85 USD Total costs = 33.01 USD = 30.27 EUR
Impact on return per year	0.30%		

The below table portrays an illustration of types of costs along with their meaning:

This table shows the different types of cost categories and their meaning				
One-off costs	Spread, Commission		One-off exit costs	The difference between the buy price and the sell price. The cost related to the spread is realized each time you open a new trade. Applicable in certain types of accounts. More information can be found on the Company's website. For example, if the EURUSD is trading at 1.26540, our offer price (the price at which you can buy) might be 1.26541 and our bid price (the price at which you can sell) might be 1.26539. For more information see the Company's website .
Ongoing costs	Daily Holding Costs		One-off exit costs	The interest paid for holding a position overnight. It is a credit or debit as a result of daily interest rates. When you hold positions overnight, they are either credited or debited interest based on the rates at the time. Rollover can add a cost or profit to your trade. For example, Trade size of EURUSD is 100 000 (1 lot), Daily holding cost in points is -3.2 then the fee will be 100 000 x (-3.2) x 0.00001 = -\$3.2.
Portfolio Management fees	Performance fee		Incidental cost	Depending on a particular strategy, performance fee is charged from the trading account where the account equity outperformed the current HWM level. For example, current equity is \$2560, HWM is \$2000 and performance fee is 10% then the performance fee is calculated by the following (2560 – 2000) x 0.1 = \$56. For more details see Terms for Strategies .
	Front fee		One-off entry costs	Depending on a particular strategy and its conditions whether the front fee will be charged or not. Front fee is charged only when a client makes a deposit or internal transfer to the trading account which is connected to the strategy. For example, client makes deposit of \$1000 to the connected trading account, front fee is 5% so the final charged amount is calculated the following 1000 x 0.05 = \$50. For more details see Terms for Strategies .
	Management fee		Recurring Cost	Depending on a particular strategy and its conditions whether the management fee will be charged or not. Management fee is charged based on the end of month equity and number of days during which the account was connected to the strategy in the past month. For example, the client's account end of month equity is \$1000, the account was connected to the strategy for 15 days in the past month, management fee is 10% per month so the final amount to be charged is calculated the following (15 / 30) x 10 / 100 x 1000 = \$50. For more details see Terms for Strategies .

How long should I hold it and can I take the money out early?

Recommended (required minimum) holding period: None.

There is no recommended holding period or minimum holding period. There are no consequences for you choosing to close your position other than ending your exposure to the underlying at that time. Early termination may occur in the event your account has insufficient funds to support the margin requirement for your position, as a consequence of certain corporate actions, or if the Company for other reasons decides to discontinue the CFD, or if the Company were to become insolvent.

How can I complain?

If you wish to make a complaint you should contact our Customer Support Team by emailing complaints@purple-trading.com indicating your name, account number and nature of the complaint. If you do not feel your complaint has been resolved satisfactorily, you can refer your complaint to the Cyprus Financial Ombudsman Service. See <http://www.financialombudsman.gov.cy> for further information.

Other relevant Information

If there is a time lag between the time you place your order and the moment it is executed, your order may not be executed at the price you expected. The Trading Terms & Conditions as well as all related Policies and other Disclosure Documents of our website contain important information regarding your account. You should ensure that you are familiar with all the terms and policies that apply to your account. This key information document does not contain all the information relating to the product. For other information about the product and the legally binding terms and conditions of the product, please refer to our website at <https://www.purple-trading.com>.



Key Information Document (KID) - Indices

Purpose

This document provides you (the “Client”) with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. Please visit our website for the precise percentage of retail investor accounts that lose money when trading CFDs with this provider. You should consider whether you understand how CFDs work and whether you can afford to take the high risk of losing your money.

CFDs on Indices are offered by L.F. Investment Limited (the “Company”, “we” or “us”), registered in the Republic of Cyprus, with registration number [Insert]. The Company is authorised and regulated by the Cyprus Securities and Exchange Commission in the Republic of Cyprus, with license number 271/15. For further information please call +44 14 46 506 711 or go to www.purple-trading.com.

This document was last updated on 1st of May 2023.

Alert: You are about to purchase a product that is not simple and may be difficult to understand.

What is the product

Type: This investment product is a Contract for Differences (“CFD”). A CFD is an Over the Counter (“OTC”) leveraged financial instrument and its value is determined based on the value of an underlying asset. The investor makes a profit or a loss on the CFD based on the direction chosen (Buy or Sell) and the direction of the value of the underlying asset. The CFD is settled in cash only and the investor has no rights whatsoever on the actual underlying asset.

Objectives: The objective of the CFD is to allow an investor to gain leveraged exposure to the movement in the value of the underlying market (whether up or down), without actually needing to buy or sell the underlying market. The exposure is leveraged since the CFD only requires a small proportion of the notional value of the contract to be put down upfront as initial margin and is one of the key features of trading CFDs. In the case of CFDs on Indices, the prices are based on the exchange-quoted related future. Prices of this specific investment product may be obtained either by liquidity providers who obtain such prices from the relevant exchanges or directly from the relevant exchanges. The market for most currencies is open 24 hours a day, 5 days a week from Sunday until Friday. For specific trading timetable please check the following website [\[here\]](#).

In order to purchase the specific CFD, the investor must have sufficient margin in his account. The normal required margin for most index contracts is [5]% (Except for [non-major equity indices]). This means that in order to open a transaction of €10,000 (deal size), the investor will need to have a minimum margin of €[500] in his account. This represents a leverage of 1: [20]. Margin requirements may be decreased at the investor’s request, subject to fulfillment of certain criteria, whereas margin requirements may be increased at the Company’s discretion in cases of extreme market volatility.

The profit or loss is determined according to the following formula:

For Buy (Long) positions: Deal size (in units of base asset) x [Close Bid – Open Ask] = P/L (in units of the other asset)

For Sell (Short) positions: Deal size (in units of base asset) x [Open Bid – Close Ask] = P/L (in units of the other asset)

The P/L from the closed positions is then converted into the base currency of the investor’s account, if different. This is done on the basis of the relevant Bid/Ask rate of the two currencies at the time the position is closed.

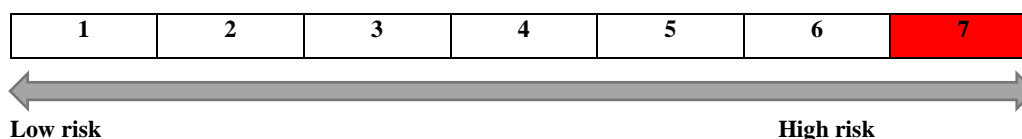
The P/L is also affected by the fees charged, as detailed below. The P/L is calculated by, and shown on, the trading platform on a continuous basis, and losses on the positions will affect the investor’s margin. Should the investor’s margin reach 0 (zero), all investor’s positions will automatically close which means that the investor will realize the losses. Therefore, it is important to maintain such level of margin to support the investor’s open positions. **Intended Retail Investor:** CFDs are intended for investors who wish to make directional transactions and take advantage of short term price movements on the underlying future of the index and have the ability to sustain the risk of loss of their entire investment amount within a short period of time. Those investors have knowledge of, or are experienced with, leveraged products and have a full understanding on how the prices of CFDs are derived as well as the key concepts of margin and leverage.

Insurance Benefits: None.

Term: There is no predetermined investment holding period or contract expiration implicit in this instrument - it is an open-ended investment to be bought and sold at your discretion. Please consult the Company’s website for trading times.

What are the risks and what could I get in return?

Summary risk indicator:



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 7 out of 7, which is the highest risk class. This rates the potential losses from future performance of the product at a very high level.

This risk indicator assumes that you keep the product for up to 24 hours. You may not be able to end the product easily or you may have to end at a price that significantly impacts the return on your investment. CFDs may be affected by slippage or the inability to end the product at a desired price due to unavailability of such price in the market. CFDs are OTC products and cannot be sold on any exchange, MTFs or other trading venue. There is no capital protection against market risk, credit risk or liquidity risk.

The prices of the underlying index future may fluctuate significantly in a short period of time. If the change in price is against the direction chosen by the investor, then the investor can experience significant losses over a short period of time up to a maximum of the amount held as margin in the investor's account. However, the investor will never owe to the Company any amount in excess of the available funds in the account in light of the contractual "Negative Balance Protection". Market conditions may mean that your CFD trade is closed at a less favorable price, which could significantly impact how much you get back.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance Scenarios (assuming no Overnight Financing effects):

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you hold the CFD. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

Below are examples of performance scenario of a deal in CFD based on [DAX].

CFD on Index [DAX] (held intraday)								
Index opening price:	(P)						[10000.0]	
Trade size (per CFD):	(TS)						1 LOT (25 contracts)	
Margin %:	(M)						5%	
Leverage:	(L)						1:20	
Margin Requirement (\$):	MR = P x TS x M							[\$12500]
Notional value of the trade (\$):	TN = MR x L							[\$250000]
BUY/LONG Performance Scenario	Closing Price (inc. avg. spread of 0.6 EUR)	Price change	Profit/Loss	SELL/SHORT Performance Scenario	Closing price(inc. avg. spread of 0.6 EUR)	Price change	Profit/Loss	
Favourable	[10299.4]	3%	€[7485]	Favourable	[9700.6]	-3%	€[7485]	
Moderate	[10149.4]	1.5%	€[3735]	Moderate	[9850.6]	-1.5%	€[3735]	
Unfavourable	[9699.4]	-3%	€[-7515]	Unfavourable	[10300.6]	3%	€[-7515]	
Stress	[9399.4]	-6%	€[-15015]	Stress	[10600.6]	6%	€[-15015]	

* Note that due to the Company's Negative Protection Balance policy, Clients will not lose more than they have deposited.

What happens if Company is unable to pay out?

