

BlackRock

Simple investing for your future

MyMap fund range



MyMap fund range

Why invest?

Investing for your future is important but it doesn't have to be complicated.

Capital at risk. The value of investments and the income from them can fall as well as rise and are not guaranteed. Investors may not get back the amount originally invested.

BlackRock have created a range of 5 multi-asset funds which provide you with a simple way to help build a diversified investment portfolio.

Multi-asset funds are able to invest across the investment landscape and may include stocks, bonds and cash. This provides a greater degree of diversification than investing in a single asset class.

MyMap provides a simple, diversified solution to investing by offering 5 easy-to-understand investment funds. The funds are predominantly made up of iShares products to access the underlying universe of bonds, stocks, alternatives and cash.

Key features:

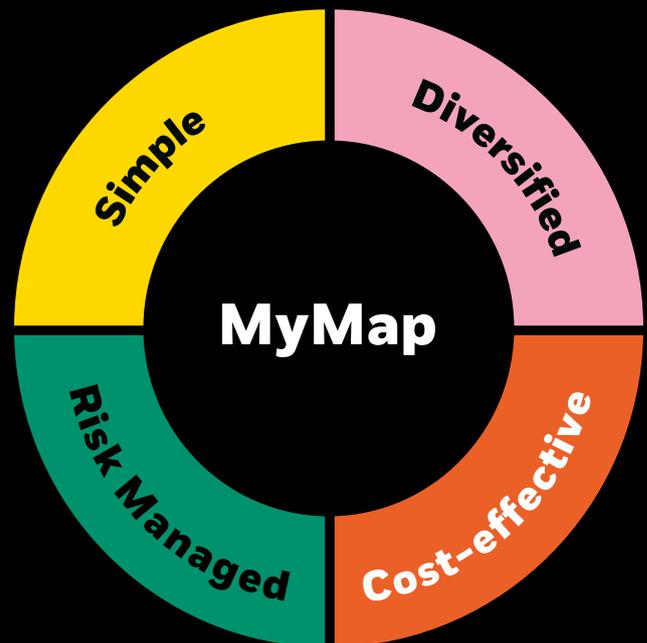
- 1 Helps build a diversified portfolio based on your desired level of risk. **Risk: Diversification and asset allocation may not fully protect you from market risk.**
- 2 Low cost access to investing, managed by BlackRock. **Risk: There is no guarantee that a positive investment outcome will be achieved.**
- 3 Actively managed with the aim of delivering a total return, while maintaining a pre-defined risk profile as measured by the Fund's annualised volatility over a 5-year period. **Risk: There can be no guarantee that the investment strategy can be successful and the value of investments may go down as well as up.**

Built using iShares products

In order to provide full transparency and diversification as part of a liquid, low cost solution, the MyMap range are built using iShares exchange-traded funds (ETFs) and index funds (designed to track the performance of a particular group of stocks or bonds).

An index represents the total return of a particular group of securities - often stocks or bonds.

ETFs and index funds are investments that aim to track the performance of a specific index.



For illustrative purposes only.

Risk management cannot fully eliminate the risk of investment loss.

MyMap 5 Select ESG fund deep dive – Part one

The investment team believes that Environmental, Social and Governance (ESG) issues can have a material impact on the future development of the world economy as well as how investments should be made with long-term prospects in mind.

We use ESG ratings provided by agencies such as MSCI to verify the ESG characteristics, across the broad spectrum of ESG themes mentioned below, of any potential investment to be made by the Fund. In particular, we monitor the ESG score for the individual underlying fund held and at the overall MyMap Fund level, as well as the carbon emission intensity for the investment allocation to equity securities and the governance scores for the allocations to corporate bonds. We consider the index methodology for the underlying “building block” index funds and assess whether they exclude issuers with business involvement in controversial activities. We also look at how the index used by each building block fund selects (ranks) and weights individual securities. Different approaches to ranking and weighting result in very different aggregate ESG scores for the underlying building block funds. We then use BlackRock’s Aladdin* data platform to aggregate the ESG scores and carbon emission intensity to the underlying building block level (ETF or index fund) and compare that among similar funds in the universe. A higher ESG score means better alignment with ESG principles. A lower carbon emission intensity means better alignment with ESG principles. * **Risk: While proprietary technology platforms may help manage risk, risk cannot be eliminated.**

Environmental, Social and Governance

(ESG) Risk: This information should not be relied upon as investment advice, or a recommendation regarding any products, strategies. The environmental, social and governance (“ESG”) considerations discussed herein may affect an investment team’s decision to invest in certain companies or industries from time to time. Results may differ from portfolios that do not apply similar ESG considerations to their investment process.

ESG Screening risk: The benchmark index only excludes companies engaging in certain activities inconsistent with ESG criteria if such activities exceed the thresholds determined by the index provider. Investors should therefore make a personal ethical assessment of the benchmark index’s ESG screening prior to investing in the Fund. Such ESG screening may adversely affect the value of the Fund’s investments compared to a fund without such screening.

The MyMap 5 Select ESG fund considers a broad spectrum of ESG themes when selecting its investments: climate change, natural resources, pollution and waste, environmental opportunities, human capital, product liability, stakeholder opposition, social opportunities, corporate governance and corporate behaviour.

