

Aegon BlackRock 75/25 Equity and Bond Tracker (ARC)

Fund information

Fund provider	Aegon/Scottish Equitable plc
Fund launch date	11 Nov 2011
Benchmark	Composite Index
Fund charge*	0.11%
Aegon fund size	£524.40m
ABI sector	ABI Mixed Investment 40-85% Shares
Fund type	Pension
ISIN	GB00B65MNB44
SEDOL	B65MNB4
Aegon mnemonic	ZCC
CitiCode	00H9

*This is on top of any product or adviser charge you pay and includes a fixed management fee plus expenses that vary with the day to day costs of running the fund. Expenses can include costs paid by Aegon to third parties. The fund charges may differ for Retiree (RR) or Aegon One Retirement (AOR).

About fund performance

Investors should always consider performance in relation to the objective of the fund and over periods of at least five years. If a fund has risen in value, it doesn't mean it is meeting its objective – especially if the fund is aiming to outperform a particular benchmark or meet a risk target. The same applies if the fund has fallen in value.

Our risk rating



Average risk

Average risk funds will generally invest in a broad range of investment types and will typically hold a significant proportion in equities (shares). Their daily price movements will therefore vary from day-to-day, both up and down, although not usually as much as for funds investing entirely in equities. These movements can lead to lengthy periods where their value goes down depending on market conditions. However, over the longer term these funds would be expected to deliver significantly better growth prospects than a cash deposit.

Fund objective

This fund aims to achieve returns consistent with the markets it invests in by investing approximately 75% in equities (shares) and the rest in fixed interest securities (bonds) through a number of underlying BlackRock regional equity and fixed interest tracker funds. It divides its investment in equities between the UK and overseas, with the overseas element split equally between the USA, Europe (excluding the UK) and the Far East. The fixed interest portion is split between UK government securities (gilts) with a maturity period of 15 years or longer and UK index-linked government securities (index-linked gilts) with a maturity period of five years or longer.

Fund performance

The following graph and tables show the performance of the fund over various time periods compared to the fund's benchmark (if there is one). All performance information is as at 31 Dec 2023 unless otherwise stated.

In the graph, performance is shown since launch if the fund is less than five years old.



■ Aegon BlackRock 75/25 Equity and Bond Tracker (ARC)
■ Composite Index

	1yr	3yrs	5yrs	10yrs
Fund	6.9%	1.8%	4.4%	5.6%
Benchmark	7.7%	2.0%	4.5%	5.5%
Sector quartile	4	3	4	2

	Dec 22 to Dec 23	Dec 21 to Dec 22	Dec 20 to Dec 21	Dec 19 to Dec 20	Dec 18 to Dec 19
Fund	6.9%	-12.0%	12.2%	0.7%	16.8%
Benchmark	7.7%	-12.5%	12.4%	0.5%	17.2%
Sector quartile	4	4	2	4	2

Composite Index: 55% FTSE All Share / 15% FTSE Actuaries UK Conventional Gilts Over 15 Years / 10% FTSE Actuaries UK Index-Linked Gilts Over 5 Years / 6.67% FTSE USA / 6.67% FTSE Developed Europe ex UK / 3.33% FTSE Developed Asia Pacific ex Japan / 3.33% FTSE Japan

Source: FE fundinfo. The performance information has been calculated in pounds on a bid-to-bid basis and is net of charges with gross income reinvested. Performance for periods over a year is annualised (% per year). Past performance is not a reliable guide to future performance. The value of an investment can fall as well as rise and is not guaranteed. Investors could get back less than they invested.

