

Scottish Equitable Emerging Markets Equity Tracker (ARC)

Fund information

Fund provider	Aegon/Scottish Equitable plc
Fund launch date	11 Nov 2011
Benchmark	FTSE Emerging
Fund charge*	0.14%
Aegon fund size	£372.29m
ABI sector	ABI Global Emerging Markets Equities
Fund type	Pension
ISIN	GB00B3NQZJ99
SEDOL	B3NQZJ9
Aegon mnemonic	ZDM
CitiCode	00G8

*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



Higher risk

Higher risk funds typically invest in regions and investment types that can experience large day-to-day changes in value, both negative and positive. They tend to invest in a single investment type or geographical region and these investment types (for example funds investing in commodity companies) and regions (for example emerging markets equities) have historically been more volatile (risky) than those in the 'Above-average risk' category. These funds have historically provided periods of positive returns but, 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 achieve capital growth by closely tracking the performance of the FTSE Emerging Index by investing in companies that make up the Index. It invests directly in companies in the Index and through other transferable securities that give exposure to such companies. The fund may also invest in permitted money market instruments, cash deposits and units in collective investment schemes.

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 2026 unless otherwise stated.

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



■ Scottish Equitable Emerging Markets Equity Tracker (ARC)
■ FTSE Emerging

	1yr	3yrs	5yrs	10yrs
Fund	27.5%	15.4%	5.8%	8.8%
Benchmark	26.5%	15.7%	5.9%	8.7%
Sector quartile	4	4	3	3

	Jun 25 to Jun 26	Jun 24 to Jun 25	Jun 23 to Jun 24	Jun 22 to Jun 23	Jun 21 to Jun 22
Fund	27.5%	6.9%	12.7%	-3.8%	-10.3%
Benchmark	26.5%	7.3%	14.1%	-3.6%	-10.8%
Sector quartile	4	2	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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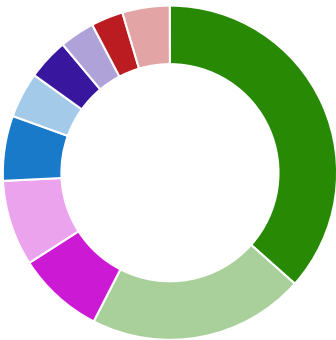
Underlying fund

Fund mgmt group	BlackRock
Fund name	Emerging Markets Equity Index (UK)
Launch date	20 Nov 2009
Fund size	£4,082.02m as at 30 Jun 2026
Sedol code:	B5BL8D5
ISIN	GB00B5BL8D54
Crown rating	N/A

Fund manager information

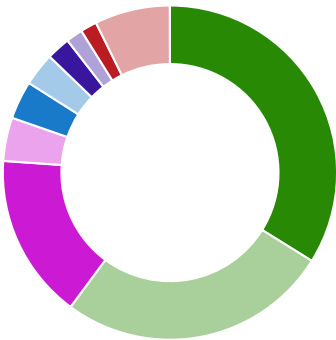
Fund manager	Dharma Laloobhai
Start date	01 May 2025

Sector breakdown as at 30 Jun 2026



Technology	36.6%
Financials	21.0%
Consumer Discretionary	8.4%
Industrials	8.3%
Basic Materials	6.3%
Energy	4.4%
Telecommunications	4.0%
Consumer Staples	3.4%
Health Care	3.1%
Other	4.6%
Total	100.1%

Geographic breakdown as at 30 Jun 2026



Taiwan (Republic of China)	33.9%
China	26.3%
India	16.0%
Brazil	4.2%
South Africa	3.7%
Saudi Arabia	3.2%
Mexico	2.3%
United Arab Emirates	1.6%
Thailand	1.6%
Other	7.3%
Total	100.1%

Top holdings as at 30 Jun 2026

TAIWAN SEMICONDUCTOR MANUFACTURING	17.6%
TENCENT HOLDINGS LTD	3.3%
ALIBABA GROUP HOLDING LTD	2.1%
MEDIATEK INC	1.9%
DELTA ELECTRONICS INC	1.1%
HON HAI PRECISION INDUSTRY LTD	0.9%
HDFC BANK LTD	0.9%
RELIANCE INDUSTRIES LTD	0.9%
CHINA CONSTRUCTION BANK CORP H	0.9%
ICICI BANK LTD	0.7%
Total	30.3%

Total number of holdings: 2112

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.

Country/region risk - this fund invests in a region that's particularly risky due to the lack of company regulation, political instability or war, for example. This means that its value will fluctuate more than funds invested in more developed countries or regions.

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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