As at 30 September 2025

Aegon Prism Multi Asset 4 (ARC)

Fund information

Fund provider	Aegon/Scottish Equitable plc
Fund launch date	31 Jan 2023
Benchmark	Composite Index
Fund charge*	0.12%
Aegon fund size	£7.08m
ABI sector	ABI Flexible Investment
Fund type	Pension
ISIN	GB00BPNLVN43
SEDOL	BPNLVN4
Aegon mnemonic	POG
CitiCode	Z8ZV

*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 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

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.

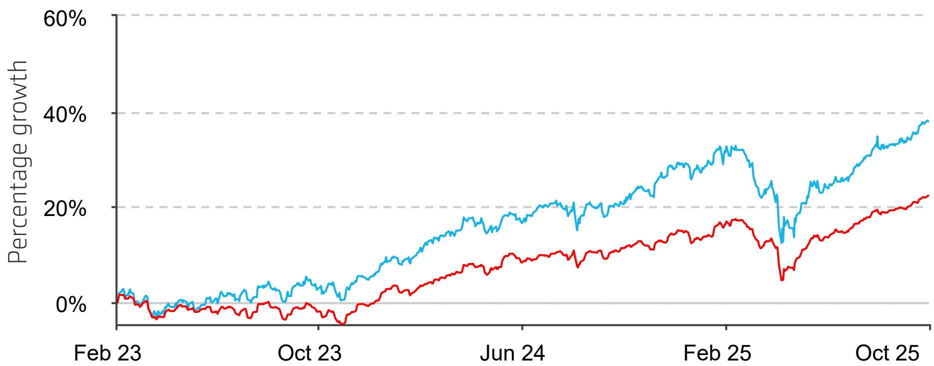
Fund objective

This fund aims to provide long-term capital growth and sits at the higher end of the Aegon Prism Multi-Asset range where 1 is the lowest risk and 5 is the highest. The fund typically invests in global equities (company shares) as well as to a lesser extent in 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 Sep 2025 unless otherwise stated.

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



Aegon Prism Multi Asset 4 (ARC)
Composite Benchmark

	1yr	3yrs	5yrs	10yrs
Fund	14.4%	-	-	-
Benchmark	9.9%	-	-	-
Sector quartile	1	-	-	-

	Sep 24 to Sep 25	Sep 23 to Sep 24	Sep 22 to Sep 23	Sep 21 to Sep 22	Sep 20 to Sep 21
Fund	14.4%	17.2%	-	-	-
Benchmark	9.9%	13.4%	-	-	-
Sector quartile	1	1	-	-	-

Composite Index: 50% IA Mixed Investment 40-85% Shares / 50% IA Flexible Investment

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.

Aegon Prism Multi Asset 4 (ARC)

Underlying fund

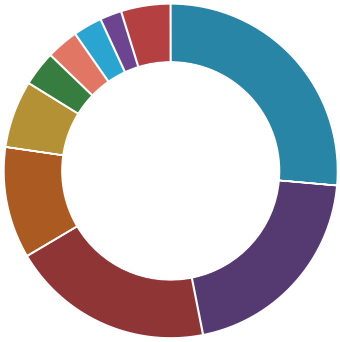
Fund mgmt group

Aegon/Scottish Equitable plc

Fund manager information

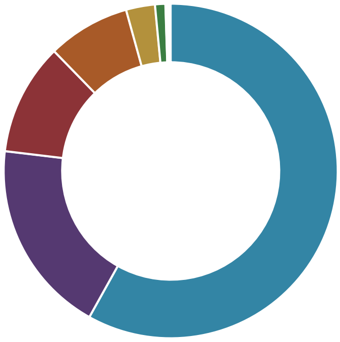
This fund is a fund of funds. This means it invests in a mix of different underlying funds, and in different investments, so you're not reliant on the success of just one fund manager or one type of investment. We reserve the right to add, remove and replace the underlying funds with the aim of making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

Sector breakdown as at 30 Sep 2025



Name	Weight
Technology	26.4%
Financials	20.5%
Industrials	19.6%
Consumer Discretionary	10.8%
Health Care	6.5%
Consumer Staples	3.4%
Utilities	3.1%
Energy	2.8%
Basic Materials	2.1%
Other	4.8%
Total	100.0%

Asset allocation as at 30 Sep 2025



North America Equity	58.1%
Global Bonds	18.8%
Asia Pacific including Japan Equity	10.8%
Europe ex UK Equity	8.0%
UK Equity	2.8%
UK Bonds	1.0%
Global Emerging Market Equities	0.2%
Cash	0.2%
Other	0.1%
Total	100.0%

Top holdings as at 30 Sep 2025

Holding	%
North American Equity Tracker	58.1%
Overseas Corporate Bond Tracker	19.9%
Continental European Equity Tracker	8.0%
Japan Equity Tracker	4.8%
Pacific Ex-Japan Equity Tracker	4.8%
UK Index Tracker	2.8%
Emerging Markets Equity Tracker	1.6%
Total	100.0%

Source of fund breakdown and holdings: Fund mgmt group

Aegon Prism Multi Asset 4 (ARC)

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.