



**Key Investor Information Document:** 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 this Fund. You are advised to read it so you can make an informed decision about whether to invest.

## Baring India Fund - Class X USD Accumulation

ISIN: (IE00B3YHCF64) a sub fund of Baring Investment Funds plc

Baring Investment Funds Plc is an Open Ended Investment Company. Baring International Fund Managers (Ireland) Limited is the Manager of the Company.

### Objective & Investment Policy

**Objective:** To provide long term capital growth.

**Investment Policy:** To invest in the shares of Indian companies or companies where the predominant part of their income is derived from India. The Fund may also invest in companies from the Indian subcontinent (which includes Pakistan, Bangladesh and Sri Lanka).

The Fund may invest in other types of financial instruments such as other funds and American and Global depositary receipts (which represent shares of companies and are traded on stock markets around the world). The Fund may also hold cash on deposit.

The Fund may invest in derivatives (such as futures, options and swaps) which are linked to the rise and fall of other assets. The Fund may use these derivatives to generate additional capital or income for the Fund and also to protect against currency movements.

The Fund will invest in emerging markets such as, India, Pakistan, Bangladesh and Sri Lanka which are countries whose economies are still developing.

**Distribution Policy:** Income is added to the value of the Fund.

**Dealing Frequency:** Normally 12 noon (Irish time) Monday to Friday unless banks are closed in Ireland, UK, Mauritius or India.

**Minimum recommended holding term:** This Fund may not be appropriate for investors who plan to withdraw their money within 5 years.

For full details on the Objective, Investment Policy and the Distribution Policy please refer to the prospectus.

### Risk and Reward Profile



The indicator above is not a measure of the risk of capital loss, but a measure of the Fund's price movement over time, the higher the number the greater the price movement both up and down. It is calculated using simulated historical data and is not 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 a risk-free investment. The Fund is classified in the category indicated above due to the nature of its investments which include the risks listed below. There is no capital guarantee. The value of investments and the income from them may go down as well as up and investors may not get back the amount they invest.

- Changes in exchange rates between the currency of the Fund and the currencies in which the assets of the Fund are valued

can have the effect of increasing or decreasing the value of the Fund and any income generated.

- Derivative instruments can make a profit or a loss. The use of derivatives can increase the amount by which the Fund's value rises and falls.
- Emerging markets or less developed countries may face more political, economic or structural challenges than developed countries. Coupled with less developed regulation, this means your money is at greater risk.
- Country Funds have a narrower focus than those which invest broadly across markets and are therefore considered to be more risky.
- For tax efficient purposes, the Fund will mainly invest through a Mauritian subsidiary. You should be aware that this arrangement may be subject to renegotiation and reinterpretation in the future and any change could have a negative effect on the returns of the Fund.

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## Charges for this Fund

The charges you pay are used to pay the costs of running the Fund, including marketing and distributing costs. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest.

**Entry charge**

None

**Exit charge**

None

Charges taken from the Fund over a year

**Ongoing charges**

2.17%

Charges taken from the Fund under certain specific conditions

**Performance fee**

None

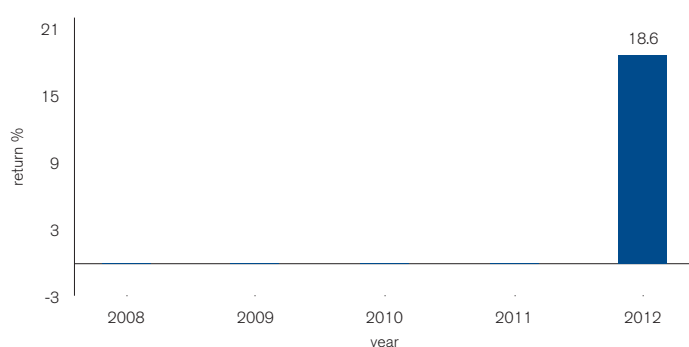
The entry and exit charges shown are maximum figures. This is the maximum that might be taken out of your money before it is invested and before proceeds of your investment are paid out, respectively. In some cases you might pay less - you can find this out from your financial adviser.

The ongoing charges figure is based on expenses for the year ending 30 April 2013. This figure may vary from year to year. It excludes performance fees and portfolio transaction costs, except in the case of an entry/exit charge paid by the UCITS when buying or selling units in another collective investment undertaking.

The Fund will incur portfolio transaction costs which are paid from the assets of the Fund.

For more information on charges, please refer to the relevant sections of the Prospectus.

## Past Performance



**The graph shows annual performance in USD for the class with a launch date: 07 December 2011**

- Past performance is not a guide to future performance and may not be repeated.
- The performance shown is based on the net asset value, after the deduction of all ongoing charges and portfolio transaction costs, with distributable income reinvested.
- The entry charge is excluded from the calculation of past performance.
- The Fund, of which this share class is a constituent, was launched in December 2011

## Practical Information

**Custodian:** Northern Trust Fiduciary Services (Ireland) Limited

**Further Information:** You can obtain further information on this Fund including the full prospectus, latest annual report and accounts and any subsequent half-yearly report and accounts, free of charge at [www.baring.com](http://www.baring.com) or upon request from Client Services, Baring Asset Management Limited, 155 Bishopsgate, London, EC2M 3XY or telephone 0845 082 2479.

**Practical Information:** The Fund's price is calculated for each dealing day and is available online at [www.baring.com](http://www.baring.com).

**Tax Legislation:** The Fund is not subject to Irish tax on its income or capital gains. No Irish tax should arise for any investor who is not resident or ordinarily resident in Ireland and has completed a fund application form. For further details you should consult a tax adviser.

**Liability Statement:** Baring International Fund Managers (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 prospectus for the Fund.