

Aegon Retirement Income Multi-Asset (AMT)

Defined Contributions

Fund information

Issuing company	Aegon/Scottish Equitable plc
Inception date	14 Dec 2022
Benchmark	Composite Benchmark
Additional Expenses	0.02%
Entry Fees	No
Exit Fees	No
Performance Fee	No
Aegon fund size	£2.91m
Fund type	Pension
ISIN	GB00BPNLS113
SEDOL	BPNLS11
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 is designed for members who wish to stay invested post-retirement and draw down an income from their Defined Contribution pot. This fund aims to produce a return in line with its benchmark by investing in predominantly fixed income assets and some equities. Exchange rate movements can affect the value of investments that are in foreign currencies and therefore the fund will use specific instruments with the aim of hedging out the majority of the foreign currency exposures. This fund uses a set of exclusionary criteria which removes exposure to certain companies based on Environmental, Social and Governance (ESG) concerns. The exclusionary thresholds and definitions are owned by a third party and subject to change.

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.



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	3 Months	YTD	1yr	3yrs	5yrs
Fund	0.9%	7.0%	7.0%	-	-
	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	-	-	-	9.1%	7.0%

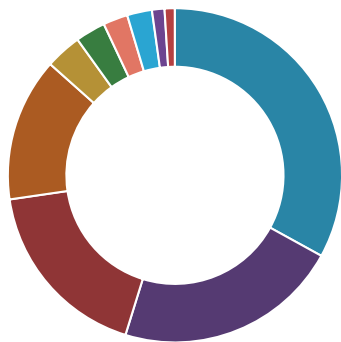
The benchmark data for the Aegon BlackRock LifePath funds was not available when this factsheet was produced. We're aiming for the data to be available in the Q2 2025 factsheets.

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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Asset allocation as at 31 Dec 2024



Name	Weight
Developed Equities	33.0%
Dev ex-UK Gov. Bonds	21.8%
UK Gilts	17.9%
UK Inflation Linked	13.9%
Dev ex-UK Corporates	3.5%
UK Corporates	2.9%
Developed ex-UK Small Equities	2.4%
Emerging Markets Equities	2.4%
Commodity	1.2%
Property	1.0%
Total	100.0%

Top 10 Holdings as at 31 Dec 2024

ACS WD E SCR OP TR F X ACC GBP	32.87%
ISHRS OSEAS GOV BD IDX (UK) X ACC	21.92%
ISH UP 10 YRS GIL IND LINKD X ACC	13.82%
ISHR UK GLT ALL STKS IDX(UK) X ACC	13.74%
ISH UP 10 YRS GILTS IND X ACC	4.15%
ISH ESG SCR OS COR B ID (UK) X ACC	3.55%
ISHRS E SCR COR BD In FD (UK) X AC	2.93%
ACS W SM CAP ES SC EQ TR FD X1 ACC	2.39%
ISHARES EM IDX FD (IE) FLX AC GBP	1.62%
ISH BBG ENH ROLL YLD COMM SWAP ETF	1.21%
Total	98.20%

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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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Source: Scottish Equitable plc.



Contact Us: PBOCOMQueries@aegon.co.uk.

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