As at 31 December 2023

# Aegon BlackRock Cash Tracker (ARC)

## Fund information

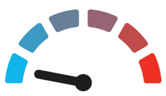
| | |
|---|---|
| Fund provider | Aegon/Scottish Equitable plc |
| Fund launch date | 31 Mar 2014 |
| Benchmark | SONIA Overnight |
| Fund charge* | 0.14% |
| Aegon fund size | £19.39m |
| ABI sector | ABI Money Market |
| Fund type | Pension |
| ISIN | GB00BJVDL749 |
| SEDOL | BJVDL74 |
| Aegon mnemonic | ZVG |
| CitiCode | K5HH |

*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 Retiready (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



**Minimal risk**

Minimal risk funds will typically have underlying investments that we'd expect to experience little change in value from day-to-day. The fund price movements will generally go up but could also go down, particularly in a low interest rate or inflationary environment. They're particularly suited to short-term investment where stability is the main aim. Over the longer term, they're unlikely to deliver high levels of return and returns may not keep pace with inflation.

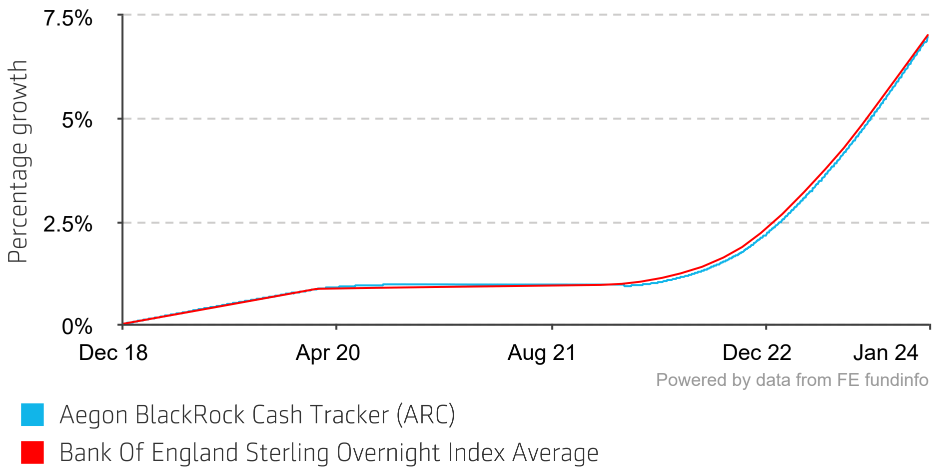
## Fund objective

This fund aims to achieve an investment return that is in line with wholesale short term money market interest rates before charges (in general, wholesale rates are higher than retail rates). Specifically, the fund seeks to better the return of its benchmark (SONIA). The underlying investments of the fund are a diversified portfolio of money market instruments. The instruments are of a high quality and have a minimum credit rating of A1 or an equivalent standing.

## 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.




| | 1yr | 3yrs | 5yrs | 10yrs |
|---|---|---|---|---|
| Fund | 4.7% | 2.0% | 1.4% | - |
| Benchmark | 4.6% | 2.0% | 1.4% | - |
| Sector quartile | 4 | 4 | 4 | - |

| | 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 | 4.7% | 1.3% | 0.0% | 0.2% | 0.7% |
| Benchmark | 4.6% | 1.4% | 0.1% | 0.2% | 0.7% |
| Sector quartile | 4 | 4 | 4 | 4 | 4 |

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 Pensions Mgmt Ltd |
| Fund name | Aquila Connect Cash |
| Launch date | 29 Jan 1999 |
| Fund size | £603.42m as at 31 Dec 2023 |
| Sedol code: | B00C395 |
| ISIN | GB00B00C3956 |
| Crown rating | N/A |

## Fund manager information

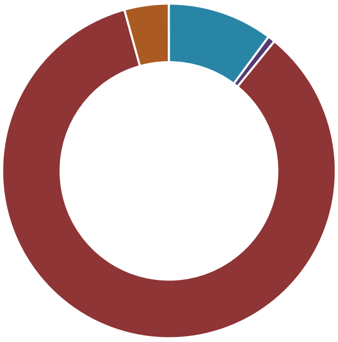
| | |
|---|---|
| Fund manager | Paul Hauff |
| Start date | 16 Dec 1998 |

Paul Hauff, Director and portfolio manager, is a member of International Cash Management team within BlackRock's Global Lending & Liquidity Group. Prior to his existing role, Mr Hauff was a Trader working on the Fixed Income Trading desk. His service with the firm dates back to 1994, including his years with Mercury Asset Management & Merrill Lynch Investment Managers. At Mercury Asset Management, he was part of the Private Client Division's Fixed Income Team being responsible for Fixed Income and Money Market Trading. Prior to joining Mercury Asset Management Mr Hauff worked for Lloyds Investment Managers as a Settlements Clerk.

| | |
|---|---|
| Fund manager | Matt Clay |
| Start date | 18 Feb 2009 |

Matt Clay, Director, is Head of Cash Portfolio Management in EMEA, which is part of BlackRock's Trading and Liquidity Strategies Group. Mr. Clay's service with the firm dates back to 2009, including his years with Barclay's Global Investors (BGI), which merged with BlackRock in 2009. At BGI, he was responsible for portfolio management and trading in BGI's European Cash Management Group. Prior to joining BGI, Mr. Clay was a portfolio manager at Lehman Brothers Asset Management. He began his career at Northern Trust in 1997, initially within the Securities lending operation and then as a portfolio manager for the Liquidity products within the Investment Management Division.

## Asset allocation as at 29 Dec 2023



| Name | Fund |
|---|---|
| Global Fixed Interest | 10.2% |
| Global Government Fixed Interest | 0.7% |
| Money Market | 84.8% |
| Other | 4.3% |
| Total | 100.0% |

Total number of holdings: 3

Source of fund breakdown and holdings: Fund mgmt group

# Aegon BlackRock Cash 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.

**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.

**Inflation risk** - this fund invests in lower risk investments, which means it shouldn't fluctuate in value greatly and is less likely to fall in value significantly. The downside to this is that returns are likely to be lower and there's a greater risk that they may not keep pace with inflation. It's therefore more suitable for short-term investment where you may need your money quickly.