

SIP Appendix – AVC Fund Options

Investment fund	Open to new contributions	Performance target	Benchmark Index	Annual Management Charge plus additional expenses (% p.a.)
Aegon Funds				
Aegon BlackRock UK Equity Tracker (BUK/I845)	Yes	Aims to achieve a return consistent with that of the FTSE All Share Index	FTSE All Share Index	0.70
Aegon BlackRock World (ex UK) Equity Tracker (BWI/I843)	Yes	Aims to match the performance of the FTSE All World Developed (ex-UK) Index	FTSE Developed ex-UK Index	0.70
Aegon BlackRock Consensus (BGC/I848)	Yes	Aims to closely match the performance of the ABI Mixed Investment 40-85% Shares pension sector average after charges	ABI Mixed Investment 40%-85% Shares	0.70
Aegon BlackRock Over 15 Year UK Gilt Tracker (BUG/I841)	Yes	Aims to match the performance of the FTSE Actuaries UK Conventional Gilts Over 15 Years Index	FTSE Actuaries UK Conventional Gilts Over 15 Years	0.70
Cash (CSH/SQ02)	Yes	Aims to outperform the SONIA Overnight Rate, before charges	SONIA Overnight Rate	0.70
Aegon BlackRock 50/50 Global Equity Tracker (BGE/1851)	No	Aims to provide broad exposure to countries around the world and returns consistent with the markets it invests in by investing approximately 50% in UK shares (equities) and 50% in overseas equities (excluding the UK) split equally between the USA, Europe and Asia Pacific	Composite Index	0.70

Investment fund	Open to new contributions	Performance target	Benchmark Index	Annual Management Charge plus additional expenses (% p.a.)
Global Equity Tracker (GTK/S686)	No	Aims to achieve capital growth for investors by investing 50% in UK equities (shares) and 50% in overseas equities. It's a passively managed fund and so aims to match the performance of the key market indices against which it's measured (the FTSE All Share and the FTSE World ex UK)	Composite Index	0.70
North American (AME/SQ24)	No	Aims to achieve capital growth by closely tracking the performance of the FTSE North America Index by investing in companies in that Index	FTSE World North America Index	0.70
UK Index Tracker (TKR/SN62)	No	Aims to achieve capital growth for investors by closely tracking the performance of the FTSE All Share Index	FTSE All Share Index	0.70
Aegon BNY Mellon UK Income (UKI/SN33)	No	Aims to achieve income over an annual period together with capital growth over the long term	FTSE All Share Index	1.10
Technology (TEC/SN29)	No	Aims to perform broadly in line with the index after charges	MSCI World / Information Technology Index	0.70
Mixed (MIX/SQ09)	No	Aims to outperform the sector median before charges	ABI Mixed Investment 40-85% Shares	0.70

Investment fund	Open to new contributions	Performance target	Benchmark Index	Annual Management Charge plus additional expenses (% p.a.)
With-Profits Cautious (WCA/BX98)	No	Aims to achieve capital growth by investing mainly in fixed interest securities	N/A	0.70
With-Profits Growth (WGW/BX97)	No	Aims to achieve long term growth by investing mainly in equities	N/A	0.70
Utmost funds				
Utmost Multi-Asset Moderate	Yes	Aims to provide capital growth in the long term by investing in a combination of asset classes including equities, fixed income, property and cash with the potential for high levels of price fluctuations	ABI Mixed Investment 40%-85% Shares	0.75
Utmost Multi-Asset Cautious	Yes	Aims to provide capital growth in the long term by investing in a combination of asset classes including equities, fixed income and cash with the potential for low to moderate levels of price fluctuations	ABI Mixed Investment 0%-35% Shares	0.75

Aegon funds have a standard 0.75% AMC, but members receive a 0.05% fund charge rebate.

BNY Mellon UK Income Fund is subject to a 0.40% p.a. additional external fund charge.

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