

# Aegon Sequel Balanced Journey (ARC)

## Fund information

|                  |                              |
|------------------|------------------------------|
| Fund provider    | Aegon/Scottish Equitable plc |
| Fund launch date | 16 Mar 2016                  |
| Benchmark        | UK Consumer Price Index + 3% |
| Fund charge*     | 0.12%                        |
| Aegon fund size  | £366.10m                     |
| ABI sector       | ABI Unclassified             |
| Fund type        | Pension                      |
| ISIN             | GB00BZCTPM60                 |
| SEDOL            | BZCTPM6                      |
| Aegon mnemonic   | Z5N                          |
| CitiCode         | MYGO                         |

\*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



## 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 uses a two-stage investment process. In the early years (growth stage), it aims to provide long-term capital growth by investing in a mix of investment types (shares, bonds and cash) appropriate to someone with a moderate attitude to risk. Five years before the start of your retirement year, it aims to reduce risk by automatically transferring into lower-risk investments (risk reduction stage). It assumes you'll take your maximum tax free cash (25% currently) and take your benefits at retirement. If you don't, you'll automatically be switched into the Scottish Equitable Sequel Balanced Journey Retirement fund until you tell us what you want to do. Sequel Investments Limited (SIL) is a professional investment advisory firm, owned by Foster Denovo Group. SIL provides the asset allocation model and oversight for all the Sequel funds, for which they receive a fee, paid from the funds' annual management charge. The fee depends in part on how much money is in these funds.

## 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 Sequel Balanced Journey (ARC)  
■ UK Consumer Price Index + 3% p.a.

|           | 1yr  | 3yrs | 5yrs | 10yrs |
|-----------|------|------|------|-------|
| Fund      | 9.1% | 4.3% | 6.5% | -     |
| Benchmark | 7.0% | 9.8% | 7.4% | -     |


  

|           | 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      | 9.1%             | -6.7%            | 11.6%            | 3.7%             | 16.2%            |
| Benchmark | 7.0%             | 13.8%            | 8.6%             | 3.7%             | 4.3%             |

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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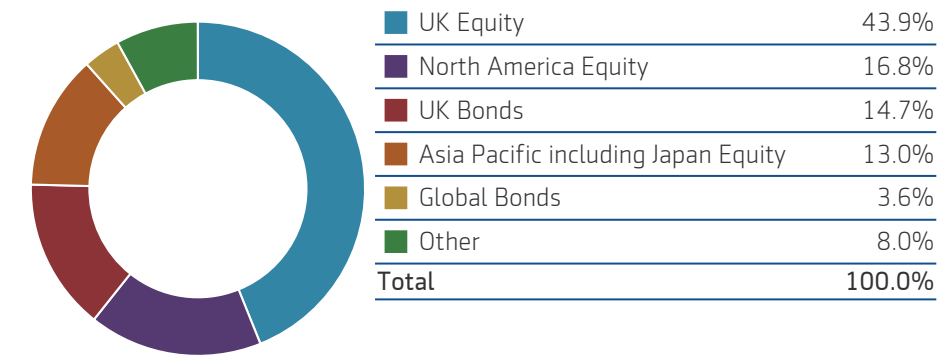
## Underlying fund

|                 |   |
|-----------------|---|
| Fund mgmt group | Aegon/Scottish Equitable plc  |
| Fund name       | Sequel Balanced   |
| Launch date     | 09 Nov 2012   |
| Fund size       | £387.60m as at 31 Dec 2023  |
| Sedol code:     | B7SJ5T1   |
| ISIN            | GB00B7SJ5T12  |
| Crown rating    |  |

## Fund manager information

This fund is an Aegon Solution. This means it is a pre-built fund Aegon have created to offer whole investment strategies in a single fund with the aim of making investing easier. We reserve the right to add, remove and replace the underlying funds within this solution with the aim of making sure the fund continues to meet its aims and objectives. Sometimes we work with external fund managers and they select and manage the underlying funds on our behalf. 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



## Top holdings as at 31 Dec 2023

| Holding   | %      |
|---|--------|
| Aegon BlackRock UK Equity ESG Index                   | 43.9%  |
| Aegon BlackRock US Equity ESG Index                   | 16.8%  |
| UK Gilts All-Stocks Tracker                           | 14.4%  |
| Aegon BlackRock Japan Equity ESG Index                | 13.0%  |
| Aegon BlackRock Continental European Equity ESG Index | 8.0%   |
| Overseas Corporate Bond Tracker                       | 3.9%   |
| 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.

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**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.

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**Annuity target risk** - this strategy is aimed at those who want greater certainty about the size of annuity (guaranteed income) they can buy at retirement. However, by moving into long gilts and cash, you may miss out on the higher returns you might have benefited from if you'd stayed in your growth fund.

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**Post retirement risk (Annuity target)** - if you don't buy an annuity on your retirement date, you'll remain invested 75% in long-dated bonds (government bonds only or a mix of government and corporate bonds) and 25% in cash until you tell us what you want to do. This mix isn't designed for long-term investing and returns may not keep pace with inflation, meaning the real value of your fund may fall.

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**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.

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**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.

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**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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**Lifestyle performance information** - this factsheet contains information and performance for the 'Growth stage' of the lifestyle fund. The information and performance for your fund will be different if you're within the 'Retirement target / lifestyle stage', which normally starts seven years before your selected retirement date.

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