In the event that the Company becomes insolvent and is unable to pay out to the investors, Retail Clients may be eligible to compensation of up to €20,000 by the Investor Compensation Fund set up by the Cyprus Securities and Exchange Commission.

What are the Costs

The Reduction in Yield ("RIY") shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The Company charges a spread when an investor buys a CFD. A spread is the difference between the Sell ("Bid") and Buy ("Ask") price of the CFD which is multiplied by the deal size. The spread of each underlying asset is detailed on the Company's website, but each investor may have different spreads on all or some of the underlying asset based on the investor's history, volume, activities or certain promotions.

For further information, please refer to our [Terms and Conditions](#).

Cost over time:

Investment [EUR 10000]	If you cash in after [1] year
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Scenarios			
Total costs	Scenario: BUY 0.01 lot DAX held 1 year. market price at the end of the year = 11 000.0 EUR	One-off costs: Spread =15 EUR / lot = 0.15 EUR Typical commission =10 USD / lot = 9.15 EUR / lot = 0.09 EUR	Ongoing costs (per day): Swap = lots * contract size * tick price / tick size * market price * swap points / 100 / 360 = 0.01 * 10 * 25 * 11 000 * - 0.484 / 100 / 360 = 0.37 EUR swap yearly = 365 * 0.37 = 135.1 EUR Total costs = 135.34 EUR
Impact on return per year	1.35%		

The below table portrays an illustration of types of costs along with their meaning:

This table shows the different types of cost categories and their meaning				
One-off costs	Spread, Commission		One-off exit costs	The difference between the buy price and the sell price. The cost related to the spread is realized each time you open a new trade. Applicable in certain types of accounts. More information can be found on the Company's website. For example, if the DAX is trading at 12805.5, our offer price (the price at which you can buy) might be 12806.0 and our bid price (the price at which you can sell) might be 12805.0. For more information see the Company's website .
Ongoing costs	Daily Holding Costs		One-off exit costs	The interest paid for holding a position overnight. It is a credit or debit as a result of daily interest rates. When you hold positions overnight, they are either credited or debited interest based on the rates at the time. Rollover can add a cost or profit to your trade. For example, Trade size of DAX is 1 lot (10 indices), Day closing Rate is 12805.0, Daily holding cost % is -0.21% then the fee will be $10 \times 12805.0 \times (2.5 / 0.1) \times (-0.21 / 100 / 360) = -€18.67$.
Portfolio Management fees	Performance fee		Incidental cost	Depending on a particular strategy, performance fee is charged from the trading account where the account equity outperformed the current HWM level. For example, current equity is \$2560, HWM is \$2000 and performance fee is 10% then the performance fee is calculated by the following $(2560 - 2000) \times 0.1 = \56 . For more details see Terms for Strategies .
	Front fee		One-off entry costs	Depending on a particular strategy and its conditions whether the front fee will be charged or not. Front fee is charged only when a client makes a deposit or internal transfer to the trading account which is connected to the strategy. For example, client makes deposit of \$1000 to the connected trading account, front fee is 5% so the final charged amount is calculated the following $1000 \times 0.05 = \$50$. For more details see Terms for Strategies .
	Management fee		Recurring Cost	Depending on a particular strategy and its conditions whether the management fee will be charged or not. Management fee is charged based on the end of month equity and number of days during which the account was connected to the strategy in the past month. For example, the client's account end of month equity is \$1000, the account was connected to the strategy for 15 days in the past month, management fee is 10% per month so the final amount to be charged is calculated the following $(15 / 30) \times 10 / 100 \times 1000 = \50 . For more details see Terms for Strategies .

How long should I hold it and can I take the money out early?

Recommended (required minimum) holding period: None.

There is no recommended holding period or minimum holding period. There are no consequences for you choosing to close your position other than ending your exposure to the underlying at that time. Early termination may occur in the event your account has insufficient funds to support the margin requirement for your position, as a consequence of certain corporate actions, or if the Company for other reasons decides to discontinue the CFD, or if the Company were to become insolvent.

How can I complain?

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Other relevant Information

If there is a time lag between the time you place your order and the moment it is executed, your order may not be executed at the price you expected. The Trading Terms & Conditions as well as all related Policies and other Disclosure Documents of our website contain important information regarding your account. You should ensure that you are familiar with all the terms and policies that apply to your account. This key information document does not contain all the information relating to the product. For other information about the product and the legally binding terms and conditions of the product, please refer to our website at <https://www.purple-trading.com>



Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

iShares Core MSCI EM IMI UCITS ETF (the "Fund"), **USD Accu** (the "Share Class"), ISIN: **IE00BKM4GZ66**, is authorised in Ireland and manufactured by BlackRock Asset Management Ireland Limited (the "Manager") which is part of the BlackRock, Inc group.

The Manager is authorised in Ireland and regulated by the Central Bank of Ireland (the "CBI") and the CBI is responsible for supervising the Manager in relation to this Key Information Document.

More information is available at www.blackrock.com or by calling **+353 1 612 3394**. This document is dated 01 January 2023.

What is this product?

Type: The Fund is a sub-fund of iShares plc, an umbrella company incorporated in Ireland, authorised by the Central Bank of Ireland as a Undertaking for Collective Investment in Transferable Securities ("UCITS").

Term: The Fund does not have a fixed term of existence or maturity period but in certain circumstances, as described in the Fund prospectus, the Fund may be unilaterally terminated following written notice to unitholders subject to compliance with the Fund prospectus and applicable regulation.

Objectives

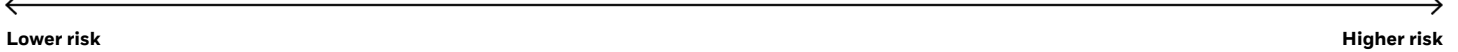
- The Share Class is a share class of a Fund which aims to achieve a return on your investment, through a combination of capital growth and income on the Fund's assets, which reflects the return of the MSCI Emerging Markets Investable Market Index (IMI), the Fund's benchmark index (Index).
- The Share Class, via the Fund is passively managed and aims to invest so far as possible and practicable in the equity securities (e.g. shares) that make up the Index.
- The Index measures the performance of large, mid and small-cap sectors (i.e. companies with large, mid and small market capitalisation) within the equity markets in emerging markets which comply with MSCI's size, liquidity and free float criteria. Companies are included in the Index based on the proportion of their shares in issue that are available for purchase by international investors. Securities that are liquid means that they can be easily bought or sold in the market in normal market conditions.
- The Fund uses optimising techniques to achieve a similar return to the Index. These techniques may include the strategic selection of certain securities that make up the Index or other securities which provide similar performance to certain constituent securities. These may also include the use of financial derivative instruments (FDIs) (i.e. investments the prices of which are based on one or more underlying assets). FDIs may be used for direct investment purposes. The use of FDIs is expected to be limited for this Share Class. In order to gain exposure to certain securities in emerging markets that make up the Index, the Fund may invest in American Depository Receipts (ADRs) and Global Depository Receipts (GDRs). ADRs and GDRs are investments issued by financial institutions which give exposure to underlying equity securities.
- The Fund may also engage in short-term secured lending of its investments to certain eligible third parties to generate additional income to off-set the costs of the Fund.
- The price of equity securities fluctuates daily and may be influenced by factors affecting the performance of the individual companies issuing the equities, as well as by daily stock market movements, and broader economic and political developments which in turn may affect the value of your investment.
- The return on your investment in the Fund is directly related to the value of the underlying assets of the Fund, less costs (see "What are the costs?" below).
- The relationship between the return on your investment, how it is impacted and the period for which you hold your investment is considered below (see "How long should I hold it and can I take my money out early?").
- The depositary of the Fund is State Street Custodial Services (Ireland) Limited.
- Further information about the Fund can be obtained from the latest annual report and half-yearly reports of the iShares plc. These documents are available free of charge in English and certain other languages. These can be found, along with other (practical) information, including prices of units, on the iShares website at: www.ishares.com or by calling +44 (0)845 357 7000 or from your broker.
- Your shares will be accumulating shares (i.e. income will be included in their value).
- Your shares will be denominated in US Dollar, the Fund's base currency.
- The shares are listed on one or more stock exchanges and may be traded in currencies other than their base currency. The performance of your shares may be affected by this currency difference. In normal circumstances, only authorised participants (e.g. select financial institutions) may deal in shares (or interests in shares) directly with the Fund. Other investors can deal in shares (or interests in shares) daily through an intermediary on stock exchange (s) on which the shares are traded.

Intended retail investor: The Fund is intended for retail investors with the ability to bear losses up to the amount invested in the Fund (see "How long should I hold it and can I take my money out early?").

Insurance benefits: The Fund does not offer any insurance benefits.

What are the risks and what could I get in return?

Risk Indicator



1	2	3	4	5	6	7
The risk indicator assumes you keep the product for 5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.						

- The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.
- We have classified this product as 4 out of 7, which is a medium risk class. This classification rates the potential losses from future performance at a medium level, and poor market conditions could affect the value of your investment. This classification is not guaranteed and may change over time and may not be a reliable indication of the future risk profile of the Fund. The lowest category does not mean risk free.
- **Be aware of currency risk.** If you receive payments in a currency that is different to the product's base currency, the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.
- Please refer to the product's Prospectus or AIFMD Disclosure for details of other materially relevant risks that may apply to this product.
- This product does not include any protection from future market performance so you could lose some or all of your investment.
- If the product is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

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. 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, which may include input from benchmark(s) / proxy, over the last ten years. Markets could develop very differently in the future.

Recommended holding period : 5 years		Example Investment : USD 10,000	
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress*	What you might get back after costs	7,350 USD	3,120 USD
	Average return each year	-26.5%	-20.8%
Unfavourable**	What you might get back after costs	7,700 USD	8,950 USD
	Average return each year	-23.0%	-2.2%
Moderate**	What you might get back after costs	10,370 USD	12,550 USD
	Average return each year	3.7%	4.6%
Favourable**	What you might get back after costs	16,110 USD	19,850 USD
	Average return each year	61.1%	14.7%

* The stress scenario shows what you might get back in extreme market circumstances.

