

# Aegon BlackRock ESG Strategic Growth (BLK)

## Defined Contributions

### Fund information

Issuing company	Aegon/Scottish Equitable plc
Inception date	27 Mar 2019
Benchmark	Bank Of England Base Rate
Secondary benchmark	Bank Of England Base Rate + 4.5%
Additional Expenses	0.02%
Entry Fees	No
Exit Fees	No
Performance Fee	No
Aegon fund size	£62.80m
Fund type	Pension
ISIN	GB00BHD2MK54
SEDOL	BHD2MK5
Domicile	United Kingdom
Use of Income	Accumulation
Base Currency	GBP

### Relative Risk Profile



These risk ratings are only applicable to funds available via TargetPlan. Other risk ratings apply across the rest of our fund range and they, or ratings from other providers, are not comparable. Be aware that even lower risk investments can fall in value.

### Fund objective

The fund aims to deliver over the long-term (over a period of seven years) a return of 4.5% per year (after charges) over the Bank of England's Base Interest Rate in a manner consistent with the principles of environmental, social and governance (ESG)-focused investing. In addition, the fund aims to manage risk through active asset allocation with a view to having a lower volatility than the volatility of the monthly returns (converted into an annual rate) of the MSCI All Country World Index (GBP) over a 7-year period.

### 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 30 Sep 2024 unless otherwise stated.

In the graph, performance is shown since launch if the fund is less than five years old.



- Aegon BlackRock ESG Strategic Growth (BLK) Pn
- Bank Of England Base Rate
- Bank Of England Base Rate + 4.5%

	3 Months	YTD	1yr	3yrs	5yrs
Fund	2.3%	6.5%	13.3%	2.0%	4.4%
Benchmark	1.3%	3.9%	5.2%	3.3%	2.1%
Secondary Benchmark	2.4%	7.4%	10.0%	8.0%	6.7%

	Sep 19 to Sep 20	Sep 20 to Sep 21	Sep 21 to Sep 22	Sep 22 to Sep 23	Sep 23 to Sep 24
Fund	3.8%	12.7%	-10.8%	5.0%	13.3%
Benchmark	0.4%	0.1%	0.8%	4.0%	5.2%
Secondary Benchmark	4.9%	4.6%	5.3%	8.7%	10.0%

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.

Performance shown is gross of the annual management charge but is net of additional expenses (if any) incurred within the fund. Expenses can include costs paid by Aegon to third parties. The annual management charge will reduce the performance figures shown. Source: Scottish Equitable plc.

# Aegon BlackRock ESG Strategic Growth (BLK)

## Underlying fund

Fund mgmt group	BlackRock
Fund name	ESG Strategic Growth
Launch date	28 Sep 2018
Fund size	£97.46m as at 30 Sep 2024
SEDOL	BFBFX09
ISIN	GB00BFBFX095
Crown rating	N/A

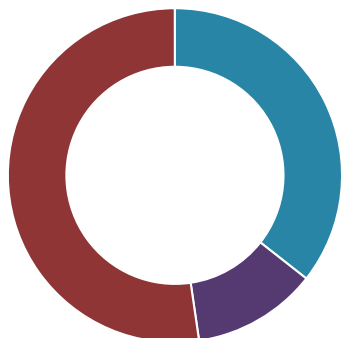
## Fund manager information



Fund manager	Adam Ryan
Start date	28 Sep 2018

Adam Ryan, Managing Director and portfolio manager, is Head of the Diversified Strategies team within BlackRock's Multi-Asset Strategies (MAS) group, which is responsible for developing, assembling and managing investment strategies involving multiple asset classes. Mr. Ryan is the lead portfolio manager of the charities funds; Charities Growth & Income Fund, Armed Forces Common Investment Fund and Charifaith Common Investment Fund. Adam is also the lead portfolio manager of the BlackRock Dynamic Diversified Growth (DDG) strategy. Mr Ryan's service with the firm dates back to 1999, including his years with Merrill Lynch Investment Managers (MLIM), which merged with BlackRock in 2006. His background is in fixed income portfolio management where he was Head of Fixed Income for MLIM's Private Client business before developing and managing diversified multi-asset portfolios for both private and institutional clients. Mr. Ryan earned a BA degree with honours in engineering from Cambridge University in 1991.

