

Aegon Russell Investments Global Credit (RC)

Defined Contributions

Fund information

Issuing company	Aegon/Scottish Equitable plc
Inception date	29 Jan 2025
Benchmark	Bloomberg Global Aggregate Credit
Additional Expenses	0.11%
Entry Fees	No
Exit Fees	No
Performance Fee	No
Aegon fund size	£0.54m
Fund type	Pension
ISIN	GB00BT956113
SEDOL	BT95611
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.

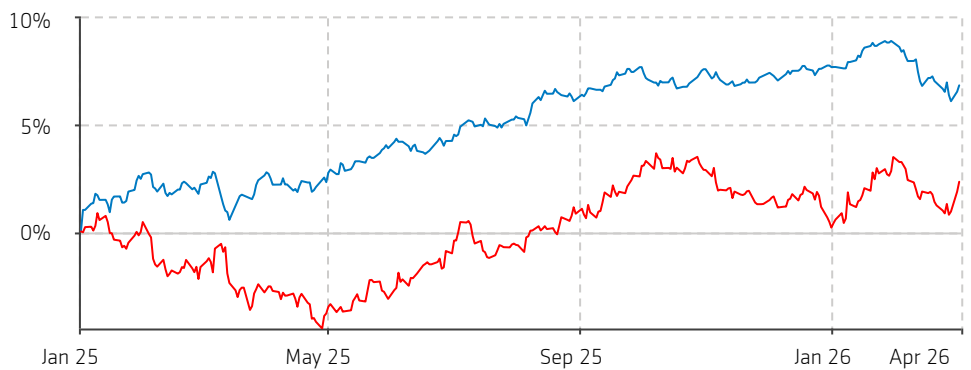
Fund objective

The fund aims to achieve income and growth by investing at least 70% of its assets worldwide in bonds, and debt instruments, including mortgage and asset backed securities. The fund is actively managed and seeks to outperform its benchmark by 0.75% over the medium to long term.

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 Mar 2026 unless otherwise stated.

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



- Aegon Russell Investments Global Credit (RC) Pn
- Bloomberg Global Aggregate Credit


	3 Months	YTD	1yr	3yrs	5yrs
Fund	-0.4%	-0.4%	4.5%	-	-
Benchmark	0.7%	0.7%	3.8%	-	-
	Mar 21 to Mar 22	Mar 22 to Mar 23	Mar 23 to Mar 24	Mar 24 to Mar 25	Mar 25 to Mar 26
Fund	-	-	-	-	4.5%
Benchmark	-	-	-	-	3.8%

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

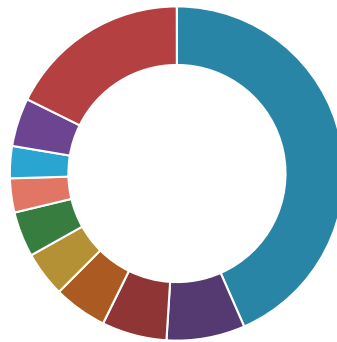
Fund mgmt group	Russell Investments
Fund name	Global Credit
Launch date	24 Mar 2010
Fund size	\$759.68m as at 31 Mar 2026
SEDOL	N/A
ISIN	IE00B6RZP939
Crown rating	

Fund manager information

Fund manager	James Mitchell
Start date	24 Mar 2010

James Mitchell is a senior portfolio manager in global fixed income for Russell Investments. Based in London, James is responsible for the portfolio management of fixed income funds. James manages portfolios covering Global Credit, Global High Yield, Emerging Market Debt (Hard and Local Currency), European Fixed Income and Absolute Return. He assumed this role in 2007. In 2013 Russell won the Lipper Fund award for “Best Large Bond Group” over 3 years in Europe. James joined Russell as a manager research analyst in 1999 and was promoted to senior research analyst in 2000. In this role James evaluated fixed income strategies and made recommendations on manager selection to Russell’s portfolio managers and consulting clients. James’ coverage included Global fixed income, European fixed income and currency. He started managing portfolios in 2004. Prior to joining Russell, James was a senior strategist with Nomura International in London. As a global strategist, James provided economic, fixed income and currency market analysis to Nomura’s trading, sales, and capital markets groups. James was also an editor of Nomura’s key economic and fixed income publications. James began his career in finance when he joined Deutsche Bank in 1989. He was based in London and spent eight years in the research department where he was a senior fixed income and currency strategist. James generated top down and bottom-up trade ideas for traders and clients and was co-editor of Deutsche Bank’s flagship fixed income strategy publication. He has completed B.Sc., Economics in London University and he is a CFA Charterholder.

Asset allocation as at 31 Mar 2026



Name	Weight
US Fixed Interest	43.5%
Australian Fixed Interest	7.6%
UK Fixed Interest	6.3%
French Fixed Interest	5.2%
Dutch Fixed Interest	4.4%
German Fixed Interest	4.4%
Irish Equities	3.3%
Luxembourg Fixed Interest	3.1%
Money Market	4.7%
Other	17.7%
Total	100.2%

Top 10 Holdings as at 31 Mar 2026

RIC III plc US Dollar Cash Fund II	2.6%
BUNDESREPUB. DEUTSCHLAND	2.2%
US DOLLAR	2.1%
FRANCE (GOVT OF)	1.4%
EUROPEAN UNION	1.1%
Euro Spot	1.1%
CHINESE YUAN RENMINBI CASH	1.0%
ISHARES USD CORP BOND USD D	0.7%
GOLDMAN SACHS GROUP INC	0.6%
BUNDESSCHATZANWEISUNGEN	0.6%
Total	13.4%

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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