

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this investment product and complements the Singapore Prospectus<sup>1</sup>.
- It is important to read the Singapore Prospectus before deciding whether to purchase the product. If you do not have a copy, please contact us to ask for one.
- You should not invest in the product if you do not understand it or are not comfortable with the accompanying risks.
- If you wish to purchase the product, you will need to make an application in the manner set out in the Singapore Prospectus.

**Dimensional Funds plc (the “Company”)  
- Global Core Fixed Income Fund (the “Fund”)**

<b>Product Type</b>	<b>Investment Company</b> The Shares are Excluded Investment Products	<b>Launch Date</b>	11 December 2018
<b>Manager</b>	Dimensional Ireland Limited	<b>Custodian (termed as “Depositary”)</b>	State Street Custodial Services (Ireland) Limited
<b>Investment Managers</b>	Dimensional Fund Advisors Ltd., Dimensional Fund Advisors LP, DFA Australia Limited, Dimensional Fund Advisors Pte. Ltd. and Dimensional Japan Limited	<b>Dealing Frequency</b>	Every Dealing Day
<b>Capital Guaranteed</b>	No	<b>Expense Ratio for Financial Year ended 30 November 2020</b>	EUR Accumulation Shares, GBP Accumulation Shares, SGD Accumulation Shares and USD Accumulation Shares: 0.28% GBP Distributing Shares: 0.28% <sup>2</sup> SGD Distributing Shares: 0.28% EUR Distributing Shares, JPY Accumulation Shares, JPY Distributing Shares and USD Distributing Shares: N/A <sup>3</sup>

**PRODUCT SUITABILITY**

<p><b>WHO IS THE PRODUCT SUITABLE FOR?</b></p> <ul style="list-style-type: none"> <li>• The Fund is <u>only</u> suitable for investors who: <ul style="list-style-type: none"> <li>○ seek to maximise total returns from the universe of debt obligations;</li> <li>○ have a long-term investment horizon; and</li> <li>○ understand that the principal of the Fund will be at risk.</li> </ul> </li> </ul>	<p><u>Further Information</u> Refer to Appendix 11 of the Singapore Prospectus and the section headed “Investment Objectives and Policies” of the Ireland Prospectus for further information on product suitability.</p>
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**KEY PRODUCT FEATURES**

<p><b>WHAT ARE YOU INVESTING IN?</b></p> <ul style="list-style-type: none"> <li>• You are investing in a fund of the Company, a public limited company incorporated in Ireland as an investment company with variable capital constituted as an umbrella fund with segregated liability between sub-funds under the laws of Ireland. The Company is authorized and regulated by the Central Bank of Ireland pursuant to the European</li> </ul>	<p>Refer to Appendix 11 of the Singapore Prospectus and the section headed “Investment Objectives</p>
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<sup>1</sup> The Singapore Prospectus is accessible at [www.dimensional.com](http://www.dimensional.com) or may be obtained from the financial advisors or intermediaries.

<sup>2</sup> The GBP Distributing Shares was incepted on 17 December 2019 and the expense ratio is computed on an annualised basis from 17 December 2019 to 30 November 2020.

<sup>3</sup> These Share Classes have yet to be incepted as of 30 November 2020.

