

# Aegon Global Sustainable Multi-Asset Growth (AMT)

## Defined Contributions

### Fund information

Issuing company	Aegon/Scottish Equitable plc
Inception date	14 Dec 2022
Benchmark	Aegon Global Sustainable MA GW
Additional Expenses	0.00%
Entry Fees	No
Exit Fees	No
Performance Fee	No
Aegon fund size	£4.12m
Fund type	Pension
ISIN	GB00BPNLS006
SEDOL	BPNLS00
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.

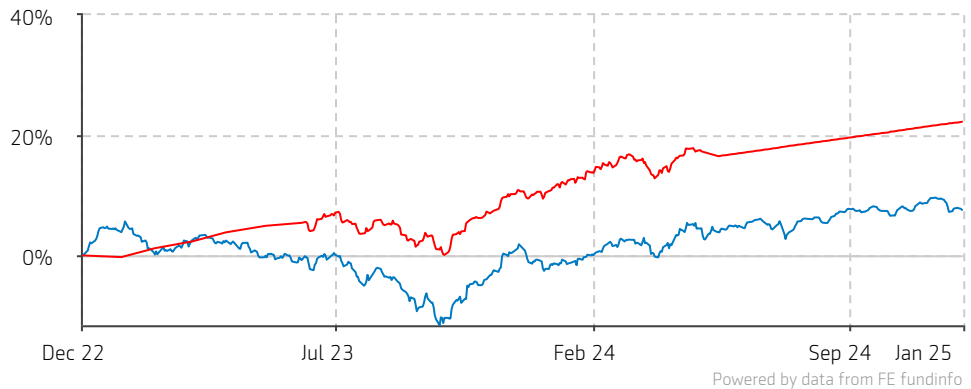
### Fund objective

This fund aims to outperform the benchmark and provide capital growth and income over the long-term by investing in assets across the globe such as the shares of companies, bonds, and alternative assets. Derivatives may also be used for investment purposes. The fund focuses on investing in companies and countries the fund manager considers meet their sustainability criteria. The fund is actively managed, so returns may not replicate those of the benchmark.

### 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 2024 unless otherwise stated.

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



- Global Sustainable Multi-Asset Growth (AMT)
- Aegon Global Sustainable MA GW

	3 Months	YTD	1yr	3yrs	5yrs
Fund	-0.1%	5.8%	5.8%	-	-
Benchmark	2.2%	10.5%	10.5%	-	-

	Dec 19 to Dec 20	Dec 20 to Dec 21	Dec 21 to Dec 22	Dec 22 to Dec 23	Dec 23 to Dec 24
Fund	-	-	-	1.6%	5.8%
Benchmark	-	-	-	10.7%	10.5%


Please note this benchmark changed on 11 June 2024 & benchmark performance prior to this date reflects the historic weights.

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.

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## Underlying fund

Fund mgmt group	Schroder UT Managers
Fund name	Sustainable Future Multi-Asset
Launch date	02 May 2008
Fund size	£817.60m as at 31 Dec 2024
SEDOL	B2Q1N56
ISIN	GB00B2Q1N560
Crown rating	

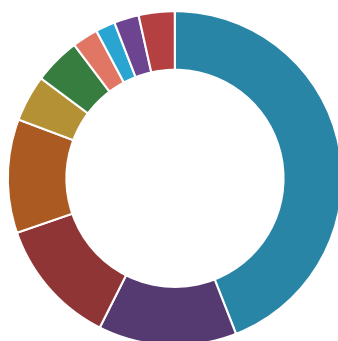
## Fund manager information



Fund manager	Remi Olu-Pitan
Start date	02 May 2008

Remi is a Multi-Asset Portfolio Manager. She joined Schroders in 2006 and is based in London. Remi is responsible for Multi-Asset Income and Diversified Growth mandates. Remi is the lead portfolio manager of the Schroder ISF Global Multi-Asset Income and co-portfolio manager of the Schroder Diversified Growth Fund. She is a member of the Equity risk premium team of the Strategic Investment Group Multi-Asset (SIGMA) and a member of the Global Asset Allocation Committee.

## Asset allocation as at 31 Dec 2024



Name	Weight
Equities	44.1%
Investment Grade Debt	13.4%
High Yield Debt	12.3%
Government Bonds	11.0%
Commodities	4.5%
Emerging Market Debt	4.5%
Aggregate Bonds	2.5%
Thematic Fixed Income	1.9%
Cash	2.4%
Multi-Asset Strategies	3.5%
<b>Total</b>	<b>100.1%</b>

## Top 10 Holdings as at 31 Dec 2024

SISF GLOBAL SUSTAINABLE GROWTH I GBP ACC	14.3%
SISF US DOLLAR HIGH YIELD I ACC	12.3%
SDR ICAV STERLING CASH FUND X INCOME	8.4%
SISF SUSTAINABLE EURO CREDIT I ACC	5.1%
SISF EM LOCAL CCY BOND I USD ACC	4.5%
SCH GBL SST VALUE EQ FD X ACC	3.5%
FFX GBP-EUR 20250123	0.1%
FFX GBP-USD 20250106	-0.1%
FFX GBP-USD 20250123	-0.3%
<b>Total</b>	<b>47.8%</b>

Source of fund breakdown and holdings: Fund mgmt group

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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.

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