MyMap 5 Select ESG fund deep dive – Part two

Considering the level of involvement of a company in ESG and non-ESG activities helps us to determine whether an investment is aligned with ESG principles and can therefore be considered a long term, sustainable investment for the Fund. Let's consider a couple of examples:

The consideration of carbon emission reductions (as part of the environmental theme) can highlight sound practices relating to the material environmental factors inherent to a company's business model which can be a signal of operational excellence and management quality. Environmental factors relevant to the long-term economic performance of companies are typically industry-specific, although in today's dynamic business environment some other factors, such as regulation and technological change, can have a broader impact. Corporate reporting helps investors and others understand the company's approach to these factors and how risks are mitigated and opportunities realised.

The consideration of corporate governance scores (as part of the corporate governance theme) which can act as overall indicators of the willingness/capability of a company to honour its respective corporate obligations to shareholders, employees and the overall society. In our experience, sustainable financial performance and value creation are enhanced by sound governance practices, including risk management oversight, board accountability, and compliance with regulations. In our experience, high standards of corporate governance are the foundations of board leadership and oversight. These scores allow us to better understand how boards assess their effectiveness and performance, as well as their position on director responsibilities and commitments, turnover and succession planning, crisis management and diversity.

For Developed Markets Government Bond funds, we use BlackRock's Aladdin data platform to verify that an issuer country's ESG score is above BB. **Risk: While proprietary technology platforms may help manage risk, risk cannot be eliminated.**

Investing in the Fund will not necessarily reduce the likelihood or pace of climate change.

In the case of MyMap 5 Select ESG we will make use of our ESG Screened (simple screening of controversial companies), ESG Enhanced (optimised to enhance your sustainability scores) and SRI (socially responsible investing, focus on companies with the highest ESG ratings relative to their peers in each sector) index fund ranges. The Fund will have the ability to choose from our diverse range of ETFs and index funds and the selection of those funds may vary over time as the investment team deems appropriate. Full details of the funds available to the Fund and their ESG attributes are set out at ishares.com/uk.

Who is the range for?

The aim of the Fund is to provide, over periods of five consecutive years beginning at the point of investment, a return on your investment that is consistent with ESG principles (generated through an increase in the value of the assets held by the Fund and/or income received from those assets) through an actively managed portfolio, whilst also maintaining a risk profile of 8% -11% (i.e. an evaluation of the risks (e.g. risk of losses) associated with the portfolio) as measured by

volatility (i.e. the degree of fluctuation) of the Fund's returns, converted into an annual rate, over a five-year period).

The MyMap range uses sequential volatility bands that increase in scale; as they increase they represent a higher risk return which potentially means a larger exposure to equity holdings and a lower exposure to bonds.

SRRI# Band	Fund	Bonds (%)	Stocks (%)	Other (%)	Volatility targets	Fees (OCF)*
4	MyMap 3	70%	27%	3%	3-6%	0.17%
4	MyMap 4	50%	47%	3%	6-9%	0.17%
5	MyMap 5	33%	64%	3%	8-11%	0.17%
5	MyMap 5 Select ESG	33%	64%	3%	8-11%	0.17%
5	MyMap 6	17%	80%	3%	10-15%	0.17%

Source: BlackRock, April 2020. Expected asset allocations as of Day 1. For illustrative purposes only and subject to change – there is no guarantee that the above asset allocations will be met. Allocations may change over time. Please note, figures may not add up to 100% due to rounding.

SRRI is a value on a scale from 1 - 7 (based on the volatility of the fund), with 1 representing a lower risk and 7 representing a higher risk. This gives an indication of the overall risk and reward profile of the Fund.

*** OCF (Ongoing Charges Figure)** shown here is an estimate of the annualised charges. An estimate is being used because the Fund (or unit class) was newly launched or it has been launched within the reported period. The Fund's annual report for each financial year will include detail on the exact charges made. Figures shown are charges for the D share class and charges may vary for units of other share classes.

Volatility risk: There is no guarantee that the Fund will perform as expected and remain within the stated volatility tolerances. The fact the Fund remains within the stated volatility tolerances does not guarantee positive performance. The volatility management process may reduce the effect of falls in market prices but may equally moderate the effect of rises in market prices. When markets are volatile, managing volatility within tolerances will require the asset allocation of the Fund to be changed more frequently than normal. The cost of the transactions required to effect these changes will be met by the Fund and may affect returns.

Unless otherwise specified, all information contained in this document is current as at May 2020.

Risks Warnings

Capital at risk. The value of investments and the income from them can fall as well as rise and are not guaranteed. Investors may not get back the amount originally invested.

Past performance is not a reliable indicator of current or future results and should not be the sole factor of consideration when selecting a product or strategy.

Changes in the rates of exchange between currencies may cause the value of investments to diminish or increase. Fluctuation may be particularly marked in the case of a higher volatility fund and the value of an investment may fall suddenly and substantially. Levels and basis of taxation may change from time to time.