<p>Communities (Undertakings for Collective Investment in Transferable Securities) Regulations 2011 (as amended).</p> <ul style="list-style-type: none"> <li>• The investment objective of the Fund is to seek to maximise total returns from the universe of debt obligations in which the Fund invests.</li> <li>• The Base Currency of the Fund is Sterling.</li> <li>• Currently, the Directors anticipate making dividend distributions in respect of the EUR Distributing Shares, GBP Distributing Shares, JPY Distributing Shares, SGD Distributing Shares and USD Distributing Shares of the Fund. Accordingly, any income arising in respect of these Share Classes will be distributed to investors in the Fund in accordance with their respective shareholdings. Notwithstanding the above, the Directors do not expect to declare a dividend in respect of any Class where it would be uneconomical to pay such dividend to Shareholders or it is otherwise not considered to be in the best interests of the Fund.</li> </ul>	<p>and Policies” of the Ireland Prospectus for further information on features of the product.</p>
<b>Investment Strategy</b>	
<ul style="list-style-type: none"> <li>• The investment policy of this Fund will be to purchase fixed or floating rate fixed income instruments including bonds and other debt instruments issued or guaranteed by governmental, quasi-governmental, governmental agency and instrumentality, supranational agency and corporate issuers predominately in developed countries, to include: commercial paper, bank obligations, repurchase agreements, government debt obligations and corporate debt obligations. The Fund will be managed with a view to capturing expected credit premiums and expected term premiums. The term “expected credit premium” means the expected incremental return on investment for holding obligations considered to have greater credit risk than direct obligations of high quality government issuers, and “expected term premium” means the expected relative return on investment for holding securities having longer-term maturities as compared to shorter-term maturities. In managing the Fund, the Investment Manager will increase or decrease investment exposure to intermediate-term securities depending on the expected term premium and also increase or decrease investment exposure to lower rated debt securities depending on the expected credit premium. Intermediate-term securities are securities with a maturity of between 2 and 10 years.</li> <li>• The Fund will primarily invest in securities that mature within 15 years from the date of settlement of purchase and normally maintains an average portfolio duration of more than three (3) years and less than ten (10) years.</li> <li>• The Fund currently intends to use derivative instruments to hedge foreign currency exposure. For efficient portfolio management purposes the Fund may also acquire forward foreign currency contracts and futures. The Fund may use repurchase agreements for efficient portfolio management purposes. The Fund may lend its portfolio securities to generate additional income.</li> </ul>	<p>Refer to Appendix 11 of the Singapore Prospectus and the section headed “Investment Objectives and Policies” of the Ireland Prospectus for further information on the investment strategy of the product.</p>
<b>Parties Involved</b>	
<p><b>WHO ARE YOU INVESTING WITH?</b></p> <ul style="list-style-type: none"> <li>• The Company is Dimensional Funds plc.</li> <li>• The Manager is Dimensional Ireland Limited.</li> <li>• The Investment Managers are Dimensional Fund Advisors Ltd., Dimensional Fund Advisors LP, DFA Australia Limited, Dimensional Fund Advisors Pte. Ltd. and Dimensional Japan Limited.</li> <li>• The Depositary is State Street Custodial Services (Ireland) Limited.</li> </ul>	<p>Refer to paragraph 2 “Management and Administration of the Company” of the Singapore Prospectus for further information on these entities and what happens if they become insolvent.</p>
<b>KEY RISKS</b>	
<p><b>WHAT ARE THE KEY RISKS OF THIS INVESTMENT?</b></p> <p><b>The value of the product and its dividends or coupons (if any) may rise or fall.</b></p> <p><b>An investment in the Fund is meant to produce returns over the long term. You should not expect to obtain short term gains from such an investment.</b></p> <p><b>You should consider the risks of investing in the Fund, which may cause you to lose some or all of your investment.</b></p>	<p>Refer to paragraph 6 “Risks” of the Singapore Prospectus and the section headed “Special Considerations and Risk Factors” of the Ireland Prospectus for further information on risks of the product.</p>

Market and Credit Risks									
<ul style="list-style-type: none"> <li><b>You are exposed to market risk.</b> The investments of the Fund are subject to normal market fluctuations and the risks inherent in investment in local and international securities markets and there can be no assurances that appreciation or preservation will occur.</li> <li><b>You are exposed to interest rate risk.</b> Fixed income securities are subject to interest rate risk because the prices of fixed income securities tend to move in the opposite direction of interest rates. When interest rates rise, fixed income security prices generally fall. When interest rates fall, fixed income security prices generally rise.</li> <li><b>You are exposed to foreign exchange risk.</b> Where the Fund engages in foreign exchange transactions which alter the currency exposure characteristics of its investments the performance of the Fund may be strongly influenced by movements in exchange rates as currency positions held by the Fund may not correspond with the securities positions held. The NAV per Share of the Fund will be computed in its Base Currency whereas the investments held for the account of the Fund may be acquired in other currencies. The Fund's NAV may change significantly when such other currencies strengthen or weaken against the Base Currency. The Investment Manager implements a passive hedging strategy to hedge the foreign currency exposure.</li> <li><b>You are exposed to credit risk.</b> The Fund will have a credit risk on the issuer of debt securities in which it invests which will vary depending on the issuer's ability or willingness to make principal and interest payments on the obligation. A downgrade to an issuer's credit rating or a perceived change in the issuer's financial strength may affect a security's value, and therefore, impact the Fund's performance. The Fund will also have a credit risk on the parties with which it trades.</li> </ul>									
Liquidity Risks									
<ul style="list-style-type: none"> <li>The Fund is not listed in Singapore and there is no secondary market for its Shares. You can only redeem your investment on a Dealing Day through the Fund.</li> <li><b>You are exposed to liquidity risk.</b> Liquidity risk exists when particular portfolio investments are difficult to purchase or sell. To the extent that the Fund holds illiquid investments, the Fund's performance may be reduced due to an inability to sell the investments at opportune prices or times.</li> </ul>									
Product-Specific Risks									
<ul style="list-style-type: none"> <li><b>You are exposed to derivatives risk.</b> The Fund may use futures, forward currency contracts, options and swaps for efficient portfolio management purposes including for hedging against market movements, currency exchange or interest rate risks or otherwise. The Investment Manager's ability to use these strategies may be limited by market conditions, regulatory limits, legal risk, where the enforceability of a financial derivative instrument contract may be an issue, settlement risk and tax considerations. Hedging with derivatives may increase expenses, and there is no guarantee that a hedging strategy will work. While hedging can reduce or eliminate losses, it can also reduce or eliminate gains or cause losses if the market moves in a manner different from that anticipated by the Fund or if the cost of the derivative outweighs the benefit of the hedge.</li> </ul>									
FEES AND CHARGES									
<p><b>WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?</b></p> <p><u>Payable directly by you</u></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 70%;">Sales charge (as a percentage of total subscription amount)</td> <td style="text-align: center;">None</td> </tr> <tr> <td>Redemption fee</td> <td style="text-align: center;">None</td> </tr> <tr> <td>Switching fee (as a percentage of the NAV of the Fund)</td> <td style="text-align: center;">None</td> </tr> </tbody> </table> <p><u>Payable by the Fund from investment proceeds</u></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 20%;">Management Fee*</td> <td style="text-align: center;">Up to 0.02% per annum of the NAV of the Company</td> </tr> </tbody> </table>	Sales charge (as a percentage of total subscription amount)	None	Redemption fee	None	Switching fee (as a percentage of the NAV of the Fund)	None	Management Fee*	Up to 0.02% per annum of the NAV of the Company	<p>Refer to Appendix 11 of the Singapore Prospectus and the section headed "Fees and Expenses" of the Ireland Prospectus for further information on fees and charges.</p>
Sales charge (as a percentage of total subscription amount)	None								
Redemption fee	None								
Switching fee (as a percentage of the NAV of the Fund)	None								
Management Fee*	Up to 0.02% per annum of the NAV of the Company								

