

Overseas Equity Tracker (ARC)

Fund information

Fund provider	Aegon/Scottish Equitable plc
Fund launch date	11 Nov 2011
Benchmark	FTSE World ex UK
Fund charge*	0.12%
Aegon fund size	£382.62m
ABI sector	ABI Global Equities
Fund type	Pension
ISIN	GB00B3N4VZ18
SEDOL	B3N4VZ1
Aegon mnemonic	ZHP
CitiCode	00GO

*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 Retirement (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.

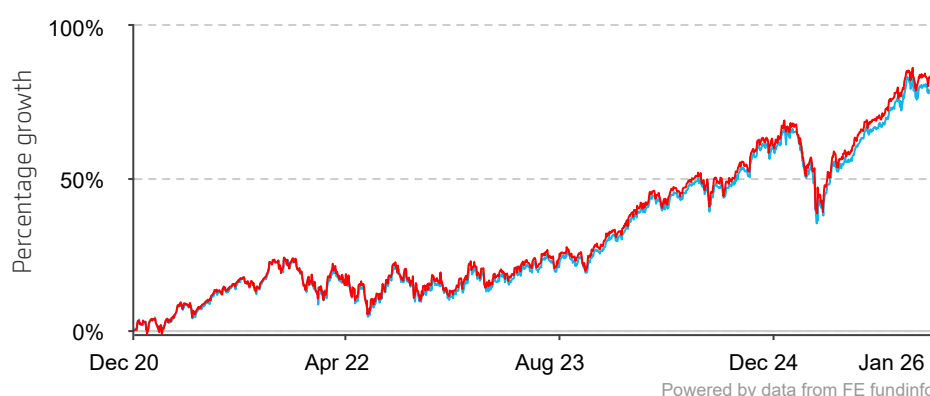
Fund objective

This fund seeks to achieve long-term capital growth by investing in global equities (shares). It does so by investing in various funds that aim to closely track the performance of appropriate global indices with an emphasis on those from outside the UK. The manager may from time-to-time invest in government bonds (gilts) and other UK or overseas bonds and cash.

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 Dec 2025 unless otherwise stated.

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



■ Overseas Equity Tracker (ARC)
■ FTSE World ex UK

	1yr	3yrs	5yrs	10yrs
Fund	14.0%	17.3%	12.5%	13.7%
Benchmark	14.6%	17.5%	12.9%	14.0%
Sector quartile	2	1	1	1

	Dec 24 to Dec 25	Dec 23 to Dec 24	Dec 22 to Dec 23	Dec 21 to Dec 22	Dec 20 to Dec 21
Fund	14.0%	20.5%	17.5%	-9.1%	23.0%
Benchmark	14.6%	20.4%	17.5%	-7.7%	22.2%
Sector quartile	2	1	1	3	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	BlackRock
Fund name	Overseas Equity
Launch date	19 Aug 2005
Fund size	£467.72m as at 31 Dec 2025
Sedol code:	B08HDC5
ISIN	GB00B08HDC59
Crown rating	

Fund manager information

Fund manager	Steve Walker
Start date	01 Jan 2013

Steve Walker, Director and portfolio manager, is a member of the Beta Strategies Group. Within Beta Strategies, Mr. Walker is head of the Index Asset Allocation team in EMEA. Mr. Walker's service with the firm dates back to 2007, including his years with Barclays Global Investors (BGI), which merged with BlackRock in 2009. At BGI, he was a portfolio manager in the Client Solutions team. Prior to joining BGI, Mr. Walker was a portfolio manager in the discretionary investment team at Coutts & Co bank for over 12 years.

Fund manager	Matyas Kekes
Start date	01 Jul 2023

Asset allocation as at 31 Dec 2025



Name	Fund
North American Equities	39.6%
US Equities	33.7%
European Equities	12.9%
Asia Pacific ex Japan Equities	7.3%
Japanese Equities	6.4%
Total	99.9%

Top holdings as at 31 Dec 2025

Holding	%
ISHRS NRTH AM EQ IDX FD (UK) L ACC	33.9%
ISHRS US EQ IDX FD (UK) D ACC	33.7%
ISHR CONT EUR EQ IDX FD (UK) L ACC	12.9%
ISHRS PAC EX JAP EQ IDX (UK) L ACC	7.3%
ISHRS JAP EQ IDX FD (UK) L ACC	6.4%
ISHR NRTH AM EQ IDX FD (LU) N2 USD	5.7%
Total	99.9%

Total number of holdings: 6

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.

Derivative risk - this fund will use derivatives in a number of ways to achieve its objectives. Holdings may add up to over 100% because derivatives offer a way to gain exposure to the returns of a specified equity or bond market without having to directly own it. These negative figures are not shown within the top holdings section. Derivatives allow a manager to buy or sell an investment at a specified future date for a specified price. However, this means the fund could be exposed to additional risks if the market moves up when the manager expected it to go down or vice versa.

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