

Aegon Cash Pathway: plan to take out all my money within next five years (AOR)

Fund information

Fund provider	Aegon/Scottish Equitable plc
Fund launch date	01 Feb 2021
Benchmark	SONIA Overnight
Fund charge*	0.06%
Aegon fund size	£54.63m
ABI sector	ABI Unclassified
Fund type	Pension
ISIN	GB00BN094C70
SEDOL	BN094C7
Aegon mnemonic	PLB
CitiCode	UD4Z

*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



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.

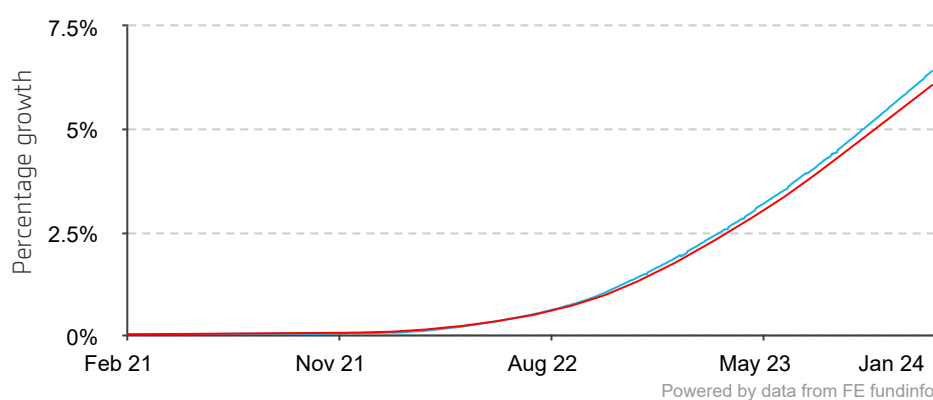
Fund objective

This fund is aimed at investors who plan to take all their savings out within the next 5 years. It aims to preserve capital before charges, by investing in a portfolio of Sterling denominated money market instruments such as bank deposits, certificates of deposit and short-term bonds. You should be aware that if you keep too much money in this fund over the long term, the value of your investment could be eroded by inflation.

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 Cash Pathway (AOR)
- Bank Of England Sterling Overnight Index Average

	1yr	3yrs	5yrs	10yrs
Fund	4.8%	-	-	-
Benchmark	4.6%	-	-	-

	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	4.8%	1.5%	-	-	-
Benchmark	4.6%	1.4%	-	-	-

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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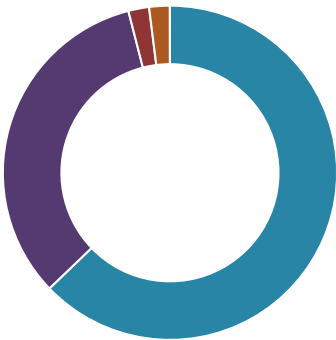
Underlying fund

Fund mgmt group
Aegon/Scottish Equitable plc

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



Name	Fund
UK Certificate of deposits	62.9%
UK Cash	33.2%
Commercial Paper	2.0%
Other	2.0%
Total	100.1%

Top holdings as at 31 Dec 2023

Holding	%
MUFG BANK LTD CD 5.47% 20/02/2024	2.7%
ABN AMRO BANK N.V. CD 0% 01/02/2024	2.6%
DANSK 02/02/24 0% 02/02/2024	2.6%
LLOYDS BANK PLC CD 5.51% 09/02/2024	2.5%
SUMITOMO MITSUI BANK CD 5.49% 08/01/2024	2.5%
ABN 02/01/24 0% 01/02/2024	2.5%
GOLDMAN SACHS INT CD 0% 14/02/2024	2.5%
AUST AND NEW ZEAL BAN CD 0% 15/02/2024	2.4%
SUMITOMO MITSUI BANK CD 5.36% 11/01/2024	2.3%
Total	22.6%

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.

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.