Aegon BlackRock 75/25 Equity and Bond Tracker (ARC)

Underlying fund

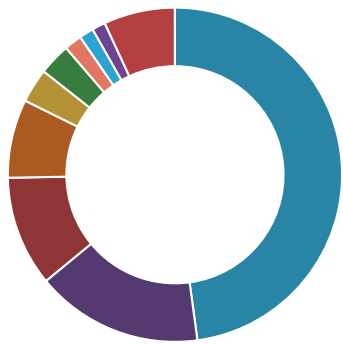
Fund mgmt group

Aegon/Scottish Equitable plc

Fund manager information

This fund is a fund of funds. This means it invests in a mix of different underlying funds, and in different investments, so you're not reliant on the success of just one fund manager or one type of investment. We reserve the right to add, remove and replace the underlying funds with the aim of making sure the fund continues to meet its aims and objectives. The additional charges/expenses may change when underlying funds are replaced, added or removed from the portfolio or when weightings between the underlying funds are changed. Please note, there's no guarantee the fund will meet its objective.

Asset allocation as at 31 Dec 2023



UK Equities	47.9%
UK Gilts	16.2%
UK Index-Linked	10.7%
US Equities	7.6%
Japanese Equities	3.3%
Australian Equities	3.1%
Irish Equities	1.7%
French Equities	1.4%
Swiss Equities	1.3%
Other	6.9%
Total	100.1%

Top holdings as at 31 Dec 2023

Holding	%
Aegon BlackRock UK Equity Tracker	53.7%
Aegon BlackRock Over 15 Years UK Gilt Tracker	16.2%
Aegon BlackRock UK Index-Linked Gilt Tracker	10.2%
Aegon BlackRock US Equity Tracker	6.9%
Aegon BlackRock European Equity Tracker	6.1%
Aegon BlackRock Pacific Rim Equity Tracker	3.6%
Aegon BlackRock Japanese Equity Tracker	3.3%
Total	100.0%

Source of fund breakdown and holdings: Fund mgmt group

Aegon BlackRock 75/25 Equity and Bond Tracker (ARC)

Risks specific to this fund

There is no guarantee the fund will meet its objective. The value of an investment can fall as well as rise and investors could get back less than they originally invested. All funds carry a level of risk and the information below outlines the key risks for this fund.

Currency risk - this fund invests overseas so its value will go up and down in line with changes in currency exchange rates. This could be good for the fund or bad, particularly if exchange rates are volatile.

Third party risk - in the event that the underlying investments which the fund invests in suspend trading, Aegon may defer trading and/or payment to investors. The value ultimately payable will depend on the amount Aegon receives or expects to receive from the underlying investments.

Credit risk - this fund invests in bonds or other types of debt. Bonds are essentially loans to companies, governments or local authorities so there's a risk that these companies or government bodies may default on the loan. Bonds are rated in terms of quality, usually from AAA down to B and below. AAA is the highest quality and therefore the least likely to default and B or lower the most likely to default. Where we have it we show the credit quality of the loans held by this fund.

Interest rate risk - interest rate changes could affect the value of bond investments. Where long term interest rates rise, the value of bonds is likely to fall, and vice versa.

Benchmark disclaimer - the Aegon BlackRock 75/25 Equity and Bond Tracker (ARC) fund is/are not in any way sponsored, endorsed, sold or promoted by FTSE International Limited ("FTSE") or the London Stock Exchange Group companies ("LSEG") (together the "Licensor Parties") and none of the Licensor Parties make any claim, prediction, warranty or representation whatsoever, expressly or impliedly, either as to (i) the results to be obtained from the use of the Composite Index (the "Index") (upon which the Aegon BlackRock 75/25 Equity and Bond Tracker (ARC) fund is based), (ii) the figure at which the Index is said to stand at any particular time on any particular day or otherwise, or (iii) the suitability of the Index for the purpose to which it is being put in connection with the Aegon BlackRock 75/25 Equity and Bond Tracker (ARC) fund.

None of the Licensor Parties have provided or will provide any financial or investment advice or recommendation in relation to the Index to Scottish Equitable plc. or to its clients. The Index is calculated by FTSE or its agent. None of the Licensor Parties shall be (a) liable (whether in negligence or otherwise) to any person for any error in the Index or (b) under any obligation to advise any person of any error therein.

All rights in the Index vest in FTSE. "FTSE®" is a trade mark of LSEG and is used by FTSE under licence.