** This type of scenario occurred for an investment in the product with input from benchmark(s) / proxy during 2012-2014

What happens if BlackRock Asset Management Ireland Limited is unable to pay out?

The assets of the Fund are held in safekeeping by its depositary, State Street Custodial Services (Ireland) Limited (the "Depositary"). In the event of the insolvency of the Manager, the Fund's assets in the safekeeping of the Depositary will not be affected. However, in the event of the Depositary's insolvency, or someone acting on its behalf, the Fund may suffer a financial loss. However, this risk is mitigated to a certain extent by the fact the Depositary is required by law and regulation to segregate its own assets from the assets of the Fund. The Depositary will also be liable to the Fund and the investors for any loss arising from, among other things, its negligence, fraud or intentional failure properly to fulfil its obligations (subject to certain limitations). As a shareholder of the Fund you would not be able to make a claim to the UK Financial Services Compensation Scheme or any other scheme about the Fund in the event that the Fund is unable to pay out.

What are the costs?

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 periods we have assumed the product performs as shown in the moderate scenario.
- USD 10,000 is invested.

Scenarios	If you exit after 1 year	If you exit after 5 years
Total costs	28 USD	177 USD
Annual cost Impact (*)	0.3%	0.3%

(*) 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 4.9 % before costs and 4.6 % after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	Not applicable to secondary market investors. Investors dealing via stock exchanges will pay fees charged by stock brokers. Such charges can be obtained on exchanges where the shares are listed and traded, or from stock brokers. Authorised participants dealing directly with the Fund or the Management Company will pay related transaction costs.	-
Exit costs	Not applicable to secondary market investors. Investors dealing via stock exchanges will pay fees charged by stock brokers. Such charges can be obtained on exchanges where the shares are listed and traded, or from stock brokers. Authorised participants dealing directly with the Fund or the Management Company will pay related transaction costs.	-

Ongoing costs taken each year

Management fees and other administrative or operating costs	0.2% of the value of your investment per year. This is based on a combination of estimated and actual costs data over the last year. Any underlying product costs are included here with the exception of transaction costs which would be included below under 'Transaction costs'.	18 USD
Transaction costs	0.1% 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.	10 USD

Incidental costs taken under specific conditions

Performance fees	There is no performance fee for this product.	-
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How long should I hold it and can I take money out early? Recommended Holding Period: 5 years

The recommended holding period (RHP) has been calculated in line with the investment strategy of the Fund and the time frame in which it is expected that it will be possible to achieve the investment objective of the Fund. Any investment should be considered against your specific investment needs and appetite for risk. BlackRock has not considered the suitability or appropriateness of this investment for your personal circumstances. If you are in any doubt about the suitability of the Fund to your needs you should seek appropriate professional advice. Details of dealing frequency can be found under "What is this product?". You may receive less than expected if you cash in earlier than the RHP. The RHP is an estimate and must not be taken as a guarantee or an indication of future performance, return or risk levels. Please see the "What are the costs?" section for details of any exit fees.

How can I complain?

If you are not entirely satisfied with any aspect of the service you have received and you wish to complain, details of our complaints handling process are available at www.blackrock.com/uk/individual/about-blackrock/contact-us. Additionally, you can also write to the Investor Services Team, at BlackRock's UK Registered Office, 12 Throgmorton Avenue, London, EC2N 2DL or e-mail them at enquiry@ukclientservices.blackrock.com.

Other relevant information

The latest version of this document, 8 years of past performance of the Fund, previous performance scenario of the Fund, the latest annual report and half-yearly report and any additional information issued to shareholders can be obtained free of charge, in English, from www.blackrock.com or by calling the Investor Services Team on +353 1 612 3394 or from your broker, financial adviser or distributor.

The benchmark(s) referenced herein are the intellectual property of the index provider(s). The product is not sponsored or endorsed by the index provider(s). Please refer to the product's prospectus and/or www.blackrock.com for full disclaimer(s).

The Remuneration Policy of the Management Company, which describes how remuneration and benefits are determined and awarded, and the associated governance arrangements, is available at www.blackrock.com/Remunerationpolicy or on request from the registered office of the Manager.

The Swiss representative of the fund is BlackRock Asset Management Schweiz AG, Bahnhofstrasse 39, 8001 Zurich. The Fund's Swiss paying agent is State Street Bank International GmbH, Munich, Zurich Branch, Beethovenstrasse 19, 8027 Zurich. The prospectus, this document, the Articles of Incorporation of the Fund are available free of charge from the Swiss representative.

KEY INVESTOR INFORMATION

This document provides you with key investor information about this Fund. It is not marketing material. The information is required by law to help you understand the nature and risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

iShares Ageing Population UCITS ETF

A sub-fund of iShares IV plc

USD (Acc) Share Class

ISIN: IE00BYZK4669

Exchange Traded Fund (ETF)

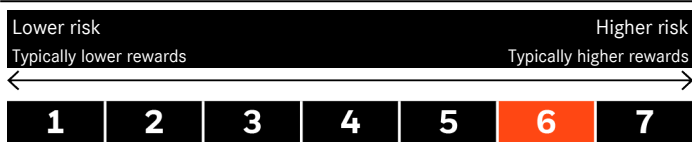
Manager: BlackRock Asset Management Ireland Limited

Objectives and Investment Policy

- ▶ The Share Class is a share class of a Fund which aims to achieve a return on your investment, through a combination of capital growth and income on the Fund's assets, which reflects the return of the STOXX Global Ageing Population Index, the Fund's benchmark index (Index).
- ▶ The Share Class, via the Fund is passively managed and invests in equity securities (e.g. shares) that, so far as possible and practicable, make up the Index.
- ▶ The Index reflects the performance of a subset of equity securities within the STOXX Global Total Market Index (TMI) ("Parent Index") which derive significant revenues from the growing needs of the world's ageing population (defined as people aged 60 years or above). Companies included in the Index must generate at least 50% (45% for existing companies in the Index) of their annual revenues from sectors associated with the ageing population theme, which fall under categories such as biopharmaceuticals, life and health insurance, hospital facilities and travel. In addition, the Index aims to have a minimum number of 80 constituents at each Index rebalance however if the application of the revenue filter results in there being fewer than 80 constituents in the Index, it is progressively lowered in accordance with the index provider's methodology, until the number of constituents is equal to or greater than 80. Companies in the Index must also meet the index provider's criteria for market capitalization and trading volume and be domiciled in an eligible country which is also determined by the index provider.
- ▶ The Index excludes companies from the Parent Index which are identified by the index provider as being involved in certain business lines/activities, as outlined in the Index description of the Fund in the Fund's Prospectus.
- ▶ The Fund's investment in securities that make up the Index will, at the time of purchase, comply with the credit or ESG requirements of the Index. Where securities no longer meet such requirements, the Fund may continue to hold them until they cease to form part of the Index and it is practicable to sell them.
- ▶ The Fund will take into account such ESG criteria only when selecting the securities to be held directly by the Fund. The Fund may obtain indirect exposure (for example, through financial derivative instruments ("FDIs") (i.e. investments the prices of which are based on one or more underlying assets) and units in collective investment schemes) to securities considered not to satisfy these ESG criteria. The Index may include small, mid and/or large capitalisation constituents of the Parent Index from both developed and emerging market countries globally. Each constituent of the Index is adjusted equally weighted at each Index rebalance.
- ▶ The Fund uses optimising techniques to achieve a similar return to its Index. These techniques may include the strategic selection of certain securities that make up the Index or other securities which provide similar performance to certain constituent securities. These may also include the use of FDIs, which may be used for direct investment purposes. The use of FDIs is expected to be limited for this Share Class.
- ▶ Recommendation: This Fund is suitable for medium to long term investment, though the Fund may also be suitable for shorter term exposure to the Index.
- ▶ Your shares will be accumulating shares (i.e. income will be included in their value).
- ▶ Your shares will be denominated in US Dollar, the Fund's base currency.
- ▶ The shares are listed on one or more stock exchanges and may be traded in currencies other than their base currency. The performance of your shares may be affected by this currency difference. In normal circumstances, only authorised participants (e.g. select financial institutions) may deal in shares (or interests in shares) directly with the Fund. Other investors can deal in shares (or interests in shares) daily through an intermediary on stock exchange (s) on which the shares are traded.

For more information on the Fund, Share Class, risks and charges, please see the Fund's prospectus, available on the product pages at www.blackrock.com

Risk and Reward Profile



- ▶ This indicator is based on historical data and may not be a reliable indication of the future risk profile of this Share Class.
- ▶ The risk category shown is not guaranteed and may change over time.
- ▶ The lowest category does not mean risk free.
- ▶ The Share Class is rated six due to the nature of its investments which include the risks listed below. These factors may impact the value of the Share Class or expose the Share Class to losses.
 - Shares in smaller companies typically trade in less volume and experience greater price variations than larger companies.
 - Emerging markets are generally more sensitive to economic and political conditions than developed markets. Other factors include greater 'Liquidity Risk', restrictions on investment or transfer of assets, failed/delayed delivery of securities or payments to the Fund and sustainability-related risks.
 - Investment risk is concentrated in specific sectors, countries, currencies or companies. This means the Fund is more sensitive to any localised economic, market, political, sustainability-related or regulatory events.
 - The value of equities and equity-related securities can be affected by daily stock market movements. Other influential factors include political, economic news, company earnings and significant corporate events.
- ▶ Particular risks not adequately captured by the risk indicator include:
 - Counterparty Risk: The insolvency of any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments, may expose the Share Class to financial loss.
 - Liquidity Risk: Lower liquidity means there are insufficient buyers or sellers to allow the Fund to sell or buy investments readily.