Fund Risks

MyMap 3 Fund, MyMap 4 Fund, MyMap 5 Fund, MyMap 6 Fund:

Investment in collective investment scheme risk. Counterparty risk. Fixed Income risk. Equity risk. Liquidity risk. Currency risk. Property/Commodity ETFs risk.

MyMap 5 Select ESG Fund:

Environmental, Social and Governance (ESG) risk. ESG Screening risk. Climate Change risk. Investment in collective investment scheme risk. Counterparty risk. Fixed Income risk. Equity risk. Liquidity risk. Currency risk. Property/Commodity ETFs risk.

Investment in collective investment schemes: The price of underlying funds changes regularly depending on the performance of the assets held by the underlying funds which in turn may affect the value of your investment.

Climate Change. Investors should note that despite the ESG (specifically environmental) objectives of the MyMap 5 Select ESG described in this document there is no guarantee that an investment in the Fund will reduce the likelihood or pace of climate change.

Environmental, Social and Governance (ESG) Risk: This information should not be relied upon as investment advice, or a recommendation regarding any products, strategies. The environmental, social and governance (“ESG”) considerations discussed herein may affect an investment team’s decision to invest in certain companies or industries from time to time. Results may differ from portfolios that do not apply similar ESG considerations to their investment process.

ESG Screening risk: The benchmark index only excludes companies engaging in certain activities inconsistent with ESG criteria if such activities exceed the thresholds determined by the index provider. Investors should therefore make a personal ethical assessment of the benchmark index’s ESG screening prior to investing in the Fund. Such ESG screening may adversely affect the value of the Fund’s investments compared to a fund without such screening.

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.

Fixed income risk: Two main risks related to fixed income investing are interest rate risk and credit risk. Typically, when interest rates rise, there is a corresponding decline in the market value of bonds. Credit risk refers to the possibility that the issuer of the bond will not be able to repay the principal and make interest payments.

Equity risk: The value of equities and equity-related securities can be affected by daily stock market movements. Other influential factors include political, economic news, company earnings and significant corporate events.

Liquidity Risk: The Fund’s investments may have low liquidity which often causes the value of these investments to be less predictable. In extreme cases, the Fund may not be able to realise the investment at the latest market price or at a price considered fair.

Currency Risk: The Fund invests in other currencies. Changes in exchange rates will therefore affect the value of the investment.

Property/Commodity ETFs: The fund may invest in exchange traded funds which have exposure to property securities and commodities (through an index). Property investments are subject to adverse changes in economic conditions, adverse local market conditions and risks associated with the acquisition, financing and ownership and operation and disposal of real property. The underlying commodities index may concentrate investment on selected commodity futures of multinational markets. This makes the exchange traded fund extremely dependent on the performance of the commodity markets concerned.

Important information

Issued by BlackRock Investment Management (UK) Limited, authorised and regulated by the Financial Conduct Authority. Registered office: 12 Throgmorton Avenue, London, EC2N 2DL. Tel: + 44 (0)20 7743 3000. Registered in England and Wales No. 2020394. For your protection telephone calls are usually recorded. Please refer to the Financial Conduct Authority website for a list of authorised activities conducted by BlackRock.

BlackRock Investment Funds (the “Trust”) is an authorised unit trust scheme which is organised as an umbrella comprising separate funds with segregated liability (the “Funds”). The Funds are subject to the rules of the FCA as set out in the COLL Sourcebook. Key investor information documents (“KIIDs”) for each unit class in each of the Funds are available from the Manager. This document does not constitute an offer or solicitation by anyone in any jurisdiction in which an offer or solicitation is not lawful or in which the person making such an offer or solicitation is not qualified to do so or to anyone to whom it is unlawful to make such a solicitation. It is the responsibility of any persons in possession of this document and any persons wishing to apply for units in the Funds to inform themselves of and to observe all applicable laws and regulations of any relevant jurisdiction, the legal requirements of applying for units in the Funds and any applicable exchange control regulations and taxes in the countries of their respective citizenship, residence, domicile or incorporation. Prospective investors should carefully review the prospectus for the Fund and should consider the risk discussion under “Risk Factors” prior to making an investment decision. Any investment decision with respect to the Fund must be made solely on the definitive and final version of the Fund’s prospectus as at the date of the investment. US Persons are not permitted to subscribe for units in the Funds.

Any research in this document has been procured and may have been acted on by BlackRock for its own purpose. The results of such research are being made available only incidentally. The views expressed do not constitute investment or any other advice and are subject to change. They do not necessarily reflect the views of any company in the BlackRock Group or any part thereof and no assurances are made as to their accuracy.

This document is for information purposes only and does not constitute an offer or invitation to anyone to invest in any BlackRock funds and has not been prepared in connection with any such offer.

©2020 BlackRock, Inc. All Rights reserved. BLACKROCK, BLACKROCK SOLUTIONS, iSHARES, BUILD ON BLACKROCK and SO WHAT DO I DO WITH MY MONEY are registered and unregistered trademarks of BlackRock, Inc. or its subsidiaries in the United States and elsewhere. All other trademarks are those of their respective owners.

BELM-337900-MAY20-EN

Want to know more?

blackrock.com/uk

BlackRock