

# Aegon Prism Global Fixed Income (ARC)

## Fund information

Fund provider	Aegon/Scottish Equitable plc
Fund launch date	31 Jan 2023
Benchmark	IA Global Mixed Bond
Fund charge*	0.12%
Aegon fund size	£0.11m
ABI sector	ABI Global Fixed Interest
Fund type	Pension
ISIN	GBO0BPNLVJ07
SEDOL	BPNLVJ0
Aegon mnemonic	POC
CitiCode	S60G

\*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. The fund charges may differ for Retiready (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



**Low risk**

Low risk funds will typically have underlying investments that we'd expect to experience small changes 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. Funds with a low risk rating may keep risk down in a variety of ways, for example by holding a very broad range of investments, or they may contain a narrower range of fixed interest or cash investments with a short term to maturity. Over the longer term, they're unlikely to deliver high levels of return and may not keep pace with inflation.

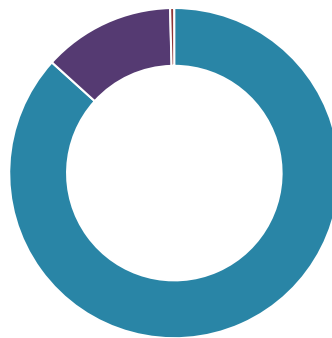
## Fund objective

This fund aims for long-term capital growth by investing in a range of UK and overseas corporate and government bonds. It can also invest in cash. The fund gets its exposure to these investments mainly through passively managed funds, which means returns (both positive and negative) should be similar to those of the various markets they invest in. Prism Investments Limited (Prism) is a professional investment advisory firm, owned by Harbour Rock Capital Group Limited. Prism provides the asset allocation model and oversight for all the Prism funds, for which it receives a fee. This is paid from the funds' annual management charge and is not an additional cost. The fee depends in part on how much money is in these funds.

## Fund performance

This is a launch factsheet. There's no performance information shown because this fund was launched less than 12 months ago. A full fund factsheet, with performance information, will be produced after the fund has been running for 12 months.

## Asset allocation as at 31 Dec 2023



Global Bonds	86.7%
UK Bonds	12.9%
Cash	0.4%
<b>Total</b>	<b>100.0%</b>

## Top holdings as at 31 Dec 2023

Holding	%
Overseas Corporate Bond Tracker	41.7%
Overseas Government Bond Tracker	32.4%
Corporate Bond Tracker	25.8%
<b>Total</b>	<b>99.9%</b>

Source of fund breakdown and holdings: Fund mgmt group

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## Underlying fund

### Fund mgmt group

Aegon/Scottish Equitable plc

### Fund Manager

This fund is a fund of funds. This means it invests in a mix of different underlying funds, and in different investments, so you're not reliant on the success of just one fund manager or one type of investment. We reserve the right to add, remove and replace the underlying funds with the aim of making sure the fund continues to meet its aims and objectives. 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.

## 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.

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**Currency risk** - this fund invests overseas so its value will go up and down in line with changes in currency exchange rates. This could be good for the fund or bad, particularly if exchange rates are volatile.

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**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.

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**Credit risk** - this fund invests in bonds or other types of debt. Bonds are essentially loans to companies, governments or local authorities so there's a risk that these companies or government bodies may default on the loan. Bonds are rated in terms of quality, usually from AAA down to B and below. AAA is the highest quality and therefore the least likely to default and B or lower the most likely to default. Where we have it we show the credit quality of the loans held by this fund.

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**Interest rate risk** - interest rate changes could affect the value of bond investments. Where long term interest rates rise, the value of bonds is likely to fall, and vice versa.

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