Charges

The charges are used to pay the costs of running the Share Class, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

*Not applicable to secondary market investors. Investors dealing on a stock exchange will pay fees charged by their stock brokers. Such charges are publicly available on exchanges on which the shares are listed and traded, or can be obtained from stock brokers.

*Authorised participants dealing directly with the Fund will pay related transaction costs including, on redemptions, any applicable capital gains tax (CGT) and other taxes on underlying securities.

The ongoing charges figure is based on the fixed annualised fee charged to the Share Class in accordance with the Fund's prospectus. This figure excludes portfolio trade related costs, except costs paid to the depositary and any entry/exit charge paid to an underlying collective investment scheme (if any).

** To the extent the Fund undertakes securities lending to reduce costs, the Fund will receive 62.5% of the associated revenue generated and the remaining 37.5% will be received by BlackRock as the securities lending agent. As securities lending revenue sharing does not increase the costs of running the Fund, this has been excluded from the ongoing charges.

One-off charges taken before or after you invest	
Entry Charge	None*
Exit Charge	None*
This is the maximum that might be taken out of your money before it is invested or before proceeds of your investments are paid out.	
Charges taken from the Share Class over each year	
Ongoing Charges	0.40%**
Charges taken from the Share Class under certain conditions	
Performance Fee	None

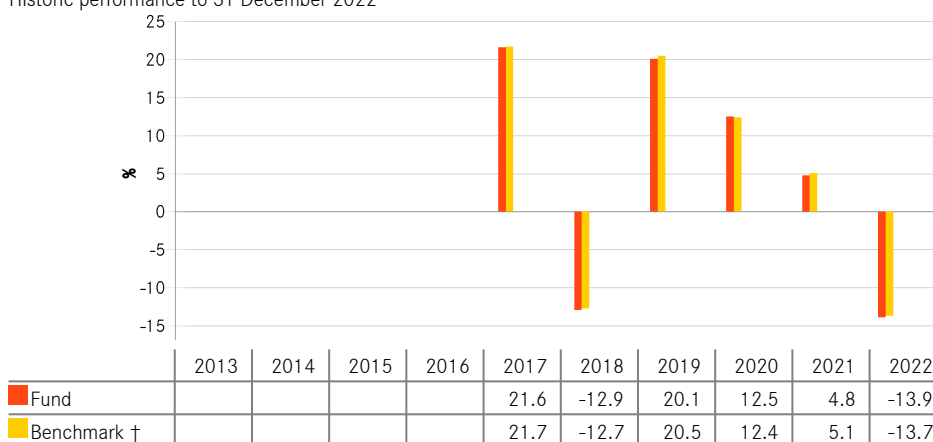
Past Performance

Past performance is not a guide to future performance.

The chart shows the Share Class's annual performance in USD for each full calendar year over the period displayed in the chart. It is expressed as a percentage change of the Share Class's net asset value at each year-end. The Fund was launched in 2016. The Share Class was launched in 2016. Performance is shown after deduction of ongoing charges. Any entry/exit charges are excluded from the calculation.

† Benchmark:STOXX Global Ageing Population Index (USD)

Historic performance to 31 December 2022



Practical Information

- ▶ The depositary of the Fund is State Street Custodial Services (Ireland) Limited.
- ▶ Further information about the Fund and the Share Class can be obtained from the latest annual report and half-yearly reports of iShares IV plc. These documents are available free of charge in English and certain other languages. These can be found, along with other information, such as details of the key underlying investments of the Share Class and share prices, on the iShares website at www.ishares.com or by calling +44 (0)845 357 7000 or from your broker or financial adviser.
- ▶ Investors should note that the tax legislation that applies to the Fund and Share Class may have an impact on the personal tax position of your investment.
- ▶ The Fund is a sub-fund of iShares IV plc, an umbrella structure comprising different sub-funds. The Fund has one or more share classes. This document is specific to the Fund and Share Class stated at the beginning of this document. However, the prospectus, annual and half-yearly reports are prepared for the umbrella.
- ▶ iShares IV plc may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Fund's prospectus.
- ▶ The indicative intra-day net asset value of the Share Class is available at <http://deutsche-boerse.com> and/or <http://www.reuters.com>.
- ▶ Under Irish law, iShares IV plc has segregated liability between its sub-funds (i.e. the Fund's assets will not be used to discharge the liabilities of other sub-funds within iShares IV plc). In addition, the Fund's assets are held separately from the assets of other sub-funds. Assets and liabilities specific to a share class would be attributable to only that share class, however there is no segregation of liabilities between share classes under Irish law.
- ▶ Switching of shares between the Fund and other sub-funds within iShares IV plc is not available to investors. Only Authorised Participants dealing directly with the Fund may switch shares between share classes of the Fund subject to meeting certain conditions in the Fund's prospectus.
- ▶ The Remuneration Policy of the Management Company, which describes how remuneration and benefits are determined and awarded, and the associated governance arrangements, is available at www.blackrock.com/Remunerationpolicy or on request from the registered office of the Management Company.

KEY INVESTOR INFORMATION

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iShares Edge MSCI World Quality Factor

UCITS ETF

A sub-fund of iShares IV plc

USD (Acc) Share Class

ISIN: IE00BP3QZ601

Exchange Traded Fund (ETF)

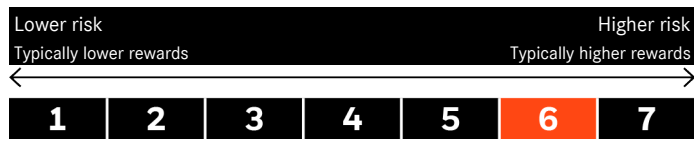
Manager: BlackRock Asset Management Ireland Limited

Objectives and Investment Policy

- ▶ The Share Class is a share class of a Fund which aims to achieve a return on your investment, through a combination of capital growth and income on the Fund's assets, which reflects the return of the MSCI World Sector Neutral Quality Index, the Fund's benchmark index (Index).
- ▶ The Share Class, via the Fund is passively managed and invests in equity securities (e.g. shares) that, so far as possible and practicable, make up the Index.
- ▶ The Index aims to reflect the performance characteristics of a subset of equity securities within the MSCI World Index (Parent Index) which are selected for their high quality. The constituents of the Index are selected from the Parent Index based on three main equally weighted indicators of whether a company is demonstrating high quality characteristics: high percentage of company earnings allocated to shareholders; low levels of debt; and low variability of year on year company earnings. The Index incorporates constraints on the exposure to specific economic sectors to limit significant deviations from the Parent Index.
- ▶ The Parent Index is designed to provide representation of the equity markets in developed countries. Companies are included in the Parent Index based on the proportion of their shares in issue that are available for purchase by international investors.
- ▶ The Fund uses optimising techniques to achieve a similar return to the Index. These techniques may include the strategic selection of certain securities that make up the Index or other securities which provide similar performance to certain constituent securities. These may also include the use of financial derivative instruments (FDIs) (i.e. investments the prices of which are based on one or more underlying assets). FDIs may be used for direct investment purposes. The use of FDIs is expected to be limited for this Share Class.
- ▶ The Fund may also engage in short-term secured lending of its investments to certain eligible third parties to generate additional income to off-set the costs of the Fund.
- ▶ Recommendation: This Fund is suitable for medium to long term investment, though the Fund may also be suitable for shorter term exposure to the Index.
- ▶ Your shares will be accumulating shares (i.e. income will be included in their value).
- ▶ Your shares will be denominated in US Dollar, the Fund's base currency.
- ▶ The shares are listed on one or more stock exchanges and may be traded in currencies other than their base currency. The performance of your shares may be affected by this currency difference. In normal circumstances, only authorised participants (e.g. select financial institutions) may deal in shares (or interests in shares) directly with the Fund. Other investors can deal in shares (or interests in shares) daily through an intermediary on stock exchange (s) on which the shares are traded.

For more information on the Fund, Share Class, risks and charges, please see the Fund's prospectus, available on the product pages at www.blackrock.com

Risk and Reward Profile



- ▶ This indicator is based on historical data and may not be a reliable indication of the future risk profile of this Share Class.
- ▶ The risk category shown is not guaranteed and may change over time.
- ▶ The lowest category does not mean risk free.
- ▶ The Share Class is rated six due to the nature of its investments which include the risks listed below. These factors may impact the value of the Share Class or expose the Share Class to losses.

- The value of equities and equity-related securities can be affected by daily stock market movements. Other influential factors include political, economic news, company earnings and significant corporate events.
- Index Methodology Risk: Although the benchmark index aims to seek exposure to securities with high quality characteristics from within the Parent Index, there is no guarantee that this objective will be achieved.
- Factor Focus Risk: Indices with a factor focus are less diversified than their parent index because they have predominant exposure to a single factor rather than the multiple factor exposure of most indices. Therefore they will be more exposed to factor related market movements. Investors should consider this Fund as part of a broader investment strategy.
- ▶ Particular risks not adequately captured by the risk indicator include:
 - Counterparty Risk: The insolvency of any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments, may expose the Share Class to financial loss.

Charges

The charges are used to pay the costs of running the Share Class, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

*Not applicable to secondary market investors. Investors dealing on a stock exchange will pay fees charged by their stock brokers. Such charges are publicly available on exchanges on which the shares are listed and traded, or can be obtained from stock brokers.

*Authorised participants dealing directly with the Fund will pay related transaction costs including, on redemptions, any applicable capital gains tax (CGT) and other taxes on underlying securities.

The ongoing charges figure is based on the fixed annualised fee charged to the Share Class in accordance with the Fund's prospectus. This figure excludes portfolio trade related costs, except costs paid to the depositary and any entry/exit charge paid to an underlying collective investment scheme (if any).

