

BARCLAYS WEALTH GLOBAL BETA

An indexed approach
to global market exposure



Barclays Wealth Global Beta...

As financial markets continue to evolve, there is a growing demand from many investors for a low-cost indexation approach to gain market exposure. Index-based investment aims to replicate an index rather than seeking to beat the market via active management.

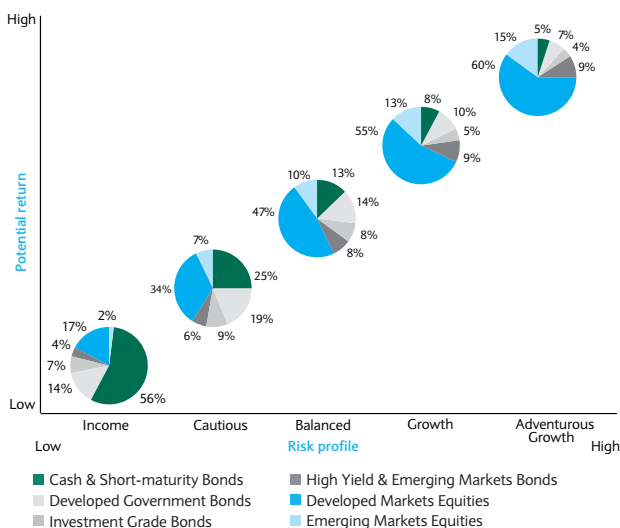
Barclays Wealth Global Beta offers an innovative way of doing this. Rather than you investing directly into individual index funds, Barclays Wealth Global Beta gives you a choice of five globally diversified portfolios of Exchange Traded Funds (ETFs).

An ETF represents a portfolio of shares or bonds that aims to provide cost-effective and consistent performance in relation to a particular market or index, for example, the FTSE 100 or S&P 500. Once fees are taken into account, ETFs can offer significant cost advantages over traditional funds.

Because of these advantages, the global ETF market has grown dramatically in recent years and plays an increasingly important role in investing.

The value of investments can fall as well as rise and you could lose money. Please note that emerging markets tend to experience greater political risks and adverse economic circumstances.

The five Global Beta portfolios



Source: Barclays Wealth

The importance of a global asset allocation

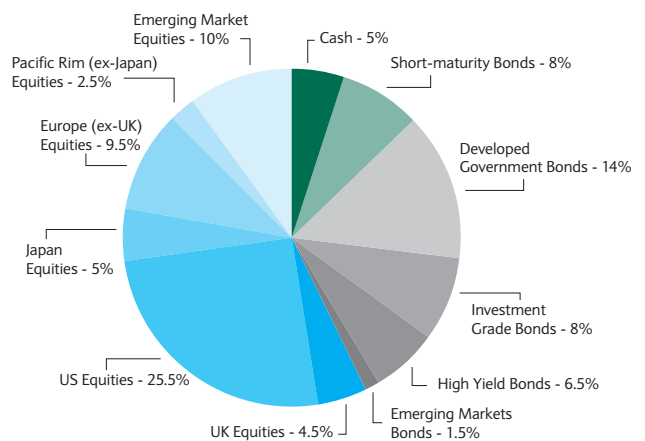
Barclays Wealth Global Beta portfolios are globally diversified across both equity and fixed interest markets.

We believe that it is in the long-term interest of investors to have broad diversification in order firstly, to capture the growth potential in both developed and emerging economies, and secondly to better manage the overall risk of investing into financial markets. However, as with any market return investment, their value can fall as well as rise and you can lose money.

We offer a choice of five portfolios, each with a different asset allocation, designed to meet a range of risk-return preferences. Barclays Wealth has committed significant resources into developing these long-term asset allocations for the different portfolios with each designed to achieve an optimal balance of risk and reward. In addition, the asset allocation of each portfolio is actively managed on an ongoing basis through the implementation of short-term tactical 'tilts' from Barclays Wealth research.

Barclays Wealth research employs more than 60 economists and strategists across our London, New York and Singapore offices, enabling us to incorporate local perspectives into our global investment strategies.

