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 the risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

Barclays Multi-Asset Defensive Fund
Share Class R Acc GBP (ISIN: GB00BD93Z160), (SEDOL: BD93Z16)

a sub-fund of Barclays Wealth Investment Funds (UK). This Fund is managed by Barclays Asset Management Limited.

Objectives and Investment Policy

The Fund seeks to provide capital growth and income over the long term (a period of at least 5 years).

The Fund is classified as 'Defensive' or risk profile 1 in the Barclays Multi-Asset fund range (which includes Funds with risk profiles from 1 to 5). This means its overall exposure to equity securities (shares of companies and other equity related investments) will not be more than 30% of its assets.

The Fund invests at least 70% of its assets in other funds ("Second Schemes"). These can be passively managed (funds that reflect the performance of an index) or actively managed (funds whose manager uses its expertise to select investments) and can include exchange traded funds (funds listed and traded on a stock exchange). They may include funds managed by the ACD and Barclays Group (and any associates).

It is intended that the Fund's assets will be invested in Second Schemes which invest in fixed income securities (tradeable debt that may pay interest, such as bonds) ("FI Securities") and money-market instruments ("MMIs", bonds with short term maturities). However the Fund may also invest in Second Schemes which invest in equity securities, cash, deposits, derivatives (investments whose value is linked to other investments), and alternative asset classes (such as property and commodities). The Fund may also invest up to 30% directly in such asset classes (other than alternative asset classes where direct investment is not possible).

FI Securities and MMIs may be issued by companies, governments, government agencies and supranationals (e.g. International Bank for Reconstruction and Development). The Investment Manager ("IM") may invest in the full range of FI Securities and MMIs which may include those with a low credit rating or which are unrated.

It will typically maintain exposure to lower risk assets (such as investment grade FI Securities and MMIs). However, it will also have some exposure to moderate risk assets (such as developed market equity securities) and higher risk assets (such as emerging market equity securities. The Fund is expected to deliver a lower level of risk and return than a Fund with a profile 2 or above in the same range over the long term (a period of at least 5 years).

The IM may invest in derivatives to help achieve the Fund's investment objective (investment purposes), and also for the purpose of efficient portfolio management.

The Fund can invest in any country (including emerging markets), region, currency and sector.

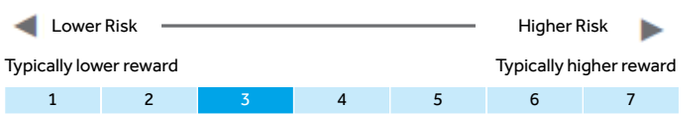
The Fund is actively managed. The IM has discretion to select the Fund's assets and will not select assets by reference to an index or other benchmark.

Income is not paid out and is rolled up (accumulated) into the value of your investment.

You may buy and sell your investment on each business day.

Recommendation: this Fund may not be appropriate for investors who plan to withdraw their money within 5 years.

Risk and Reward Profile



This indicator is based on simulated historical data which may not be a reliable indication of the future risk profile of the Fund.

The risk and reward category shown is not guaranteed to remain unchanged and may shift over time. The lowest category (i.e. Category 1) does not mean a risk-free investment.

The Fund is rated Category 3 due to the nature of the investments which include the risks listed below. These factors may impact the value of the Fund's investments or expose the Fund to losses.

The following risks are materially relevant to the Fund:

• Equity markets can be volatile causing the value of equity securities the Fund has exposure to, to fluctuate quickly and substantially.

• Exposure to less developed markets carries a greater risk when compared to more developed markets due to factors such as market instability and less market regulation.

• Issuers of FI Securities and MMIs that the Fund has exposure to may not make the payments they owe. The risk is higher for FI Securities and MMIs which have a lower credit rating although their payments may be greater.

• If interest rates change, the value of FI Securities the Fund has exposure to may be affected. Generally, the value of FI Securities may fall if interest rates rise, but could rise if interest rates fall.

• Investments held by the Fund or Second Scheme may be denominated in a different currency to the Fund's Shares. Fluctuations in currency rates may adversely affect the value of the Fund's investment.

• Inflation may mean the future value of your investment is less than anticipated.

• Certain assets the Fund has exposure to may be subject to liquidity constraints, so it may be harder to buy or sell them, or trade them at a price considered to be fair.

Further information is provided in the "Risk Factors" section of the Prospectus.

Charges

The charges you pay 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.

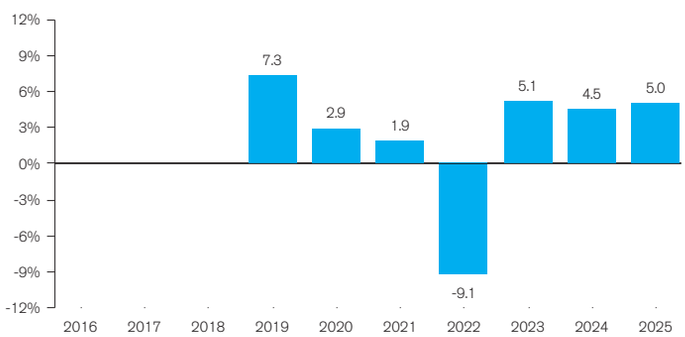
One-off charges taken before or after you invest	
Entry charge	2.00%
Exit Charge	None
This is the maximum that might be taken out of your money before it is invested (entry charge) and before the proceeds of your investment are paid out (exit charge).	
Charges taken from the Fund over a year	
Ongoing Charges	1.28%
Charges taken from the Fund under certain specific conditions	
Performance Fee	None

The entry and exit charges shown are maximum figures. In some cases you might pay less - you can find this out from your financial adviser or distributor.

The ongoing charges figure is based on expenses for the 12 months ending August 2025. It may vary from year to year. It excludes portfolio transaction costs and performance fees, if any.

For more information about charges, please see section "Fees and Expenses" of the Prospectus.

Past Performance



Past performance is not a guide to future performance.
The Fund's ongoing charges are included in the calculation of past performance. The entry/exit charges are excluded from the calculation of past performance.
The Fund was launched in 2018 and the share class was launched in 2018.
Past performance has been calculated in GBP.

Practical Information

The Depositary is Northern Trust Investor Services Limited.

Copies of the Prospectus, the latest annual reports and subsequent half-yearly reports (all in English) as well as other information (including the latest share prices) are available free of charge at www.barclaysinvestments.com. This key investor information document describes the Fund, which is a sub-fund of Barclays Wealth Investment Funds (UK). The Prospectus and the periodic reports are prepared for Barclays Wealth Investment Funds (UK) as a whole.

More share classes may be available for the Fund – please refer to the Prospectus for further details. Please note that not all share classes may be registered for distribution in your jurisdiction. You may be permitted to convert your shares in the Fund to shares of other funds of Barclays Wealth Investment Funds (UK). A switch fee (see "Charges" above) may be charged. For more information on how to convert your shares, please refer to the relevant section in the Prospectus for further details.
The details of the up-to-date remuneration policy, including, but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits are available at www.barclaysinvestments.com and a paper copy can be obtained free of charge from the registered office of Barclays Asset Management Limited.

The taxation regime applicable to the Fund in United Kingdom may affect your personal tax position.

Barclays Asset Management Limited 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 Prospectus for the Fund.

Barclays Wealth Investment Funds (UK) has a number of different funds. The assets and liabilities of each fund are segregated by law and your investment in the Fund should not be available to pay the liabilities of any other fund of Barclays Wealth Investment Funds (UK).