** To the extent the Fund undertakes securities lending to reduce costs, the Fund will receive 62.5% of the associated revenue generated and the remaining 37.5% will be received by BlackRock as the securities lending agent. As securities lending revenue sharing does not increase the costs of running the Fund, this has been excluded from the ongoing charges.

One-off charges taken before or after you invest	
Entry Charge	None*
Exit Charge	None*
This is the maximum that might be taken out of your money before it is invested or before proceeds of your investments are paid out.	
Charges taken from the Share Class over each year	
Ongoing Charges	0.30%**
Charges taken from the Share Class under certain conditions	
Performance Fee	None

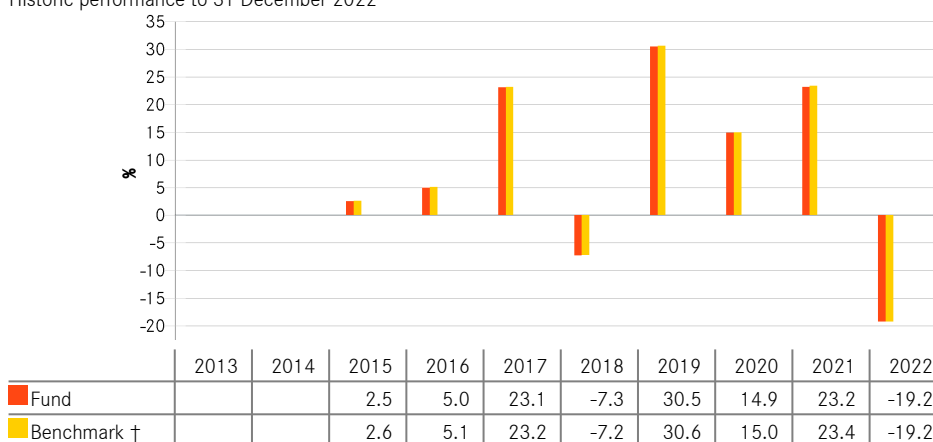
Past Performance

Past performance is not a guide to future performance.

The chart shows the Share Class's annual performance in USD for each full calendar year over the period displayed in the chart. It is expressed as a percentage change of the Share Class's net asset value at each year-end. The Fund was launched in 2014. The Share Class was launched in 2014. Performance is shown after deduction of ongoing charges. Any entry/exit charges are excluded from the calculation.

† Benchmark: MSCI World Sector Neutral Quality Index (USD)

Historic performance to 31 December 2022



Practical Information

- ▶ The depositary of the Fund is State Street Custodial Services (Ireland) Limited.
- ▶ Further information about the Fund and the Share Class can be obtained from the latest annual report and half-yearly reports of iShares IV plc. These documents are available free of charge in English and certain other languages. These can be found, along with other information, such as details of the key underlying investments of the Share Class and share prices, on the iShares website at www.ishares.com or by calling +44 (0)845 357 7000 or from your broker or financial adviser.
- ▶ Investors should note that the tax legislation that applies to the Fund and Share Class may have an impact on the personal tax position of your investment.
- ▶ The Fund is a sub-fund of iShares IV plc, an umbrella structure comprising different sub-funds. The Fund has one or more share classes. This document is specific to the Fund and Share Class stated at the beginning of this document. However, the prospectus, annual and half-yearly reports are prepared for the umbrella.
- ▶ iShares IV plc may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Fund's prospectus.
- ▶ The indicative intra-day net asset value of the Share Class is available at <http://deutsche-boerse.com> and/or <http://www.reuters.com>.
- ▶ Under Irish law, iShares IV plc has segregated liability between its sub-funds (i.e. the Fund's assets will not be used to discharge the liabilities of other sub-funds within iShares IV plc). In addition, the Fund's assets are held separately from the assets of other sub-funds. Assets and liabilities specific to a share class would be attributable to only that share class, however there is no segregation of liabilities between share classes under Irish law.
- ▶ Switching of shares between the Fund and other sub-funds within iShares IV plc is not available to investors. Only Authorised Participants dealing directly with the Fund may switch shares between share classes of the Fund subject to meeting certain conditions in the Fund's prospectus.
- ▶ The Remuneration Policy of the Management Company, which describes how remuneration and benefits are determined and awarded, and the associated governance arrangements, is available at www.blackrock.com/Remunerationpolicy or on request from the registered office of the Management Company.

KEY INVESTOR INFORMATION

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iShares Core € Corp Bond UCITS ETF

A sub-fund of iShares III plc

EUR (Dist) Share Class

ISIN: IE00B3F81R35

Exchange Traded Fund (ETF)

Manager: BlackRock Asset Management Ireland Limited

Objectives and Investment Policy

- ▶ The Share Class is a share class of a Fund which aims to achieve a return on your investment, through a combination of capital growth and income on the Fund's assets, which reflects the return of the Bloomberg Barclays Euro Corporate Bond Index, the Fund's benchmark index (Index).
 - ▶ The Share Class, via the Fund is passively managed and aims to invest so far as possible and practicable in the fixed income (FI) securities (such as bonds) that make up the Index and comply with its credit rating requirements. If the credit ratings of the FI securities are downgraded, the Fund may continue to hold these until they cease to form part of the Index and it is practicable to sell the position.
 - ▶ The Index measures the performance of Euro-denominated, investment grade FI securities which pay income according to a fixed rate of interest and are issued by industrial, utility or financial issuers. The FI securities will, at the time of inclusion in the Index, be investment grade (i.e. meet a specified level of creditworthiness). Only bonds with a minimum remaining time to maturity of one year and a minimum amount outstanding of €300 million are included in the Benchmark Index. The Index is market capitalisation weighted. Market capitalisation is the market value of the outstanding bond issuance.
 - ▶ The Fund uses optimising techniques to achieve a similar return to its Index. These may include the strategic selection of certain securities that make up the Index or other FI securities which provide similar performance to certain constituent securities. These may also include the use of financial derivative instruments (FDIs) (i.e. investments the prices of which are based on one or more underlying assets). FDIs may be used for direct investment purposes. The use of FDIs is expected to be limited for this Share Class.
 - ▶ The Fund may also engage in short-term secured lending of its investments to certain eligible third parties to generate additional income to off-set the costs of the Fund.
 - ▶ Recommendation: This Fund is suitable for medium to long term investment, though the Fund may also be suitable for shorter term exposure to the Index.
 - ▶ Your shares will be distributing shares (i.e. income will be paid on the shares semi-annually).
 - ▶ Your shares will be denominated in Euro, the Fund's base currency.
 - ▶ The shares are listed on one or more stock exchanges and may be traded in currencies other than their base currency. The performance of your shares may be affected by this currency difference. In normal circumstances, only authorised participants (e.g. select financial institutions) may deal in shares (or interests in shares) directly with the Fund. Other investors can deal in shares (or interests in shares) daily through an intermediary on stock exchange (s) on which the shares are traded.
- For more information on the Fund, Share Class, risks and charges, please see the Fund's prospectus, available on the product pages at www.blackrock.com

Risk and Reward Profile



- ▶ This indicator is based on historical data and may not be a reliable indication of the future risk profile of this Share Class.
- ▶ The risk category shown is not guaranteed and may change over time.
- ▶ The lowest category does not mean risk free.
- ▶ The Share Class is rated three due to the nature of its investments which include the risks listed below. These factors may impact the value of the Share Class or expose the Share Class to losses.

- Credit risk, changes to interest rates and/or issuer defaults will have a significant impact on the performance of fixed income securities. Potential or actual credit rating downgrades may increase the level of risk.
- ▶ Particular risks not adequately captured by the risk indicator include:
 - Counterparty Risk: The insolvency of any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments, may expose the Share Class to financial loss.
 - Credit Risk: The issuer of a financial asset held within the Fund may not pay income or repay capital to the Fund when due. If a financial institution is unable to meet its financial obligations, its financial assets may be subject to a write down in value or converted (i.e. "bail-in") by relevant authorities to rescue the institution.
 - Liquidity Risk: Lower liquidity means there are insufficient buyers or sellers to allow the Fund to sell or buy investments readily.

Charges

The charges are used to pay the costs of running the Share Class, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

*Not applicable to secondary market investors. Investors dealing on a stock exchange will pay fees charged by their stock brokers. Such charges are publicly available on exchanges on which the shares are listed and traded, or can be obtained from stock brokers.

*Authorised participants dealing directly with the Fund will pay related transaction costs including, on redemptions, any applicable capital gains tax (CGT) and other taxes on underlying securities.

The ongoing charges figure is based on the fixed annualised fee charged to the Share Class in accordance with the Fund's prospectus. This figure excludes portfolio trade related costs, except costs paid to the depositary and any entry/exit charge paid to an underlying collective investment scheme (if any).

** To the extent the Fund undertakes securities lending to reduce costs, the Fund will receive 62.5% of the associated revenue generated and the remaining 37.5% will be received by BlackRock as the securities lending agent. As securities lending revenue sharing does not increase the costs of running the Fund, this has been excluded from the ongoing charges.

