

## Purpose

This document provides you with the 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

Name of product:	WisdomTree Brent Crude Oil 3x Daily Leveraged	Regulator:	UK FCA
Name of PRIIP Manufacturer:	WisdomTree UK Limited	Name of the Issuer:	WisdomTree Multi Asset Issuer PLC
ISIN:	IE00BYTYHS72	Published Date:	22/01/2020
Phone number:	+44 (0) 2038246020		
Website:	<a href="http://www.wisdomtree.eu">http://www.wisdomtree.eu</a>		

## What is this product?

### Type

An English law governed, uncertificated, registered, collateralised exchanged-traded note linked to the NASDAQ Commodity Brent Crude Oil ER through swap arrangements ("Swaps") entered into with eligible swap providers ("Swap Providers").

### Objectives

The objective of this product is to provide a total return comprised of three times the daily performance of the NASDAQ Commodity Brent Crude Oil ER index (the "Benchmark"), plus the interest revenue earned on the collateralised amount.

For example, if the index rises by 1% over a day, then the TP will rise by 3%. However if the index falls by 1% over a day, then the TP will fall by 3%. In both cases excluding fees and interest revenue.

Holding this product for more than one day is likely to result in a return which is different to 3 times the return of the Benchmark over that holding period. This difference, called the "Compounding Effect", is caused by the product's daily leverage rebalancing, and is magnified by more leverage and longer holding periods. Compounding may have a positive or negative impact on the product's return, but tends to have a negative impact the higher the volatility of the Benchmark.

You may trade this product on various stock exchanges at your own discretion. You may lose the full value of your initial investment, but you will not lose more than your initial investment.

### Intended Retail Investor

The product is intended for basic retail investors who: (i) can bear loss of capital, are not seeking to preserve capital and who are not looking for capital guarantee; (ii) have specific knowledge or experience of investing in similar products and in financial markets; and (iii) seek a product offering an exposure to the performance of the underlying asset(s) and have an investment horizon in line with the recommended holding period stated below.

### Term of the PRIIP

This product does not have a fixed term. The term will depend on how long you choose to hold the product however, the final maturity date is 30 November 2062. WisdomTree Multi Asset Issuer PLC is entitled to terminate this product unilaterally.

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



The summary risk indicator is a guide to the level of risk of this product. We have classified this product as 7 out of 7, which is the highest risk class. It rates the potential losses from future performance, based on past performance, at a very high level.

Losses will be magnified by leverage. Performance may suffer when the market is volatile.

Be aware of currency risk. If you buy this product in a currency different than the currency of the Benchmark, the final return you will get will depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

WisdomTree Multi Asset Issuer PLC Short & Leveraged Exchange-Traded Products are only intended for investors who understand the risks involved in investing in a product with short and/or leveraged exposure.

## Performance Scenarios

Investment \$10,000		
Scenarios		One (1) day (Recommended holding period)
Unfavorable Scenario	What you might get back after costs	\$9,285
	Average return (%)	- 7.15%
Moderate Scenario	What you might get back after costs	\$9,978
	Average return (%)	- 0.22%
Favourable Scenario	What you might get back after costs	\$10,669
	Average return (%)	6.69%

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 or broker. The figures do not take into account your personal tax situation, which may affect how much you get back.

## What happens if WisdomTree Multi Asset Issuer PLC is unable to pay out?

The product is not protected by the Irish Deposit Guarantee Scheme or any other investor compensation or guarantee scheme. This means that if WisdomTree Multi Asset Issuer PLC is unable to pay out, you may lose all of your investment. Since the ability of WisdomTree Multi Asset Issuer PLC to pay out depends on receiving the amounts due under the product from the Swap Providers under the Swaps, it receives from the Swap Providers daily assets as collateral (the "Collateral") for such obligations with a value equal to or in excess of the value of the daily price of the product. If the Swap Providers are unable to pay WisdomTree Multi Asset Issuer PLC, its ability to pay out will be limited to the amounts realised from the Collateral, as further explained in the Prospectus.

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 amounts shown here are cumulative costs of the product itself over the recommended holding period. The figures assume you invest \$10,000. The figures are estimates and may change in the future.

## What are the costs?

### Costs over time

Investment \$10,000	If you cash in after One (1) day
Total costs	\$1.05
Impact on return (RIY)	- 0.01%

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

## Composition of Costs

The table below shows:

- the impact of the different types of costs on the investment return you might get at the end of the recommended holding period
- the meaning of the different cost categories

This table shows the impact on return per year			
One-off costs	Entry costs	0.00%	The impact of the costs you pay when entering your investment.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	1.62%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	0.99%	The impact of the costs that we take each year for managing your investments.
Incidental costs	Performance fees	0.00%	The impact of the performance fee.

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

Recommended holding period: One (1) day. Holding this product for more than one day is likely to result in a return which is different to 3 times the return of the Benchmark over that holding period. The Compounding Effect may have a positive or negative impact on the product's return, but tends to have a negative impact the higher the volatility of the Benchmark.

### How can I complain?

In case of any unexpected problems in the understanding, trading or handling of the product, please feel free to directly contact WisdomTree UK Limited or WisdomTree Ireland Limited.

- Postal address: WisdomTree UK Limited, 3 Lombard Street, London, EC3V 9AA, United Kingdom; or

WisdomTree Ireland Limited, Alexandra House, 3 Ballsbridge Park, Ballsbridge, Dublin, Ireland, D04 C7H2

- Website: <https://www.wisdomtree.eu/>

- Email: [infoeu@wisdomtree.com](mailto:infoeu@wisdomtree.com)

WisdomTree UK Limited or WisdomTree Ireland Limited will handle your request and provide you with feedback as soon as possible.

### Other relevant information

The risks set out in this document highlight some, but not all, of the risks of investing in this product. Prior to making any investment decision, you should satisfy yourself that you fully understand the risks relating to this product and seek professional advice as necessary. The full terms and conditions of the product are set out in Prospectus relating to the issue of the product as supplemented and amended from time to time. The Prospectus can be found here: <https://www.wisdomtree.eu>