BlackRock

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

1895 Euro Obligaties Index Fonds

A sub-fund of 1895 Fonds FGR

Class D Distributing EUR

ISIN: NL0014857104

Manager: BlackRock Asset Management Ireland Limited

Objectives and Investment Policy

- The Fund aims to achieve a return on your investment, through a combination of capital growth and income on the Fund's assets, which reflects the return of the Bloomberg Euro Aggregate 500MM+ Bond Index (the "Index"). The Fund also seeks to invest in a manner consistent with the principles of environmental, social and governance ("ESG") investing.
- The Fund is passively managed and the Investment Manager (the "IM") has discretion to select the Fund's investments. The Fund aims to invests in fixed income (FI) securities (e.g. shares) and FI related securities that make up the Index.
- The Fund's investments will normally be listed or traded on Regulated Markets. The Fund may also invest in other FI securities (such as bonds issued by EMU and non-EMU governments and government agencies and supranational bonds domiciled in and outside the European Union) in order to achieve a similar return to the Index in a cost efficient manner. All FI securities in which the Fund invests will be investment grade rated by Moody's, Standard & Poor's Corporation or Fitch Ratings at the time of purchase or are deemed by the IM to be of an equivalent rating.
- The Fund may also invest in collective investment schemes (i.e. other investment funds which may be associated with the IM), derivatives, cash and money market instruments (i.e. debt securities with short-term maturities). Through these asset classes, the Fund may obtain indirect exposure to issuers that are inconsistent with the ESG Policy.
- The Index represents fixed-rate Euro denominated securities.
- The Fund uses optimising techniques to achieve a similar return to its Index. These techniques may include the strategic selection of certain securities that make up the Index or other securities which provide similar performance to certain constituent securities. These may include the use of financial derivative instruments (FDIs) (i.e. investments the prices of which are based on one or more underlying assets). FDIs may be used for direct investment purposes.
- The IM may invest the Funds' assets in accordance with its ESG Policy as disclosed in the prospectus and the BlackRock website at: https://www.blackrock.com/nl/particuliere-beleggers/literature/prospectus/1895-fonds-fgr-esg-policy.pdf
- Recommendation: This Fund may not be appropriate for short-term investment.
- Your units will be distributing units (i.e. dividend income will be paid semi-annually).
- Your units will be denominated in Euro, the Fund's base currency.
- You can buy and sell your units daily. The minimum initial investment for this unit class is €50,000,000.

For more information on the Fund, share/unit classes, risks and charges, please see the Fund's prospectus, available on the product pages at www.blackrock.com

Risk and Reward Profile



- This indicator is based on historical data and may not be a reliable indication of the future risk profile of the Fund.
- The risk category shown is not guaranteed and may change over time.
- The lowest category does not mean risk free.
- The Fund is rated four due to the nature of its investments which include the risks listed below. These factors may impact the value of the Fund's investments or expose the Fund to losses.
  - Credit risk, changes to interest rates and/or issuer defaults will have a significant impact on the performance of fixed income securities. Potential or actual credit rating downgrades may increase the level of risk.
  - The Fund seeks to exclude companies engaging in certain activities inconsistent with ESG criteria. Such ESG screening may reduce the potential investment universe and this may adversely affect the value of the Fund's investments compared to a fund without such screening.
- Particular risks not adequately captured by the risk indicator include:
  - Counterparty Risk: The insolvency of any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments, may expose the Fund to financial loss.
  - Credit Risk: The issuer of a financial asset held within the Fund may not pay income or repay capital to the Fund when due.
  - Liquidity Risk: Lower liquidity means there are insufficient buyers or sellers to allow the Fund to sell or buy investments readily.

Charges

The charges 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.

The entry and exit charges shown are maximum figures. In some cases you might pay less. Please refer to your financial advisor or the distributor for the actual entry and exit charges.

The ongoing charges figure is based on expenses for the twelve month period ending 31 August 2026. This figure may vary from year to year. It excludes portfolio trade-related costs, except costs paid to the custodian and any entry/exit charge paid to an underlying collective investment scheme (if any).

One-off charges taken before or after you invest	
Entry Charge	None
Exit Charge	None

This is the maximum that might be taken out of your money before it is invested or before proceeds of your investments are paid out.

Charges taken from the Fund over each year	
Ongoing Charges	0.07%
Charges taken from the Fund under certain conditions	
Performance Fee	None

Past Performance

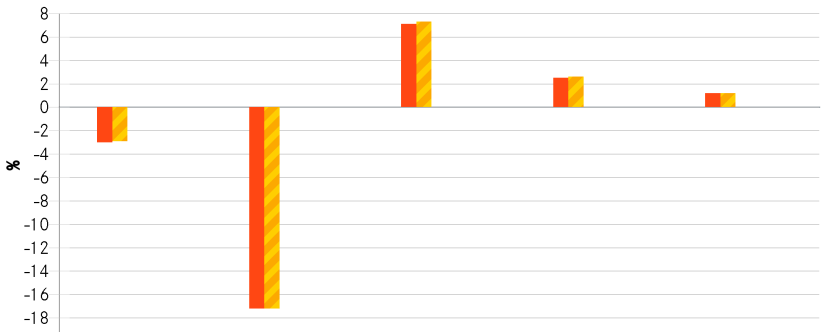
Past performance is not a guide to future performance.

The chart shows the Fund's annual performance in EUR for each full calendar year over the period displayed in the chart. It is expressed as a percentage change of the Fund's net asset value at each year-end. The Fund was launched in 2020. The unit class was launched in 2020.

Performance is shown after deduction of ongoing charges. Any entry/exit charges are excluded from the calculation.

† Benchmark:BBG Euro Aggregate 500+ (EUR)

Historic performance to 31 December 2025



	2021	2022	2023	2024	2025
Fund	-3.0	-17.2	7.1	2.5	1.2
Benchmark †	-2.9	-17.2	7.3	2.6	1.2

During this period performance was achieved under circumstances that no longer apply.

*Prior to 10 March 2025, the Fund used a different benchmark which is reflected in the benchmark data.

Practical Information

- The depositary of the Fund is The Bank of New York Mellon SA/NV, Amsterdam Branch.
- Further information about the Fund can be obtained from the latest annual report and half-yearly reports of 1895 Fonds FGR. These documents are available free of charge in English and Dutch. These can be found, along with other information, such as unit prices, on the BlackRock website at www.blackrock.com or by calling the International Investor Servicing team on +352 2452 5390.
- Investors should note that the tax legislation that applies to the Fund may have an impact on the personal tax position of your investment in the Fund.
- The Fund is a sub-fund of 1895 Fonds FGR, an umbrella structure comprising different sub-funds. This document is specific to the Fund and unit class stated at the beginning of this document. However, the prospectus, annual and half-yearly reports are prepared for the umbrella.
- BlackRock Asset Management Ireland 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 Fund's Prospectus.
- Under Dutch law, 1895 Fonds FGR has segregated liability between its sub-funds (i.e. the Fund's assets will not be used to discharge the liabilities of other sub-funds within 1895 Fonds FGR). The Fund's assets are legally separated from the assets of other sub-funds.
- Investors may switch their shares in the Fund for shares in another sub-fund within 1895 Fonds FGR, subject to meeting certain conditions as set out in the prospectus.
- The Remuneration Policy of the Management Company, which describes how remuneration and benefits are determined and awarded, and the associated governance arrangements, is available at www.blackrock.com/Remunerationpolicy or on request from the registered office of the Management Company.