One-off charges taken before or after you invest	
Entry Charge	None*
Exit Charge	None*
This is the maximum that might be taken out of your money before it is invested or before proceeds of your investments are paid out.	
Charges taken from the Share Class over each year	
Ongoing Charges	0.20%**
Charges taken from the Share Class under certain conditions	
Performance Fee	None

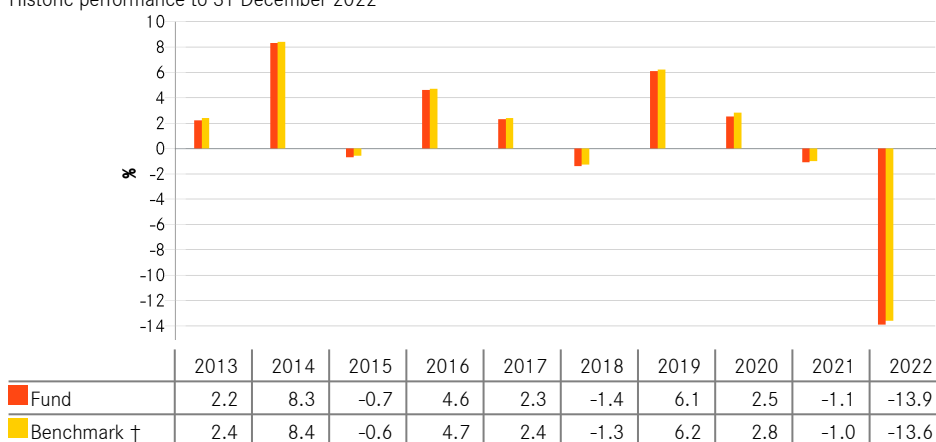
Past Performance

Past performance is not a guide to future performance.

The chart shows the Share Class's annual performance in EUR for each full calendar year over the period displayed in the chart. It is expressed as a percentage change of the Share Class's net asset value at each year-end. The Fund was launched in 2009. The Share Class was launched in 2009. Performance is shown after deduction of ongoing charges. Any entry/exit charges are excluded from the calculation.

† Benchmark: Bloomberg Barclays Euro Corporate Bond Index (EUR)

Historic performance to 31 December 2022



Practical Information

- ▶ The depositary of the Fund is State Street Custodial Services (Ireland) Limited.
- ▶ Further information about the Fund and the Share Class can be obtained from the latest annual report and half-yearly reports of iShares III plc. These documents are available free of charge in English and certain other languages. These can be found, along with other information, such as details of the key underlying investments of the Share Class and share prices, on the iShares website at www.ishares.com or by calling +44 (0)845 357 7000 or from your broker or financial adviser.
- ▶ Investors should note that the tax legislation that applies to the Fund and Share Class may have an impact on the personal tax position of your investment.
- ▶ The Fund is a sub-fund of iShares III plc, an umbrella structure comprising different sub-funds. The Fund has one or more share classes. This document is specific to the Fund and Share Class stated at the beginning of this document. However, the prospectus, annual and half-yearly reports are prepared for the umbrella.
- ▶ iShares III plc may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Fund's prospectus.
- ▶ The indicative intra-day net asset value of the Share Class is available at <http://deutsche-boerse.com> and/or <http://www.reuters.com>.
- ▶ Under Irish law, iShares III plc has segregated liability between its sub-funds (i.e. the Fund's assets will not be used to discharge the liabilities of other sub-funds within iShares III plc). In addition, the Fund's assets are held separately from the assets of other sub-funds. Assets and liabilities specific to a share class would be attributable to only that share class, however there is no segregation of liabilities between share classes under Irish law.
- ▶ Switching of shares between the Fund and other sub-funds within iShares III plc is not available to investors. Only Authorised Participants dealing directly with the Fund may switch shares between share classes of the Fund subject to meeting certain conditions in the Fund's prospectus.
- ▶ The Remuneration Policy of the Management Company, which describes how remuneration and benefits are determined and awarded, and the associated governance arrangements, is available at www.blackrock.com/Remunerationpolicy or on request from the registered office of the Management Company.

KEY INVESTOR INFORMATION

This document provides you with key investor information about this Fund. It is not marketing material. The information is required by law to help you understand the nature and risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

iShares Core S&P 500 UCITS ETF

A sub-fund of iShares VII plc

USD (Acc) Share Class

ISIN: IE00B5BMR087

Exchange Traded Fund (ETF)

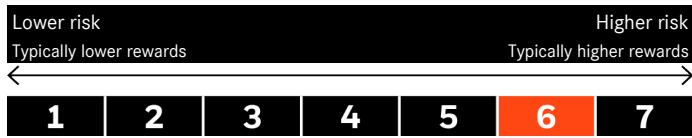
Manager: BlackRock Asset Management Ireland Limited

Objectives and Investment Policy

- ▶ The Share Class is a share class of a Fund which aims to achieve a return on your investment, through a combination of capital growth and income on the Fund's assets, which reflects the return of the S&P 500 Index, the Fund's benchmark index (Index).
- ▶ The Share Class, via the Fund is passively managed, and aims to invest so far as possible and practicable in the equity securities (e.g. shares) that make up the Index.
- ▶ The Index measures the performance of the 500 largest companies (i.e. companies with large market capitalisation) within the United States market, according to size, liquidity and free float criteria. Companies are included in the Index based on a free float market capitalisation weighted basis. Free float means that only shares available to international investors rather than all of a company's issued shares are used in calculating the Index. Free float - adjusted market capitalisation is the share price of a company multiplied by the number of shares available to international investors. Securities that are liquid means that they can be easily bought or sold in the market in normal market conditions.
- ▶ The Fund intends to replicate the Index by holding the equity securities which make up the Index, in similar proportions to it.
- ▶ The Fund may also engage in short-term secured lending of its investments to certain eligible third parties to generate additional income to off-set the costs of the Fund.
- ▶ The investment manager may use financial derivative instruments (FDIs) (i.e. investments the prices of which are based on one or more underlying assets) to help achieve the Fund's investment objectives. FDIs may be used for direct investment purposes. The use of FDIs is expected to be limited for this Share Class.
- ▶ Recommendation: This Fund is suitable for medium to long term investment, though the Fund may also be suitable for shorter term exposure to the Index.
- ▶ Your shares will be accumulating shares (i.e. income will be included in their value).
- ▶ Your shares will be denominated in US Dollar, the Fund's base currency.
- ▶ The shares are listed on one or more stock exchanges and may be traded in currencies other than their base currency. The performance of your shares may be affected by this currency difference. In normal circumstances, only authorised participants (e.g. select financial institutions) may deal in shares (or interests in shares) directly with the Fund. Other investors can deal in shares (or interests in shares) daily through an intermediary on stock exchange (s) on which the shares are traded.

For more information on the Fund, Share Class, risks and charges, please see the Fund's prospectus, available on the product pages at www.blackrock.com

Risk and Reward Profile



- ▶ This indicator is based on historical data and may not be a reliable indication of the future risk profile of this Share Class.
- ▶ The risk category shown is not guaranteed and may change over time.
- ▶ The lowest category does not mean risk free.
- ▶ The Share Class is rated six due to the nature of its investments which include the risks listed below. These factors may impact the value of the Share Class or expose the Share Class to losses.

- The value of equities and equity-related securities can be affected by daily stock market movements. Other influential factors include political, economic news, company earnings and significant corporate events.
- ▶ Particular risks not adequately captured by the risk indicator include:
 - Counterparty Risk: The insolvency of any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments, may expose the Share Class to financial loss.

Charges

The charges are used to pay the costs of running the Share Class, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

*Not applicable to secondary market investors. Investors dealing on a stock exchange will pay fees charged by their stock brokers. Such charges are publicly available on exchanges on which the shares are listed and traded, or can be obtained from stock brokers.

*Authorised participants dealing directly with the Fund will pay related transaction costs including, on redemptions, any applicable capital gains tax (CGT) and other taxes on underlying securities.

The ongoing charges figure is based on the fixed annualised fee charged to the Share Class in accordance with the Fund's prospectus. This figure excludes portfolio trade related costs, except costs paid to the depositary and any entry/exit charge paid to an underlying collective investment scheme (if any).

** To the extent the Fund undertakes securities lending to reduce costs, the Fund will receive 62.5% of the associated revenue generated and the remaining 37.5% will be received by BlackRock as the securities lending agent. As securities lending revenue sharing does not increase the costs of running the Fund, this has been excluded from the ongoing charges.

One-off charges taken before or after you invest	
Entry Charge	None*
Exit Charge	None*

This is the maximum that might be taken out of your money before it is invested or before proceeds of your investments are paid out.

Charges taken from the Share Class over each year	
Ongoing Charges	0.07%**
Charges taken from the Share Class under certain conditions	
Performance Fee	None

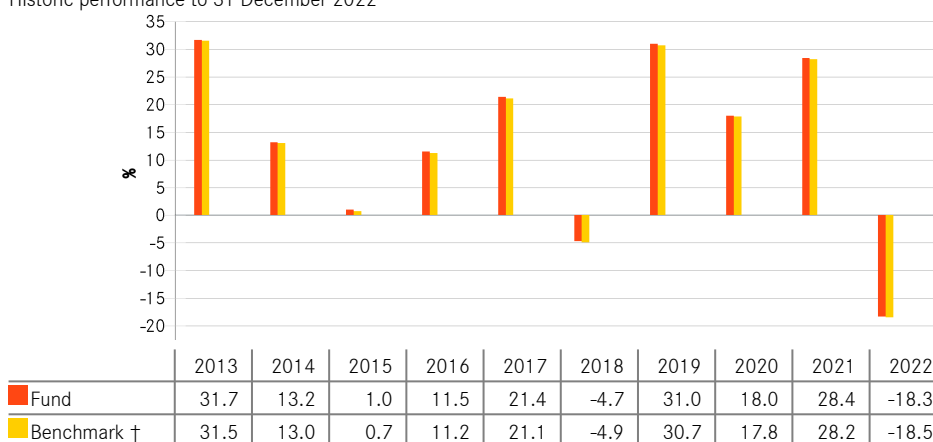
Past Performance

Past performance is not a guide to future performance.

The chart shows the Share Class's annual performance in USD for each full calendar year over the period displayed in the chart. It is expressed as a percentage change of the Share Class's net asset value at each year-end. The Fund was launched in 2010. The Share Class was launched in 2010. Performance is shown after deduction of ongoing charges. Any entry/exit charges are excluded from the calculation.