Investment Management Fees <sup>#</sup>	0.23% per annum of the NAV The Investment Management Fees are retained by the Investment Managers as the Investment Managers do not pay any trailer fees with respect to the Fund.
Administration and Custody Fees	Administration Fee: Up to 0.01633% per annum of the NAV of the Fund, subject to a minimum of US\$40,000 <sup>^</sup> per annum Depository Fee: Up to 0.01% per annum of the NAV of the Fund

\* The Management Fee is payable to the Manager and shall be payable out of the assets of the Funds on a pro-rated basis, based on their proportionate share of the total Net Asset Value of the Company.

# The Investment Management Fees are payable to the Manager (separately to the Management Fee) and the Manager will pay the fees of each Investment Manager out of the Investment Management Fees.

<sup>^</sup> The full amount of the minimum annual fee applicable to the Fund may not be applied in certain circumstances as any fees payable by the Fund which exceed US\$40,000 per annum will be taken into account in calculating the minimum annual fee applicable to the other funds of the Company and Dimensional Funds II plc, which are subject to the same services agreement.

Investors should note that subscriptions for Shares through any financial advisors or intermediaries may incur additional fees and charges.

### VALUATIONS AND EXITING FROM THIS INVESTMENT

#### HOW OFTEN ARE VALUATIONS AVAILABLE?

Valuations are available on each Dealing Day.

The subscription and redemption prices are published in [www.dimensional.com](http://www.dimensional.com).

#### HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?

- You may request for the redemption of your Shares on any day which is a Dealing Day and also a Singapore business day on which the financial advisors or intermediaries are open for business. Shares are redeemed on a forward pricing basis.
- Redemption of Shares of the Fund before 11 p.m. Singapore time (“Dealing Deadline”), on any Dealing Day (subject to daylight savings time adjustments in Ireland), will be dealt with at a price equal to the NAV per Share of the relevant class determined as at the Valuation Point on each Dealing Day. Any request received after the Dealing Deadline will be dealt with on the next Dealing Day. The financial advisors or intermediaries may impose a different or earlier cut-off time for receipt of redemption requests.
- Redemption proceeds will be paid within 10 Business Days unless the redemption of Shares has been suspended in accordance with paragraph 12 of the Singapore Prospectus.
- The following is an illustration of the redemption proceeds that an investor will receive based on a redemption of 20,000.000 Shares:

20,000.000	X	SGD 10.00	=	SGD 200,000
Number of Shares redeemed		Redemption price (NAV per Share)		Redemption proceeds

The Fund does not offer a cancellation period. You may wish to check with the financial advisors or intermediaries whether they offer a cancellation period and if they do so without incurring any sales charge.

Refer to paragraphs 9, 11 and 12 of the Singapore Prospectus for further information on valuation and exiting from the product.

### CONTACT INFORMATION

#### HOW DO YOU CONTACT US?

Please contact our financial advisors or intermediaries or Dimensional Fund Advisors Pte. Ltd. at: (+65) 6340 1300 or website: [www.dimensional.com](http://www.dimensional.com).

#### APPENDIX: GLOSSARY OF TERMS

Business Day	:	means those days when the London Stock Exchange, Euronext Dublin and the New York Stock Exchange are scheduled to be open for normal business.
Dealing Day	:	means such Business Day or Business Days as the directors may from time to time determine in relation to any Fund provided that there shall be at least one such day per fortnight and Shareholders will be notified in advance. In the case of the Fund each Business Day will be a Dealing Day unless the directors otherwise determine.
NAV	:	means the Net Asset Value of the Fund calculated as described or referred to in the Ireland Prospectus.
NAV per Share	:	means, in relation to the Fund or any Class, the NAV divided by the number of Shares in the Fund or the relevant Class in issue or deemed to be in issue in respect of the Fund at the relevant Valuation Point subject to such adjustments, if any, as may be required in relation to any Shares or Class in the Fund.
Valuation Point	:	means 4.00 p.m. New York time (regular close of the New York Stock Exchange) on each Dealing Day or such other time or times as the Directors may from time to time determine in relation to the Fund and notify in advance to Shareholders.