

Aegon BlackRock 30/70 Equity and Bond Tracker (AOR)

Fund information

Fund provider	Aegon/Scottish Equitable plc
Fund launch date	11 Dec 2014
Benchmark	Composite Index
Fund charge*	0.12%
Aegon fund size	£21.60m
ABI sector	ABI Mixed Investment 0-35% Shares
Fund type	Pension
ISIN	GB00BS7K6H77
SEDOL	BS7K6H7
Aegon mnemonic	ZE9
CitiCode	KY9K

*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



Low risk

Low risk funds will typically have underlying investments that we'd expect to experience small changes 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. Funds with a low risk rating may keep risk down in a variety of ways, for example by holding a very broad range of investments, or they may contain a narrower range of fixed interest or cash investments with a short term to maturity. Over the longer term, they're unlikely to deliver high levels of return and may not keep pace with inflation.

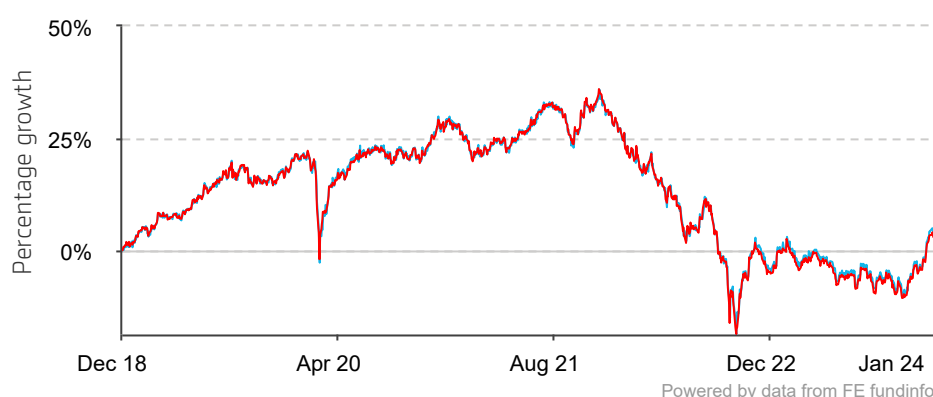
Fund objective

The fund aims to achieve returns consistent with the markets it invests in by investing approximately 30% in UK and overseas equities (shares) and 70% in gilts (UK government bonds) and sterling investment grade corporate bonds. Most gilts and corporate bonds will have maturity periods of 15 years or longer, but approximately 10% of the fund will invest in index-linked UK gilts with maturity periods of 5 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 30/70 Equity and Bond Tracker (AOR)
■ Composite Index

	1yr	3yrs	5yrs	10yrs
Fund	8.3%	-7.1%	0.7%	-
Benchmark	8.5%	-7.2%	0.6%	-
Sector quartile	1	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	8.3%	-26.6%	0.8%	11.2%	16.4%
Benchmark	8.5%	-27.4%	1.6%	10.7%	16.3%
Sector quartile	1	4	4	1	1

Composite Index: 45% Markit iBoxx £ Non-Gilts 15+ / 15% FTSE Actuaries UK Conventional Gilts Over 15 Years / 15% FTSE All Share / 10% FTSE Actuaries UK Index-Linked Gilts Over 5 Years / 5% FTSE USA / 5% FTSE Developed Europe ex UK / 2.5% FTSE Japan / 2.5% FTSE Developed Asia Pacific ex 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.

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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 Fixed Interest	28.8%
UK Gilts	14.9%
UK Equities	13.6%
UK Index-Linked	10.3%
US Equities	4.8%
US Fixed Interest	4.8%
French Fixed Interest	4.4%
Japanese Equities	2.4%
German Fixed Interest	1.7%
Other	14.5%
Total	100.2%

Top holdings as at 31 Dec 2023

Holding	%
Aegon BlackRock Over 15 Years Corporate Bond Tracker	46.2%
Aegon BlackRock 50/50 Global Equity Tracker	29.1%
Aegon BlackRock Over 15 Years UK Gilt Tracker	14.9%
Aegon BlackRock UK Index-Linked Gilt Tracker	9.8%
Total	100.0%

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.

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