† Benchmark:S&P 500 (USD)

Historic performance to 31 December 2022



Practical Information

- ▶ The depositary of the Fund is State Street Custodial Services (Ireland) Limited.
- ▶ Further information about the Fund and the Share Class can be obtained from the latest annual report and half-yearly reports of iShares VII plc. These documents are available free of charge in English and certain other languages. These can be found, along with other information, such as details of the key underlying investments of the Share Class and share prices, on the iShares website at www.ishares.com or by calling +44 (0)845 357 7000 or from your broker or financial adviser.
- ▶ Investors should note that the tax legislation that applies to the Fund and Share Class may have an impact on the personal tax position of your investment.
- ▶ The Fund is a sub-fund of iShares VII plc, an umbrella structure comprising different sub-funds. The Fund has one or more share classes. This document is specific to the Fund and Share Class stated at the beginning of this document. However, the prospectus, annual and half-yearly reports are prepared for the umbrella.
- ▶ iShares VII plc may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Fund's prospectus.
- ▶ The indicative intra-day net asset value of the Share Class is available at <http://deutsche-boerse.com> and/or <http://www.reuters.com>.
- ▶ Under Irish law, iShares VII plc has segregated liability between its sub-funds (i.e. the Fund's assets will not be used to discharge the liabilities of other sub-funds within iShares VII plc). In addition, the Fund's assets are held separately from the assets of other sub-funds. Assets and liabilities specific to a share class would be attributable to only that share class, however there is no segregation of liabilities between share classes under Irish law.
- ▶ Switching of shares between the Fund and other sub-funds within iShares VII plc is not available to investors. Only Authorised Participants dealing directly with the Fund may switch shares between share classes of the Fund subject to meeting certain conditions in the Fund's prospectus.
- ▶ The Remuneration Policy of the Management Company, which describes how remuneration and benefits are determined and awarded, and the associated governance arrangements, is available at www.blackrock.com/Remunerationpolicy or on request from the registered office of the Management Company.

KEY INVESTOR INFORMATION

This document provides you with key investor information about this Fund. It is not marketing material. The information is required by law to help you understand the nature and risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

**iShares Core EURO STOXX 50 UCITS ETF
EUR (Dist)**

A sub-fund of iShares II plc

Exchange Traded Fund (ETF)

ISIN: IE0008471009

Manager: BlackRock Asset Management Ireland Limited

Objectives and Investment Policy

- ▶ The Fund aims to achieve a return on your investment, through a combination of capital growth and income on the Fund's assets, which reflects the return of the EURO STOXX 50 Index, the Fund's benchmark index (Index).
- ▶ The Fund is passively managed and aims to invest so far as possible and practicable in the equity securities (e.g. shares) that make up the Index.
- ▶ The Index measures the performance of equity securities of 50 listed European companies that are market sector leaders in the Economic and Monetary Union of the European Union. The Index is weighted by free float market capitalisation and the weighting of each component is capped at 10%. Free float-adjusted means that only shares available to international investors, rather than all of a company's issued shares, are used in calculating the Index. Free float-adjusted market capitalisation is the share price of the company multiplied by the number of shares available to international investors.
- ▶ The Fund intends to replicate the Index by holding the equity securities, which make up the Index, in similar proportions to it.
- ▶ The Fund may also engage in short-term secured lending of its investments to certain eligible third parties to generate additional income to off-set the costs of the Fund.
- ▶ The investment manager may use financial derivative instruments (FDIs) (i.e. investments the prices of which are based on one or more underlying assets) to help achieve the Fund's investment objective. The use of FDIs is expected to be limited.
- ▶ Recommendation: This Fund is suitable for medium to long term investment, though the Fund may also be suitable for shorter term exposure to the Index.
- ▶ Your shares will be distributing shares (i.e. income will be paid on the shares quarterly).
- ▶ The Fund's base currency is Euro.
- ▶ The shares are listed on one or more stock exchanges and may be traded in currencies other than their base currency. The performance of your shares may be affected by this currency difference. In normal circumstances, only authorised participants (e.g. select financial institutions) may deal in shares (or interests in shares) directly with the Fund. Other investors can deal in shares (or interests in shares) daily through an intermediary on stock exchange (s) on which the shares are traded.

For more information on the Fund, share/unit classes, risks and charges, please see the Fund's prospectus, available on the product pages at www.blackrock.com

Risk and Reward Profile



- ▶ This indicator is based on historical data and may not be a reliable indication of the future risk profile of the Fund.
- ▶ The risk category shown is not guaranteed and may change over time.
- ▶ The lowest category does not mean risk free.
- ▶ The Fund is rated six due to the nature of its investments which include the risks listed below. These factors may impact the value of the Fund's investments or expose the Fund to losses.

- Investment risk is concentrated in specific sectors, countries, currencies or companies. This means the Fund is more sensitive to any localised economic, market, political, sustainability-related or regulatory events.
- The value of equities and equity-related securities can be affected by daily stock market movements. Other influential factors include political, economic news, company earnings and significant corporate events.
- ▶ Particular risks not adequately captured by the risk indicator include:
 - Counterparty Risk: The insolvency of any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments, may expose the Fund to financial loss.

Charges

The charges are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

*Not applicable to secondary market investors. Investors dealing on a stock exchange will pay fees charged by their stock brokers. Such charges are publicly available on exchanges on which the shares are listed and traded, or can be obtained from stock brokers.

*Authorised participants dealing directly with the Fund will pay related transaction costs including, on redemptions, any applicable capital gains tax (CGT) and other taxes on underlying securities.

The ongoing charges figure is based on the fixed annualised fee charged to the Fund as set out in the Fund's prospectus. This figure excludes portfolio trade-related costs, except costs paid to the depositary and any entry/exit charge paid to an underlying collective investment scheme (if any).

** To the extent the Fund undertakes securities lending to reduce costs, the Fund will receive 62.5% of the associated revenue generated and the remaining 37.5% will be received by BlackRock as the securities lending agent. As securities lending revenue sharing does not increase the costs of running the Fund, this has been excluded from the ongoing charges.

One-off charges taken before or after you invest	
Entry Charge	None*
Exit Charge	None*
This is the maximum that might be taken out of your money before it is invested or before proceeds of your investments are paid out.	
Charges taken from the Fund over each year	
Ongoing Charges	0.10%**
Charges taken from the Fund under certain conditions	
Performance Fee	None

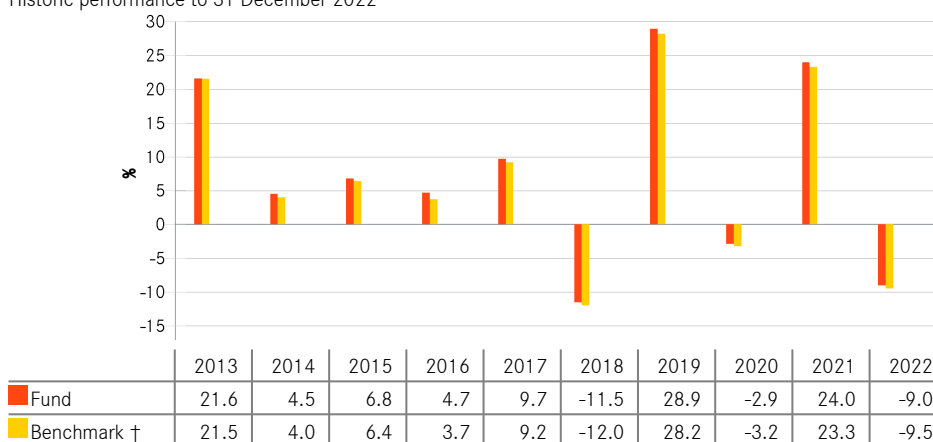
Past Performance

Past performance is not a guide to future performance.

The chart shows the Fund's annual performance in EUR for each full calendar year over the period displayed in the chart. It is expressed as a percentage change of the Fund's net asset value at each year-end. The Fund was launched in 2000. Performance is shown after deduction of ongoing charges. Any entry/exit charges are excluded from the calculation.

† Benchmark:EURO STOXX® 50 (EUR)

Historic performance to 31 December 2022



Practical Information

- ▶ The depositary of the Fund is State Street Custodial Services (Ireland) Limited.
- ▶ Further information about the Fund can be obtained from the latest annual report and half-yearly reports of iShares II plc. These documents are available free of charge in English and certain other languages. These can be found, along with other information, such as details of the key underlying investments of the Fund and share prices, on the iShares website at www.ishares.com or by calling +44 (0)845 357 7000 or from your broker or financial adviser.
- ▶ Investors should note that the tax legislation that applies to the Fund may have an impact on the personal tax position of your investment in the Fund.
- ▶ The Fund is a sub-fund of iShares II plc, an umbrella structure comprising different sub-funds. This document is specific to the Fund stated at the beginning of this document. However, the prospectus, annual and half-yearly reports are prepared for the umbrella.
- ▶ iShares II plc may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Fund's prospectus.
- ▶ The indicative intra-day net asset value of the Fund is available at <http://deutsche-boerse.com> and/or <http://www.reuters.com>.
- ▶ Under Irish law, iShares II plc has segregated liability between its sub-funds (i.e. the Fund's assets will not be used to discharge the liabilities of other sub-funds within iShares II plc). In addition, the Fund's assets are held separately from the assets of other sub-funds.
- ▶ Switching of shares between the Fund and other sub-funds within iShares II plc is not available to investors.
- ▶ The Remuneration Policy of the Management Company, which describes how remuneration and benefits are determined and awarded, and the associated governance arrangements, is available at www.blackrock.com/Remunerationpolicy or on request from the registered office of the Management Company.

