

Aegon Prism Multi Asset 3 (ARC)

Fund information

Fund provider	Aegon/Scottish Equitable plc
Fund launch date	31 Jan 2023
Benchmark	IA Mixed Investment 40-85% Shares
Fund charge*	0.12%
Aegon fund size	£31.00m
ABI sector	ABI Mixed Investment 40-85% Shares
Fund type	Pension
ISIN	GB00BPNLVM36
SEDOL	BPNLVM3
Aegon mnemonic	POF
CitiCode	CLQG

*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



Average risk

Average risk funds will generally invest in a broad range of investment types and will typically hold a significant proportion in equities (shares). Their daily price movements will therefore vary from day-to-day, both up and down, although not usually as much as for funds investing entirely in equities. These movements can lead to lengthy periods where their value goes down depending on market conditions. However, over the longer term these funds would be expected to deliver significantly better growth prospects than a cash deposit.

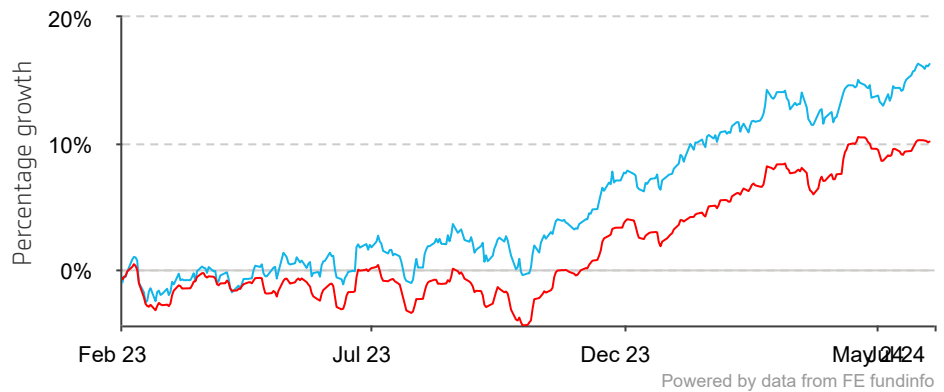
Fund objective

This fund aims to provide long-term capital growth and sits in the middle of the Aegon Prism Multi-Asset range where 1 is the lowest risk and 5 is the highest. The fund invests mainly in global equities (company shares) as well as a range of UK and overseas government and corporate 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 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

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 30 Jun 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 3 (ARC)
- IA Mixed Investment 40-85% Shares

	1yr	3yrs	5yrs	10yrs
Fund	15.5%	-	-	-
Benchmark	11.8%	-	-	-
Sector quartile	1	-	-	-

	Jun 23 to Jun 24	Jun 22 to Jun 23	Jun 21 to Jun 22	Jun 20 to Jun 21	Jun 19 to Jun 20
Fund	15.5%	-	-	-	-
Benchmark	11.8%	-	-	-	-
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

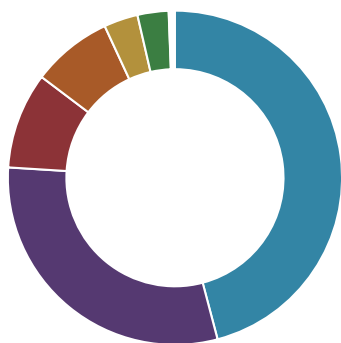
Fund mgmt group

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 30 Jun 2024



North America Equity	45.9%
Global Bonds	30.1%
Asia Pacific including Japan Equity	9.3%
Europe ex UK Equity	7.8%
UK Bonds	3.3%
UK Equity	3.0%
Global Emerging Market Equities	0.2%
Cash	0.2%
Other	0.2%
Total	100.0%

Top holdings as at 30 Jun 2024

Holding	%
North American Equity Tracker	46.0%
Overseas Corporate Bond Tracker	24.0%
Continental European Equity Tracker	7.7%
Corporate Bond Tracker	4.8%
Pacific Ex-Japan Equity Tracker	4.7%
Overseas Government Bond Tracker	4.7%
Japan Equity Tracker	3.7%
UK Index Tracker	3.0%
Emerging Markets Equity Tracker	1.3%
Total	99.9%

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.

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.

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.

