

Cash

Fund information

| | |
|------------------|------------------------------|
| Fund provider | Aegon/Scottish Equitable plc |
| Fund launch date | 07 Jan 1983 |
| Benchmark | SONIA Overnight Rate |
| Total charge* | 1.01% |
| Aegon fund size | £1,519.79m |
| ABI sector | ABI Deposit & Treasury |
| Fund type | Pension |
| ISIN | GB0007829228 |
| SEDOL | 0782922 |
| Aegon mnemonic | CSH |
| CitiCode | SQ02 |

*This includes a standard 1% product charge, a fixed management fee and expenses that vary with the day to day costs of running the fund. Expenses can include costs paid by Aegon to third parties. You may pay a different product charge.

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



Minimal risk

Minimal risk funds will typically have underlying investments that we'd expect to experience little change in value from day-to-day. The fund price movements will generally go up but could also go down, particularly in a low interest rate or inflationary environment. They're particularly suited to short-term investment where stability is the main aim. Over the longer term, they're unlikely to deliver high levels of return and returns may not keep pace with inflation.

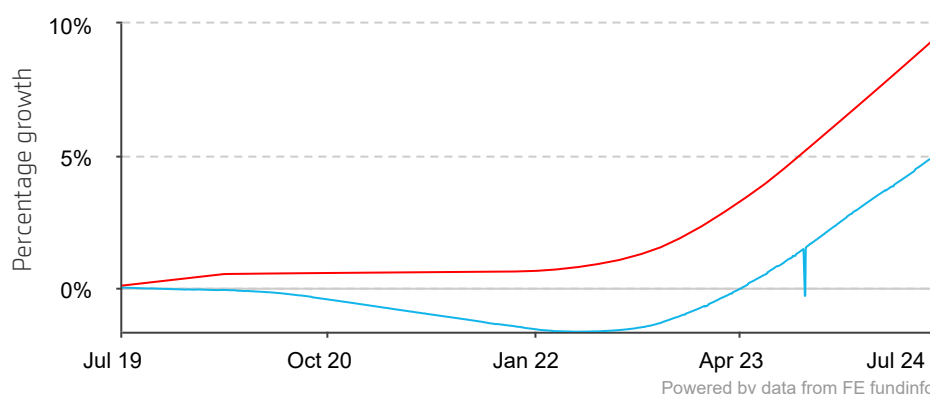
Fund objective

The fund aims to outperform the SONIA Overnight Rate, before charges, by investing in short-term, sterling denominated money market instruments such as bank deposits, certificates of deposit and short-term bonds. Instruments held in the portfolio will have a weighted average maturity of no more than 60 days.

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.



■ Cash

■ Bank Of England Sterling Overnight Index Average

| | 1yr | 3yrs | 5yrs | 10yrs |
|-----------------|------|------|------|-------|
| Fund | 4.3% | 2.0% | 1.0% | 0.3% |
| Benchmark | 5.1% | 2.8% | 1.8% | 1.1% |
| Sector quartile | 4 | 3 | 3 | 3 |

| | 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 | 4.3% | 2.3% | -0.6% | -0.9% | -0.2% |
| Benchmark | 5.1% | 3.1% | 0.3% | 0.1% | 0.5% |
| Sector quartile | 4 | 2 | 3 | 4 | 3 |

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.

Cash

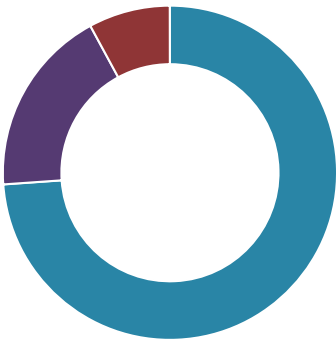
Underlying fund

Fund mgmt group
Aegon/Scottish Equitable plc

Fund manager information

Aegon have created this fund to offer a single asset class solution in a single fund with the aim of making investing easier. We reserve the right to add, remove and replace the underlying funds within this solution with the aim of making sure the fund continues to meet its aims and objectives. Sometimes we work with external fund managers and they select and manage the underlying funds on our behalf. 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



| | |
|------------------------|--------|
| Certificate of deposit | 73.9% |
| Cash | 18.2% |
| Term Deposit | 7.9% |
| Total | 100.0% |

Top holdings as at 30 Jun 2024

| Holding | % |
|---|-------|
| SANTANDER UK PLC 5.27% CD 06/08/2024 | 3.2% |
| KBC BANK NV CD 0% 07/08/2024 | 3.2% |
| SUMITOMO MITSUI BANK CD 5.32% 08/07/24 | 2.4% |
| BNP PARIBAS SA CD 5.29% 13/09/2024 | 2.2% |
| MUFG BANK LTD CD 5.32% 08/08/2024 | 2.2% |
| SOCIETE GENERALE SA CD 5.37% 02/09/2024 | 2.2% |
| SOCIETE GENERALE SA CD 5.37% 04/09/2024 | 2.2% |
| OVERSEA-CHN BK LON CD 0% 29/08/2024 | 2.2% |
| MIZUHO BANK LTD CD 5.31% 03/07/2024 | 1.9% |
| Total | 21.7% |

Source of fund breakdown and holdings: Fund mgmt group

Cash

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.

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.

Inflation risk - this fund invests in lower risk investments, which means it shouldn't fluctuate in value greatly and is less likely to fall in value significantly. The downside to this is that returns are likely to be lower and there's a greater risk that they may not keep pace with inflation. It's therefore more suitable for short-term investment where you may need your money quickly.