KEY INVESTOR INFORMATION

This document provides you with key investor information about this Fund. It is not marketing material. The information is required by law to help you understand the nature and risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

iShares Healthcare Innovation UCITS ETF

A sub-fund of iShares IV plc

USD (Acc) Share Class

ISIN: IE00BYZK4776

Exchange Traded Fund (ETF)

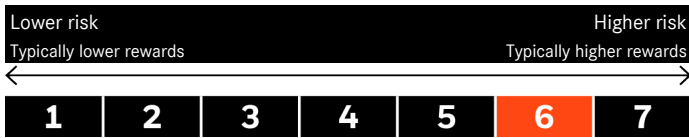
Manager: BlackRock Asset Management Ireland Limited

Objectives and Investment Policy

- ▶ The Share Class is a share class of a Fund which aims to achieve a return on your investment, through a combination of capital growth and income on the Fund's assets, which reflects the return of the STOXX Global Breakthrough Healthcare Index, the Fund's benchmark index (Index).
- ▶ The Share Class, via the Fund is passively managed, and aims to invest in equity securities (e.g. shares) that, so far as possible and practicable, make up the Index.
- ▶ The Index reflects the performance of a subset of global equity securities within the STOXX Global Total Market Index ("Parent Index") which derive significant revenues from healthcare innovation. Companies included in the Index must generate at least 50% (45% for existing companies included in the Index) of their annual revenues from sectors associated with the healthcare innovation theme, such as generic drugs, immunotherapy (e.g. stem cell treatment) and healthcare IT. In addition, the Index aims to have a minimum number of 80 constituents at each Index rebalance however if the application of the revenue filter results in there being fewer than 80 constituents in the Index, it is progressively lowered in accordance with the index provider's methodology, until the number of constituents is equal to or greater than 80. Companies in the Index must also meet the index provider's criteria for market capitalization and trading volume and be domiciled in an eligible country which is also determined by the index provider.
- ▶ The Index excludes companies from the Parent Index which are identified by the index provider as being involved in certain business lines/activities, as outlined in the Index description of the Fund in the Fund's Prospectus.
- ▶ The Fund's investment in securities that make up the Index will, at the time of purchase, comply with the credit or ESG requirements of the Index. Where securities no longer meet such requirements, the Fund may continue to hold them until they cease to form part of the Index and it is practicable to sell them.
- ▶ The Fund will take into account such ESG criteria only when selecting the securities to be held directly by the Fund. The Fund may obtain indirect exposure (for example, through financial derivative instruments ("FDIs") (i.e. investments the prices of which are based on one or more underlying assets) and units in collective investment schemes) to securities considered not to satisfy these ESG criteria. The Index may include small, mid and/or large capitalisation constituents of the Parent Index from both developed and emerging market countries globally. Each constituent of the Index is adjusted equally weighted at each Index rebalance.
- ▶ The Fund uses optimising techniques to achieve a similar return to its Index. These techniques may include the strategic selection of certain securities that make up the Index or other securities which provide similar performance to certain constituent securities. These may also include the use of FDIs, which may be used for direct investment purposes. The use of FDIs is expected to be limited for this Share Class.
- ▶ Recommendation: This Fund is suitable for medium to long term investment, though the Fund may also be suitable for shorter term exposure to the Index.
- ▶ Your shares will be accumulating shares (i.e. income will be included in their value).
- ▶ Your shares will be denominated in US Dollar, the Fund's base currency.
- ▶ The shares are listed on one or more stock exchanges and may be traded in currencies other than their base currency. The performance of your shares may be affected by this currency difference. In normal circumstances, only authorised participants (e.g. select financial institutions) may deal in shares (or interests in shares) directly with the Fund. Other investors can deal in shares (or interests in shares) daily through an intermediary on stock exchange (s) on which the shares are traded.

For more information on the Fund, Share Class, risks and charges, please see the Fund's prospectus, available on the product pages at www.blackrock.com

Risk and Reward Profile



- ▶ This indicator is based on historical data and may not be a reliable indication of the future risk profile of this Share Class.
- ▶ The risk category shown is not guaranteed and may change over time.
- ▶ The lowest category does not mean risk free.
- ▶ The Share Class is rated six due to the nature of its investments which include the risks listed below. These factors may impact the value of the Share Class or expose the Share Class to losses.
 - Shares in smaller companies typically trade in less volume and experience greater price variations than larger companies.
 - Emerging markets are generally more sensitive to economic and political conditions than developed markets. Other factors include greater 'Liquidity Risk', restrictions on investment or transfer of assets, failed/delayed delivery of securities or payments to the Fund and sustainability-related risks.
 - Investment risk is concentrated in specific sectors, countries, currencies or companies. This means the Fund is more sensitive to any localised economic, market, political, sustainability-related or regulatory events.
 - The value of equities and equity-related securities can be affected by daily stock market movements. Other influential factors include political, economic news, company earnings and significant corporate events.
- ▶ Particular risks not adequately captured by the risk indicator include:
 - Counterparty Risk: The insolvency of any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments, may expose the Share Class to financial loss.
 - Liquidity Risk: Lower liquidity means there are insufficient buyers or sellers to allow the Fund to sell or buy investments readily.

Charges

The charges are used to pay the costs of running the Share Class, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

*Not applicable to secondary market investors. Investors dealing on a stock exchange will pay fees charged by their stock brokers. Such charges are publicly available on exchanges on which the shares are listed and traded, or can be obtained from stock brokers.

*Authorised participants dealing directly with the Fund will pay related transaction costs including, on redemptions, any applicable capital gains tax (CGT) and other taxes on underlying securities.

The ongoing charges figure is based on the fixed annualised fee charged to the Share Class in accordance with the Fund's prospectus. This figure excludes portfolio trade related costs, except costs paid to the depositary and any entry/exit charge paid to an underlying collective investment scheme (if any).

** To the extent the Fund undertakes securities lending to reduce costs, the Fund will receive 62.5% of the associated revenue generated and the remaining 37.5% will be received by BlackRock as the securities lending agent. As securities lending revenue sharing does not increase the costs of running the Fund, this has been excluded from the ongoing charges.

One-off charges taken before or after you invest	
Entry Charge	None*
Exit Charge	None*
This is the maximum that might be taken out of your money before it is invested or before proceeds of your investments are paid out.	
Charges taken from the Share Class over each year	
Ongoing Charges	0.40%**
Charges taken from the Share Class under certain conditions	
Performance Fee	None

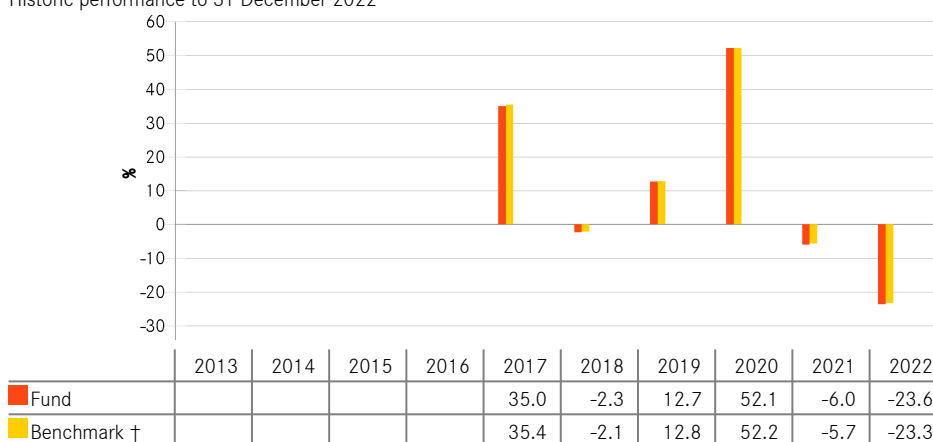
Past Performance

Past performance is not a guide to future performance.

The chart shows the Share Class's annual performance in USD for each full calendar year over the period displayed in the chart. It is expressed as a percentage change of the Share Class's net asset value at each year-end. The Fund was launched in 2016. The Share Class was launched in 2016. Performance is shown after deduction of ongoing charges. Any entry/exit charges are excluded from the calculation.

† Benchmark:STOXX Global Breakthrough Healthcare Index (USD)

Historic performance to 31 December 2022



Practical Information

- ▶ The depositary of the Fund is State Street Custodial Services (Ireland) Limited.
- ▶ Further information about the Fund and the Share Class can be obtained from the latest annual report and half-yearly reports of iShares IV plc. These documents are available free of charge in English and certain other languages. These can be found, along with other information, such as details of the key underlying investments of the Share Class and share prices, on the iShares website at www.ishares.com or by calling +44 (0)845 357 7000 or from your broker or financial adviser.
- ▶ Investors should note that the tax legislation that applies to the Fund and Share Class may have an impact on the personal tax position of your investment.
- ▶ The Fund is a sub-fund of iShares IV plc, an umbrella structure comprising different sub-funds. The Fund has one or more share classes. This document is specific to the Fund and Share Class stated at the beginning of this document. However, the prospectus, annual and half-yearly reports are prepared for the umbrella.
- ▶ iShares IV plc may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Fund's prospectus.
- ▶ The indicative intra-day net asset value of the Share Class is available at <http://deutsche-boerse.com> and/or <http://www.reuters.com>.
- ▶ Under Irish law, iShares IV plc has segregated liability between its sub-funds (i.e. the Fund's assets will not be used to discharge the liabilities of other sub-funds within iShares IV plc). In addition, the Fund's assets are held separately from the assets of other sub-funds. Assets and liabilities specific to a share class would be attributable to only that share class, however there is no segregation of liabilities between share classes under Irish law.
- ▶ Switching of shares between the Fund and other sub-funds within iShares IV plc is not available to investors. Only Authorised Participants dealing directly with the Fund may switch shares between share classes of the Fund subject to meeting certain conditions in the Fund's prospectus.
- ▶ The Remuneration Policy of the Management Company, which describes how remuneration and benefits are determined and awarded, and the associated governance arrangements, is available at www.blackrock.com/Remunerationpolicy or on request from the registered office of the Management Company.