Barclays (PROSPER)  
Child Trust Fund  
Factsheet –  
30 September 2020

When you invest in the Barclays Child Trust Fund (CTF), your money buys units in a type of security called PROSPER. 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 unit trust is invested in a security called PROSPER, a type of corporate bond, which is a loan to a company – in this case, Barclays Bank.

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 and a cash portion.

What Are The Risks?

The stock market has fallen significantly in the first quarter of 2020 and this has 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.

As a result, current Barclays’ analysis indicates that growth prospects for PROSPER are low and are likely to remain low for the immediate future due to the high levels of cash allocation in PROSPER and prevailing low interest rate environment. With a lower portion linked to the performance of the FTSE100 Total Return Index, any increase in the Index will not have as much an impact on the overall growth.

The risks of investing in Barclays 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

- **Cash**: 81.2%
- **Equity**: 18.8%
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 accessing Online Account Management or by calling OneFamily Customer Services 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.

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 100.58 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

Charges & Interest

There is an annual charge of 1.5% of the value of PROSPER. 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 cash portion of the fund pays interest at 1.5% per annum or the Bank of England base rate, whichever is higher.
5 Year Past Performance

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<td></td>
<td>3.74%</td>
<td>3.84%</td>
<td>1.34%</td>
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The figures above are calculated from 30 September to 30 September 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.

There may be other charges deducted directly from the policy, which will not be included in the figures above.

Issuer: Barclays Bank PLC
Fund Size: £331.9m

Important

The information in this factsheet is correct as of 30 September 2020. Neither OneFamily nor Barclays, provide advice. If you have any doubts about the suitability of this fund, or any of our products, you should seek independent financial advice.