

Aegon Prism Multi Asset 5 (ARC)

Fund information

Fund provider	Aegon/Scottish Equitable plc
Fund launch date	31 Jan 2023
Benchmark	IA Flexible Investment
Fund charge*	0.12%
Aegon fund size	£2.85m
ABI sector	ABI Flexible Investment
Fund type	Pension
ISIN	GB00BPNLVP66
SEDOL	BPNLVP6
Aegon mnemonic	POH
CitiCode	Y6BK

*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. Expenses can include costs paid by Aegon to third parties. The fund charges may differ for Retiree (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



Above-average risk

Above average risk funds typically invest in one single investment type or geographical region, for example regional equities (shares) or global bonds. This means that investors are completely exposed to the performance of that single investment type or region. These funds could experience lengthy periods where their value goes down depending on market conditions. However, these funds can also rise in value quite significantly and have historically provided good long-term growth. Because of their narrow investment focus, they're better suited to investors with at least five years to invest and to use in combination with other funds as part of a diversified portfolio.

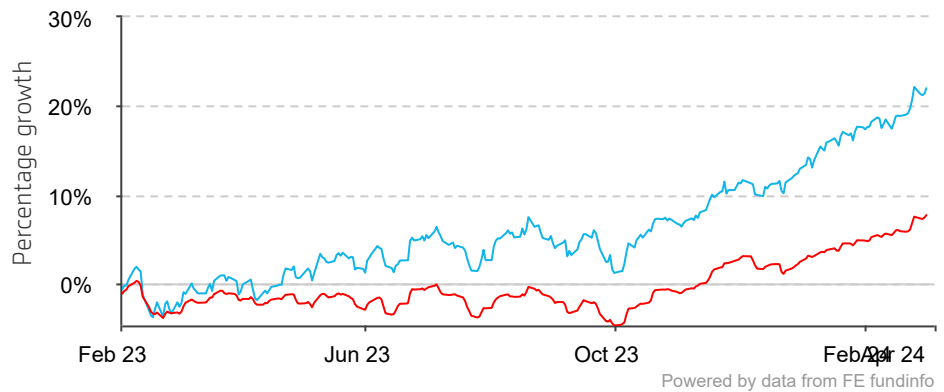
Fund objective

This fund aims to provide long-term capital growth and is the highest risk fund in the Aegon Prism Multi-Asset range where 1 is the lowest risk and 5 is the highest. The fund typically invests in higher risk investments such as global equities (company shares). 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 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

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 2024 unless otherwise stated.

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



■ Aegon Prism Multi Asset 5 (ARC)
■ IA Flexible Investment

	1yr	3yrs	5yrs	10yrs
Fund	23.4%	-	-	-
Benchmark	10.1%	-	-	-
Sector quartile	1	-	-	-

	Mar 23 to Mar 24	Mar 22 to Mar 23	Mar 21 to Mar 22	Mar 20 to Mar 21	Mar 19 to Mar 20
Fund	23.4%	-	-	-	-
Benchmark	10.1%	-	-	-	-
Sector quartile	1	-	-	-	-

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.

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Underlying fund

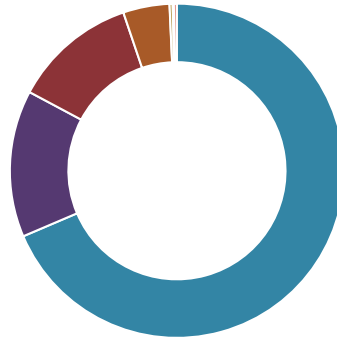
Fund mgmt group

Aegon/Scottish Equitable plc

Fund manager information

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.

Asset allocation as at 31 Mar 2024



North America Equity	68.6%
Asia Pacific including Japan Equity	14.2%
Europe ex UK Equity	12.0%
UK Equity	4.5%
Global Emerging Market Equities	0.3%
Cash	0.1%
Other	0.3%
Total	100.0%

Top holdings as at 31 Mar 2024

Holding	%
North American Equity Tracker	68.6%
Continental European Equity Tracker	12.0%
Pacific Ex-Japan Equity Tracker	7.0%
Japan Equity Tracker	6.0%
UK Index Tracker	4.5%
Emerging Markets Equity Tracker	2.0%
Total	100.1%

Source of fund breakdown and holdings: Fund mgmt group

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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.

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.

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.