## Asset allocation as at 30 Sep 2024



Global Bonds	35.6%
Cash	12.1%
Other	52.3%
<b>Total</b>	<b>100.0%</b>

## Top 10 Holdings as at 30 Sep 2024

BLK ICS STER LEAF AGENCY DIST	12.3%
ISHARES \$ CORP BOND ESG UCIT USD D	7.8%
ISHARES MSCI WORLD QUALITY F USD A	4.2%
ISH MSCI USA SRI ETF USD ACC	3.9%
ISHARES GBP ULTRASHORT BND ESG ETF	3.8%
ISHARES MSCI WORLD SRI UCITS USD_D	3.0%
ISHARES EURO CORP BOND ESG UCITS	3.0%
ISHARES MSCI EUROPE SRI UCITS ETF	3.0%
ISH MSCI EM SRI ETF USD ACC	2.9%
TREASURY (CPI) NOTE 0.625 07/15/2032	2.6%
<b>Total</b>	<b>46.5%</b>

Source of fund breakdown and holdings: Fund mgmt group

# Aegon BlackRock ESG Strategic Growth (BLK)

---

Differences in performance reporting between fund and benchmark may arise due to the impact of timing, charges, cashflows, and the pricing basis of the underlying fund. Fund returns are calculated on a total return basis with dividends reinvested.

The value of your plan depends directly on a number of things, including the level of your pensions savings, charges, investment returns and the annuity rates available to buy your pension income when you decide to take your benefits. Levels and basis of, and reliefs from, taxation can also change. Any money that you invest in the plan is tied up until you take your retirement benefits. You cannot normally take the benefits until at least the age of 55.

The value of investments can fluctuate. Fluctuations may be particularly marked in the case of a higher volatility fund and the value of an investment may fall suddenly and substantially. Changes in exchange rates will affect the value of overseas investments. Emerging market investments are often associated with greater investment risk. Two main risks related to fixed income investing are interest rate risk and credit risk. Typically, when interest rates rise, there is a corresponding decline in the market value of bonds. Credit risk refers to the possibility that the issuer of the bond will not be able to repay the principal and make interest payments.

If the name of the Fund includes BlackRock, BlackRock may be abbreviated to BLK on some materials such as Annual Benefit Statements.

Regulatory information - This document has been issued by Scottish Equitable plc. The Fund described in this document is available only to trustees and members of pension schemes registered under Part IV of the Finance Act 2004 via an insurance policy which would be issued either by Scottish Equitable plc, or by another insurer of such business. Aegon is a brand name of Scottish Equitable plc. Scottish Equitable plc, registered office: Edinburgh Park, Edinburgh EH12 9SE. Registered in Scotland (No. SC144517). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 165548. © 2024 Aegon UK plc

Risk Warnings - The information contained herein has been taken from trade and other sources which we deem reliable. We do not represent that such information is accurate or complete and it should not be relied upon as such. Any opinions expressed herein reflect our current judgement and may be subject to change. This document is intended for information purposes only and does not constitute investment advice or a solicitation of an offer to buy a policy or to invest in the Fund described herein. Investment in the policy, or the Fund described in this document may not be suitable for all investors. It is recommended that you obtain independent advice prior to investing. Any objective or target will be treated as a target only and should not be considered as an assurance or guarantee of performance of the Fund or any part of it. The Fund objectives and policies include a guide to the main investments to which the Fund is likely to be exposed. The Fund is not necessarily restricted to holding these investments only. Subject to the Fund's objectives, the Fund may hold any investment and utilise any investment techniques, including the use of external insurance funds, securities lending and derivatives, permitted under the FCA's Conduct of Business Sourcebook. © Scottish Equitable plc. All rights reserved.

Source: Scottish Equitable plc.



---

Contact Us: [PBOCOMQueries@aegon.co.uk](mailto:PBOCOMQueries@aegon.co.uk).

Aegon is a brand name of Scottish Equitable plc. Scottish Equitable plc, registered office: Edinburgh Park, Edinburgh EH12 9SE. Registered in Scotland (No. SC144517). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 165548. © 2024 Aegon UK plc