

# Aegon CT Monthly Extra Income (AOR)

## Fund information

Fund provider	Aegon/Scottish Equitable plc
Fund launch date	07 Oct 2014
Fund charge*	0.76%
Aegon fund size	£0.49m
ABI sector	ABI Flexible Investment
Fund type	Pension
ISIN	GB00BNB7NZ61
SEDOL	BNB7NZ6
Aegon mnemonic	ZPF
CitiCode	KLYG

\*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

The fund aims to provide a monthly income by outperforming the FTSE All-share Index over rolling 3-year periods (after charges) by investing between 70%-80% of its assets in larger UK companies from any industry or economic sector that exhibit above average income generation potential and 20%-30% of its assets in investment grade corporate and government bonds issued in British pounds (or hedged back to sterling, if in a different currency). The fund may also invest in other assets such as cash and deposits, and hold other funds (including funds managed by Columbia Threadneedle companies) when deemed appropriate. The Aegon fund has higher charges than the underlying Columbia Threadneedle fund and will therefore be less likely to meet this target.

## 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 CT Monthly Extra Income (AOR)

	1yr	3yrs	5yrs	10yrs
Fund	8.5%	5.1%	5.8%	-
Sector quartile	3	2	3	-


  

	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	8.5%	-6.0%	13.8%	-4.7%	19.8%
Sector quartile	3	2	2	4	2

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 CT Monthly Extra Income (AOR)

## Underlying fund

Fund mgmt group	Threadneedle Investment Services Limited
Fund name	Monthly Extra Income
Launch date	04 Oct 1999
Fund size	£130.15m as at 31 Dec 2023
Sedol code:	B8BZ322
ISIN	GB00B8BZ3226
Crown rating	

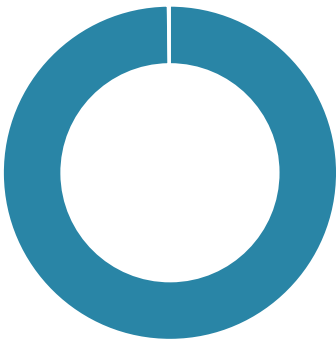
## Fund manager information



Fund manager	Jonathan Barber
Start date	18 Nov 2022

Jonathan Barber is a Portfolio Manager in the UK Equities team, having joined the company in 1994. He manages the CT UK Monthly Income Fund, CT Monthly Extra Income Fund as well as segregated mandates and also has research responsibility for the utilities, property and oil & gas majors sectors. Jonathan started his career with Scottish Equitable as an investment analyst in 1990 before joining Eagle Star Investment Managers1 as a Fund Manager in 1992. He has a BSc (Hons) Business Administration from Bath University. He also holds the Chartered Financial Analyst designation and is a member of the CFA Society of the UK.

## Asset allocation as at 30 Nov 2023



Name	Fund
UK Equities	99.8%
Cash	0.2%
Total	100.0%

## Top holdings as at 31 Dec 2023

Holding	%
Shell Plc	6.7%
AstraZeneca PLC	6.6%
Imperial Brands PLC	3.8%
Standard Chartered PLC	2.9%
RELX PLC	2.8%
Pearson PLC	2.6%
GSK plc	2.5%
BAE Systems plc	2.5%
Ferguson Plc	2.4%
SSE plc	2.4%
Total	35.2%

Total number of holdings: 228

Source of fund breakdown and holdings: Fund mgmt group

# Aegon CT Monthly Extra Income (AOR)

---

## 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.

---

**Investment restrictions** - this fund is restricted in what it can invest in either to one country e.g. UK or to a certain type of company e.g. ethical/socially responsible, smaller or technology-based, which increases the risk to the fund if market conditions don't favour that country or type of company.

---

**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.

---

**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.

---

