

Aegon BlackRock Consensus (ARC)

Fund information

Fund provider	Aegon/Scottish Equitable plc
Fund launch date	11 Nov 2011
Benchmark	ABI Mixed Investment 40-85% Shares
Fund charge*	0.12%
Aegon fund size	£567.83m
ABI sector	ABI Specialist
Fund type	Pension
ISIN	GB00B3M5X159
SEDOL	B3M5X15
Aegon mnemonic	ZCE
CitiCode	00KH

*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 Retireadly (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.

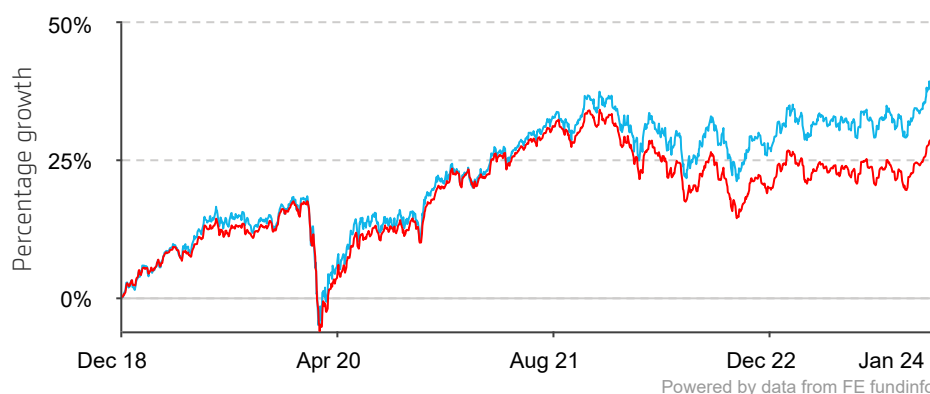
Fund objective

This fund aims to closely match the performance of the ABI Mixed Investment 40-85% Shares pension sector average after charges by investing mainly in UK and overseas equities (shares), fixed interest and cash.

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 Consensus (ARC)
■ ABI Mixed Investment 40-85% Shares

	1yr	3yrs	5yrs	10yrs
Fund	9.7%	4.8%	6.9%	6.6%
Benchmark	7.9%	2.3%	5.3%	5.0%

	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	9.7%	-6.5%	12.3%	5.4%	15.1%
Benchmark	7.9%	-10.0%	10.3%	4.8%	15.3%

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.

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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	22.5%
US Equities	22.1%
US Fixed Interest	7.1%
UK Gilts	5.8%
Japanese Equities	4.6%
French Equities	3.2%
Swiss Equities	2.8%
Japanese Fixed Interest	2.5%
Money Market	5.2%
Other	24.3%
Total	100.1%

Top holdings as at 31 Dec 2023

Holding	%
Aegon BlackRock UK Equity Tracker	25.2%
Aegon BlackRock US Equity Tracker	21.8%
Aegon BlackRock European Equity Tracker	14.5%
Overseas Government Bond Tracker	13.5%
UK Gilts All-Stocks Tracker	5.8%
Cash	5.1%
Aegon BlackRock Japanese Equity Tracker	4.5%
Aegon BlackRock Pacific Rim Equity Tracker	2.7%
Corporate Bond Tracker	2.6%
Index-Linked Gilt Tracker	2.2%
Total	97.9%

Source of fund breakdown and holdings: Fund mgmt group

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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.

