



RLP DEPOSIT FUND FACTSHEET

July 2024

Objective

Aim:	The fund is designed to outperform its benchmark.
Investment process:	The fund invests in money market instruments. These may include cash, bank deposits and very short term fixed interest investments. There may be periods when the return available from money market instruments is less than the plan charge which will result in a negative return from this fund.
Management style:	Active

Fund details

Launch date:	1st March 1984
Fund size:	£4609.25m
ABI Sector:	Deposit & Treasury
Benchmark:	SONIA
Manager:	Tony Cole
Fund Management Charge:	1.00%
Investment Expenses:	0.00%
Total Expense Ratio:	1.00%
SEDOL:	0783248

All data as at 30.06.2024.

Performance

Past performance is not a guide to the future. Prices can fall as well as rise meaning you may not get back the full amount of capital originally invested. Investment returns may fluctuate and are not guaranteed.

	Percentage Change				
	30.06.2023 - 30.06.2024 % Chg	30.06.2022 - 30.06.2023 % Chg	30.06.2021 - 30.06.2022 % Chg	30.06.2020 - 30.06.2021 % Chg	30.06.2019 - 30.06.2020 % Chg
RLP Deposit	4.45	2.23	-0.64	-0.89	-0.33
Benchmark	4.26	2.12	-0.65	-0.95	-0.50

	Compound Annual Growth Rate				
	Fund Volatility	3 Years	5 Years	10 Years	15 Years
RLP Deposit	0.63	1.99	0.94	0.23	0.05
Benchmark	-	1.89	0.84	0.15	-0.06

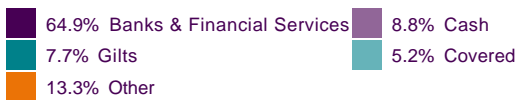
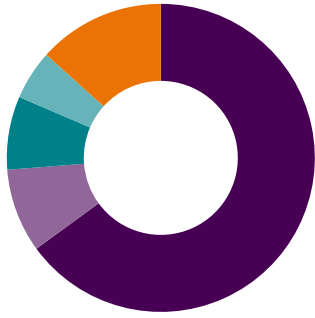
Source: Lipper, as at 30.06.2024. All performance figures have been calculated net of the Fund Management Charge applicable to the fund.

The fund volatility figure shown is the annualised standard deviation of the monthly returns on the fund over a 3 year time period to 30.06.2024. Standard deviation is a measure of the spread of monthly returns around the average (mean) return. A higher volatility figure indicates that the fund has produced a wider range of returns over the three year period while a fund with a lower volatility figure has been more stable.

Top ten holdings

	Holding	%		Holding	%
1	Cash	8.81	6	GOLDMAN SACHS INTERNATIONAL BANK 0% 21/11/2024	2.52
2	REP null 5.24% 01/07/2024	4.16	7	UNITED KINGDOM TREASURY BILL 0% 12/08/2024	2.18
3	REP null 5.23% 01/07/2024	3.68	8	BANK OF NOVA SCOTIA 5.25% 01/07/2024	2.10
4	SG ISSUER SA 5.2% 09/08/2024	2.98	9	REP UK CONV GILT 5.25% 01/07/2024	2.03
5	REP null 5.22% 01/07/2024	2.77	10	NATIONAL AUSTRALIA BANK LTD 5.2% 01/11/2024	1.98

Asset Type



All data as at 30.06.2024.

Risk factors

It is important that you understand the potential risks associated with this fund. We have detailed below the specific risks we think you should be aware of. For further information on each of these risks please refer to our [Guide to Fund Risks](#).

Exchange Rate	No	Property	No
Emerging Markets	No	Higher Risk Fund	No
Concentrated Portfolio	No	Derivatives	No
Smaller Companies	No	Equities	No
High Yield Bonds	No	Bonds	Yes
Sector Specific	No	Money Market	Yes
Geared Investments	No	Stock Lending	Yes

Royal London
royallondon.com

We're happy to provide your documents in a different format, such as Braille, large print or audio, just ask us when you get in touch.

All of our printed products are produced on stock which is from FSC® certified forests.

Source: FTSE International Limited ("FTSE") © FTSE 2024. "FTSE®" is a trade mark of the London Stock Exchange Group companies and is used by FTSE International Limited under licence. All rights in the FTSE indices and / or FTSE ratings vest in FTSE and/or its licensors. Neither FTSE nor its licensors accept any liability for any errors or omissions in the FTSE indices and / or FTSE ratings or underlying data. No further distribution of FTSE Data is permitted without FTSE's express written consent.

The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm is on the Financial Services Register, registration number 117672. It provides life assurance and pensions. Registered in England and Wales number 99064. Registered office: 80 Fenchurch Street, London, EC3M 4BY. Royal London Marketing Limited is authorised and regulated by the Financial Conduct Authority and introduces Royal London's customers to other insurance companies. The firm is on the Financial Services Register, registration number 302391. Registered in England and Wales number 4414137. Registered office: 80 Fenchurch Street, London, EC3M 4BY.