Sample asset allocation

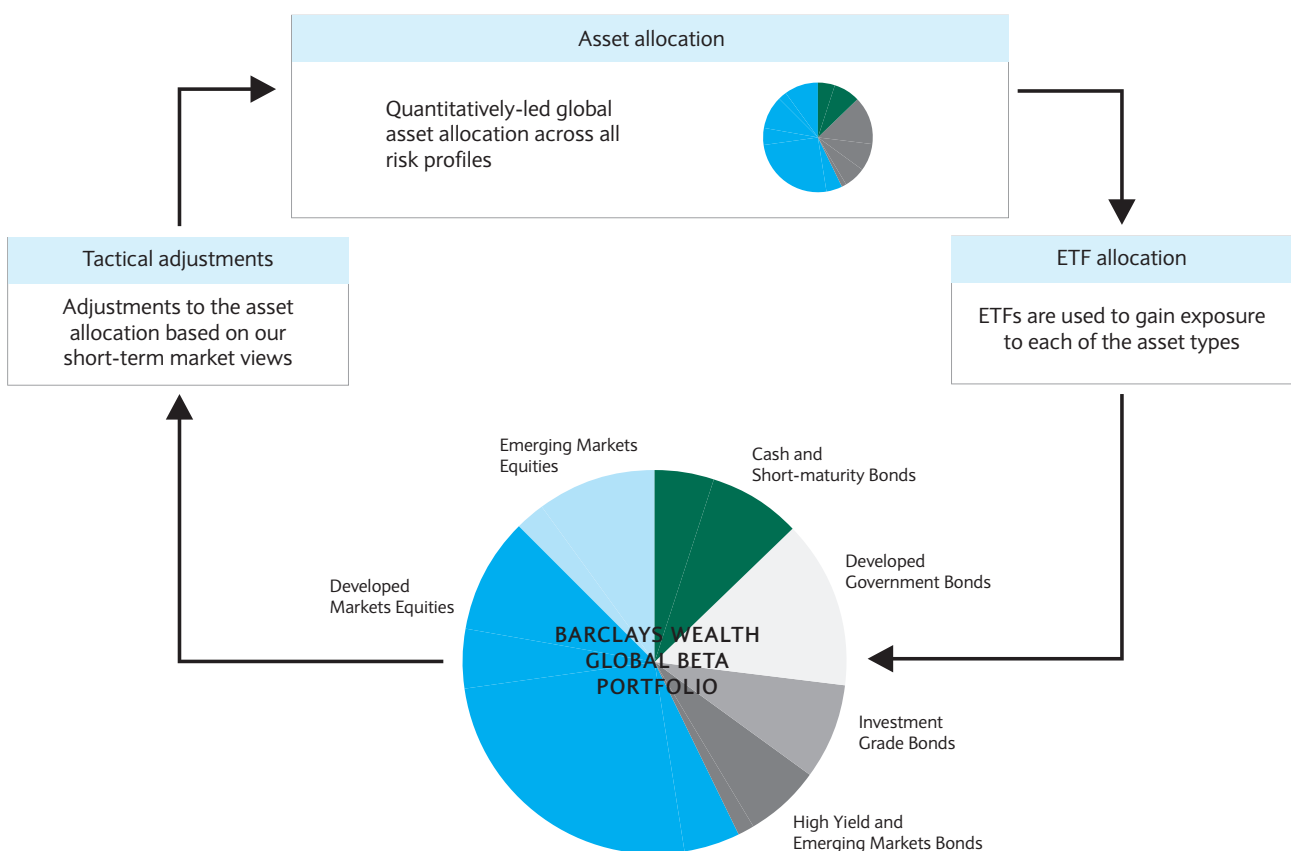


Source: Barclays Wealth

...innovative index-based investing

Barclays Wealth has pioneered an innovative structure that offers clients a globally diversified portfolio of Exchange Traded Funds in a familiar fund-of-funds structure.

Each Global Beta portfolio is a fully implemented investment solution. Having determined the most appropriate portfolio, Barclays Wealth will manage the mix of assets and select the individual ETFs. This is a continual process with tactical adjustments made in line with our views on markets, and the longer term strategic asset allocation reviewed typically every 12-18 months depending on market conditions.



Please note the above allocations are indicative. Please see the monthly factsheets for latest asset allocation.

Key features:

- A choice of five portfolios – available in three currencies (GBP, EUR and USD) – to suit your investment objectives
- A diversified global strategic asset allocation policy with application of tactical 'tilts' to reflect our research themes
- Implemented using selected Exchange Traded Funds
- Asset allocation determined by Barclays Wealth's global research team
- Tax-efficient fund structure allows for asset allocation changes in the portfolio without tax impacts
- All portfolios are currency-hedged back into their base currency
- The value of your portfolio could go down as well as up and you could lose money

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