

Aegon BlackRock 30/70 Currency Hedged Global Equity Tracker (ARC)

Fund information

| | |
|------------------|------------------------------|
| Fund provider | Aegon/Scottish Equitable plc |
| Fund launch date | 28 Mar 2014 |
| Benchmark | Composite Index |
| Fund charge* | 0.13% |
| Aegon fund size | £2.64m |
| ABI sector | ABI Global Equities |
| Fund type | Pension |
| ISIN | GB00BJVDL525 |
| SEDOL | BJVDL52 |
| Aegon mnemonic | ZVE |
| CitiCode | K5HF |

*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 Retirement (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



Above-average risk

Above average risk funds typically invest in one single investment type or geographical region, for example regional equities (shares) or global bonds. This means that investors are completely exposed to the performance of that single investment type or region. These funds could experience lengthy periods where their value goes down depending on market conditions. However, these funds can also rise in value quite significantly and have historically provided good long-term growth. Because of their narrow investment focus, they're better suited to investors with at least five years to invest and to use in combination with other funds as part of a diversified portfolio.

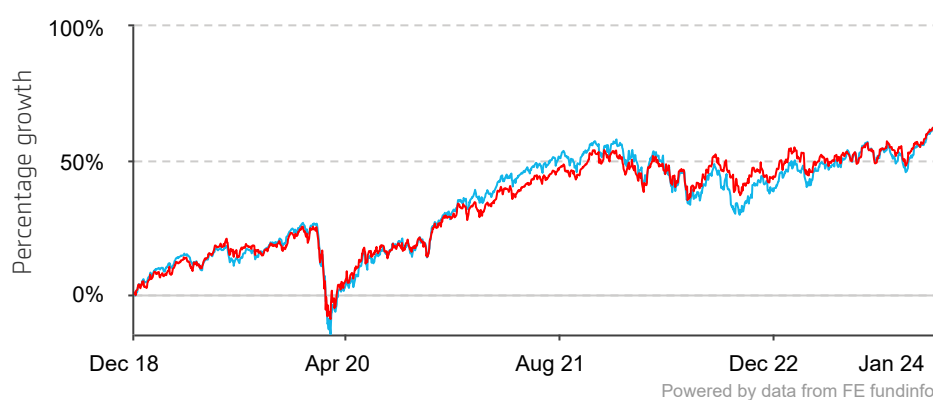
Fund objective

This fund invests mainly in equities (shares) both in the UK and overseas markets. It has approximately 30% invested in the shares of UK companies, 60% invested in developed markets (with the 95% of overseas currency exposure hedged back to sterling using derivative contracts) and the remaining 10% invested in emerging markets. Hedging aims to remove the risks associated with fluctuating currency exchange rates.

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 30/70 Currency Hedged Global Equity Tracker (ARC)
■ Composite Index

| | 1yr | 3yrs | 5yrs | 10yrs |
|-----------------|-------|------|-------|-------|
| Fund | 16.3% | 7.4% | 10.1% | - |
| Benchmark | 12.9% | 8.0% | 10.1% | - |
| Sector quartile | 1 | 3 | 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 | 16.3% | -10.9% | 19.4% | 6.6% | 22.8% |
| Benchmark | 12.9% | -5.8% | 18.5% | 6.5% | 20.7% |
| Sector quartile | 1 | 3 | 2 | 3 | 2 |

Composite Index: 60% FTSE Developed ex UK / 30% FTSE All Share / 10% MSCI Emerging Markets

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 | BlackRock |
| Fund name | ACS 30:70 Global Equity Tracker |
| Launch date | 21 Jul 2017 |
| Fund size | £1,122.56m as at 29 Dec 2023 |
| Sedol code: | BYX7SL2 |
| ISIN | GB00BYX7SL22 |
| Crown rating | N/A |

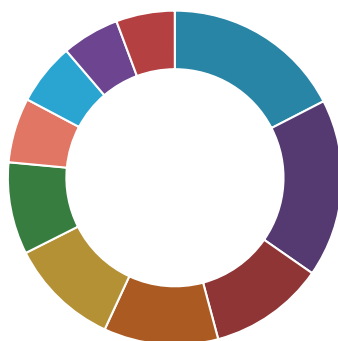
Fund manager information

| | |
|--------------|--------------|
| Fund manager | Steve Walker |
| Start date | 24 Jul 2017 |

Steve Walker, Director and portfolio manager, is a member of the Beta Strategies Group. Within Beta Strategies, Mr. Walker is head of the Index Asset Allocation team in EMEA. Mr. Walker's service with the firm dates back to 2007, including his years with Barclays Global Investors (BGI), which merged with BlackRock in 2009. At BGI, he was a portfolio manager in the Client Solutions team. Prior to joining BGI, Mr. Walker was a portfolio manager in the discretionary investment team at Coutts & Co bank for over 12 years.

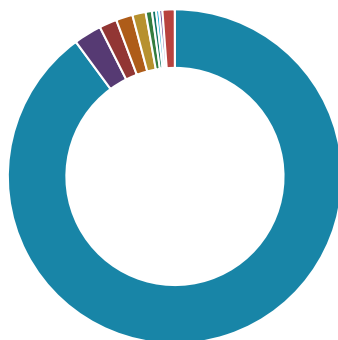
| | |
|--------------|-------------|
| Fund manager | Steven Dare |
| Start date | 01 Aug 2021 |

Sector breakdown as at 31 Dec 2023



| Name | Weight |
|------------------------|---------------|
| Financials | 17.8% |
| Information Technology | 17.6% |
| Industrials | 11.4% |
| Health Care | 11.3% |
| Consumer Discretionary | 10.9% |
| Consumer Staples | 9.1% |
| Communication | 6.4% |
| Energy | 6.1% |
| Materials | 5.7% |
| Other | 5.8% |
| Total | 102.1% |

Geographic breakdown as at 31 Dec 2023



| Name | Weight |
|----------------------------|---------------|
| United Kingdom | 89.9% |
| China | 2.7% |
| India | 1.7% |
| Taiwan (Republic of China) | 1.6% |
| Korea (South), Republic of | 1.3% |
| Brazil | 0.6% |
| Saudi Arabia | 0.4% |
| South Africa | 0.3% |
| Mexico | 0.3% |
| Other | 1.2% |
| Total | 100.0% |

Top holdings as at 31 Dec 2023

| Holding | % |
|------------------------------------|--------------|
| ACS3367EQ SLEEVE | 89.9% |
| TAIWAN SEMICONDUCTOR MANUFACTURING | 0.7% |
| SAMSUNG ELECTRONICS LTD | 0.4% |
| TENCENT HOLDINGS LTD | 0.4% |
| ALIBABA GROUP HOLDING LTD | 0.2% |
| PDD HOLDINGS ADS INC | 0.1% |
| ICICI BANK LTD | 0.1% |
| INFOSYS LTD | 0.1% |
| SK HYNIX INC | 0.1% |
| HDFC BANK LTD | 0.1% |
| Total | 92.1% |

Total number of holdings: 2212

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.

Country/region risk - this fund invests in a region that's particularly risky due to the lack of company regulation, political instability or war, for example. This means that its value will fluctuate more than funds invested in more developed countries or regions.

Derivative risk - this fund will use derivatives in a number of ways to achieve its objectives. Holdings may add up to over 100% because derivatives offer a way to gain exposure to the returns of a specified equity or bond market without having to directly own it. These negative figures are not shown within the top holdings section. Derivatives allow a manager to buy or sell an investment at a specified future date for a specified price. However, this means the fund could be exposed to additional risks if the market moves up when the manager expected it to go down or vice versa.

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