



Barclays (PROSPER) Child Trust Fund (CTF) Fund Factsheet



When you invest in the Barclays CTF, a Stakeholder Child Trust Fund, your money buys units in a type of security called PROSPER 1 (known as PROSPER), issued by Barclays Bank PLC. The purpose of this factsheet is to give you information to help you understand how the investment works and the associated risks. If there are any terms you do not understand, please see our “Useful Definitions” document, which is available on the fund factsheet section of our website at onefamily.com.

Where is the fund invested?

The Barclays CTF is invested in a security called PROSPER 1 (known as PROSPER), a type of corporate bond, which is a loan to a company – in this case, Barclays Bank PLC.

PROSPER aims to achieve investment growth linked to the performance of the FTSE100 Total Return Index (the Index), which lists the largest 100 companies in the UK, valued using their share price, while also protecting the account against significant falls in value, making sure the unit price does not fall below 80% of the highest ever unit price. PROSPER is divided into two portions - an equity portion (shares in companies) and a cash portion. Therefore, the performance of the CTF is linked to interest rates and the value of shares.

What are the key risks?

The stock market fell significantly in the first quarter of 2020 and this resulted in a high proportion of PROSPER being moved into cash to limit further falls in value. This is similar to how PROSPER performed in 2008/9.

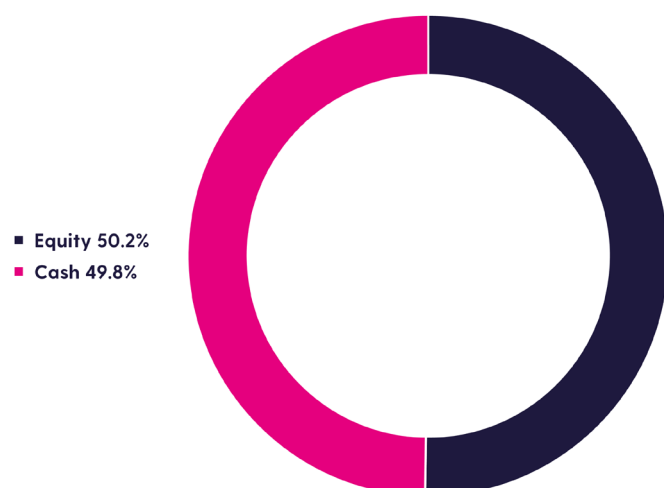
You should be aware that future market conditions and the continuing effect of charges may result in low or negative investment performance, it is possible that your investment may lose money in some or all years.

The key risks of investing in PROSPER are:

- The value of the account can go down as well as up.
- There is a chance that the child could get back less than has been invested.
- Over time, the cost of living will generally rise, reducing the real value of any investment growth. This means that the child will not be able to buy as much in the future with the proceeds of the investment as they could do today.
- If Barclays Bank PLC, as the Issuer of the investment, fails or goes bankrupt, some or all of the money in the CTF account could be lost.

Please refer to the asset allocation charts below for information on how much of PROSPER is invested in cash and how much is linked to the Index:

Asset allocation (At 31 December 2023)



Historic allocation to the cash portion and equity portion



Please note that the amount invested in cash and the amount invested in equities will vary and can change on a daily basis. The figures shown reflect the amount invested in the cash portion and equity portion as at 30 September for each year shown above.

Changes to your charges and interest from 4 June 2021

There is an Annual Management Charge (AMC) of 1.50% of the value of PROSPER. If insufficient growth is generated by the investment to cover the AMC then the AMC will reduce the value of the Barclays CTF.

Some changes have been made to PROSPER charges to help improve its performance. The changes are "rebates", which means that from 4 June 2021 some of the AMC is being paid back into the investment. These rebates will be reflected in the unit price shown on your statement.

The AMC of 1.50% applies to both the Cash and Equity portion of PROSPER. The changes are effective from 4 June 2021 and are as follows:

Equity Portion

0.50% of the AMC will be rebated on the Equity portion of PROSPER. This means that the fee you will be charged is effectively 1.00%.

Cash Portion

In 2010 rebates were made to the Cash portion of PROSPER so that the minimum interest rate increased from 1.00% to 1.50% (before the AMC is taken).

From 4 June 2021, further rebates will also result in the minimum interest rate increasing from 1.50% to 1.60% (again, before the AMC is taken).

You'll find more specific information about the charges in the Key Features and Terms and Conditions provided to you when you opened the account. Please contact us if you need us to send you a copy.

The Protected Unit Price

In the event of a stock market fall, the account will be protected against significant falls in value by ensuring that the unit price does not fall below 80% of the highest ever unit price. This is called the Protected Price.

The Protected Price is observed each day, and may increase if PROSPER has performed positively. The Protected Price should, therefore, never reduce, and could increase. Currently the Protected Price for PROSPER is 100.49 pence (which had a starting point of 80 pence when PROSPER was first launched).

The Protected Price is not guaranteed. It could be reduced or even removed if:

- The Issuer (Barclays Bank PLC) fails or goes bankrupt
- There is an unexpected change in the law which affects how PROSPER works

5 year past performance

	2018 to 2019	2019 to 2020	2020 to 2021	2021 to 2022	2022 to 2023
Barclays Child Trust Fund	5.8%	-9.7%	4.3%	0.7%	4.0%

The figures above are calculated from 31 December to 31 December for each calendar year. Past performance is not a guide to future performance and should not be used on its own to make an investment decision. The figures in the table above include all fund charges.

Issuer: Barclays Bank PLC
Fund Size: £254.7m

Important

The information in this factsheet is correct as of 31 December 2023. Neither OneFamily nor Barclays provide financial advice on these products. If you would like advice on whether the Barclays CTF remains suitable for your child's needs, please seek independent financial advice. To find an adviser in your area, please visit www.unbiased.co.uk. All advice may be subject to fees.

Further information

For up to date information about how much of PROSPER is invested in cash and how much is linked to the stock market, please contact OneFamily. Current valuations can be obtained by registering for Online Account Management at onefamily.com/oam, or by calling us on 0344 8 920 920.

We are open 9am-7pm Monday-Friday and 9am-1pm on Saturdays. We might record your call to help improve our training and for security purposes. Calls from UK landlines and mobile phones cost no more than calls to geographic numbers (01 or 02). For more information, please contact your provider.

Produced by OneFamily

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