

## 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.



# Sterling Short Duration Real Return Fund

## Share Class: GBP Accumulation Shares (ISIN: GB00BQHNCH49)

a sub fund of Dimensional Funds ICVC. This Fund is managed by Dimensional Fund Advisors Ltd.

## Objectives & Investment Policy

The aim is to seek inflation protection by achieving returns that are consistent with or higher than UK inflation measured using the UK RPI over a rolling three-year period.

The Fund is actively managed which means that the Investment Manager is actively making investment decisions for the Fund. The Fund is not managed in reference to a benchmark. The Fund's capital and amounts invested in the Fund are at risk, and there is no guarantee the investment objective will be achieved.

The Fund invests in a combination of fixed income securities, including inflation-protected securities, with a maturity of five years or less. The Fund will maintain an average portfolio maturity of between one and five years. The Fund may invest in obligations issued or guaranteed by the United Kingdom and foreign governments of developed countries, their agencies and instrumentalities, and corporate debt obligations including bank obligations. The Fund may invest in commercial paper, repurchase agreements, money market instruments, and obligations of supranational organizations.

The Fund may invest in debt considered investment grade by the major credit rating agencies. The Fund may invest in fixed income securities rated in the lower half of the investment grade spectrum (e.g., rated BBB- to A+ by S&P or Fitch, or Baa3 to A1 by Moody's). The Fund may not emphasize investments in the lower half of the investment grade spectrum when the Investment Manager believes the returns and level of risk do not warrant such investment. In the

event of a downgrade, they may be sold if in the best interests of the Fund.

The Fund will purchase debt in various currencies. Under normal market conditions, the Fund will seek to limit exposure to foreign-currency-denominated instruments to no more than 25% of the Fund's net assets. The Fund will use financial contracts or instruments (derivatives) to manage its exposure to these currencies. The Fund will use derivatives in an attempt to protect your returns against exchange rate fluctuations between the currency of your share class and the base currency of the Fund (hedging).

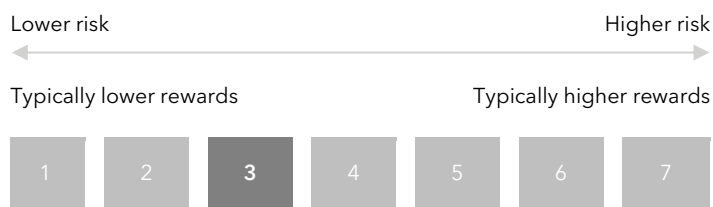
The Fund may also enter into derivative and forward transactions (such as inflation swaps, bond index futures contracts and options thereon) for the purpose of efficient portfolio management. Such transactions should not materially increase the overall risk profile of the Fund.

The Fund may use financial contracts or instruments (derivatives) to manage risk, reduce costs or improve returns.

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

You may sell your investment in the Fund on demand on a daily basis.

## Risk and Reward Profile



The risk and reward category is calculated using historical data which may not be a reliable indicator of the Fund's future risk profile.

The risk and reward category may shift over time and is not a target or a guarantee.

The lowest category (i.e. Category 1) does not mean a risk-free investment.

The Fund is in Category 3 because of the low range and frequency of price movements (volatility) of the underlying investments referenced by the Fund.

The following are additional risks not covered by the risk and reward category.

The Fund may invest up to 10% of its assets in other underlying funds. The Fund's performance, costs and risks will be affected by the underlying funds. There can be no assurance that an underlying fund will achieve its investment objective.

The Fund may invest in tradeable debt (bonds), the return on which depends on the issuer's ability or willingness to make its payments. There is a risk that the issuer will fail to do so. Although the Fund generally invests in bonds with high ratings, these ratings are subjective and a high rating does not guarantee an issuer's ability or willingness to pay. Bonds are interest rate sensitive, meaning that the range and frequency of price movements of the bonds may be significant due to various factors, including changes in interest rates, the creditworthiness of the bond issuer and the ease with which similar investments may be bought or sold (liquidity).

Fluctuations in interest rates may affect the value of your shares because the prices of bonds tend to move in the opposite direction of interest rates. When interest rates rise, the price of bonds fall. When interest rates fall, the price of bonds rise. The current market value of inflation-protected

securities is not guaranteed and will fluctuate. Interest and/or principal payments are adjusted for changes in inflation and as a result the income distributed by a fund investing in inflation protected securities may be irregular. Inflation-protected securities are not protected against deflation, and the principal and income of inflation-protected securities held by the Fund will decline and may suffer loss during such periods.

The value of inflation-protected securities is expected to change in response to changes in real interest rates. Generally, the value of an inflation-protected security will fall when real interest rates rise and will rise when real interest rates fall.

The Fund will use derivatives for various reasons in an attempt to reduce risk (hedging), including to try to reduce the effect of currency fluctuations between the currency of its assets and the base currency of the Fund or to reduce the effect of inflation. The Fund may enter into swaps, such as inflation swaps, to seek inflation protection. The effectiveness of any hedging strategy is not guaranteed to succeed and may prevent the Fund from benefitting from an increase in value of a particular currency. Derivatives can be a risky asset. They can be subject to risks such as counterparty, liquidity, interest rate, market, credit and management risks and improper valuation. The Fund, in turn, may be affected by this and the share price may fluctuate, which may result in a loss to the Fund.

The Fund may enter into various financial contracts (derivatives) with another party. There is a risk that this party will become insolvent or fail to make its payments which may result in the Fund and your investment suffering a loss. Where the Fund uses futures or forward foreign currency contracts (derivatives), it may become exposed to certain investment risks including leverage, market, mismatching of exposure and/or counterparty risk, liquidity, interest rate, credit and management risks and the risk of improper valuation. While the Fund is not expected to have exposure to leverage to a material degree, any movement in the price of these investments can have a significant impact on the value of the Fund and the Fund could lose more than the amount invested.

More information in relation to risks in general may be found 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	None
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	0.27%
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 shown here is an estimate of the charges as there is insufficient historical data. It excludes portfolio transaction costs and performance fees, if any. The Fund's annual report for each financial year will include detail on the exact charges made.

More detailed charges information may be found in the "Fees and Expenses" section of the prospectus.

No conversion fee will be charged by the Fund or the investment manager.

## Past Performance

There is insufficient data to provide a useful indication of past performance to investors.

Please be aware that past performance is not a reliable indicator of future results.

The Fund was launched in 2024 and the share class was launched in 2024.

## Practical Information

The depositary is State Street Trustees Limited.

Copies of the prospectus (which includes additional information relating to your investment), 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.dimensional.com](http://www.dimensional.com).

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.dimensional.com](http://www.dimensional.com). A hard copy version will be made available free of charge upon request.

The prospectus and the periodic reports are prepared for Dimensional Funds ICVC as a whole.

More share classes may be available for this 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 apply for shares in this Fund to be converted into shares of another class within this Fund or shares of other funds of Dimensional Funds ICVC. For more information on how to convert your shares, please refer to the relevant section in the prospectus for further details.

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

Dimensional Fund Advisors Ltd. 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 UK UCITS.

Dimensional Funds ICVC has a number of different funds. The assets and liabilities of each fund are segregated by law from those of other funds and so the assets of this Fund should not be available to pay the liabilities of any other fund.

*The Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority. Dimensional Fund Advisors Ltd. is authorised in the United Kingdom and regulated by the Financial Conduct Authority. This key investor information is accurate as at 18-02-2025.*