

LPPS SIP Appendix – AVC Fund Options

Investment fund	Asset class	Performance target	Benchmark Index	Annual Management Charge plus additional expenses (% p.a.)
Aegon funds				
Current funds				
Aegon BlackRock World (ex UK) Equity Tracker (BWI/I843)	Equity	Aims to match the performance of the FTSE Developed ex-UK Custom ESG Screened Index	FTSE Developed ex UK Custom ESG Screened Index	0.70
Aegon BlackRock UK Equity Tracker (BUK/I845)	Equity	Aims to achieve a return consistent with that of the FTSE All Share Index	FTSE All Share Index	0.70
Aegon BlackRock 50/50 Global Equity Tracker (BGE/1851)	Equity	Aims to provide broad exposure to countries around the world and returns consistent with the markets it invests in	Composite Index	0.70
Aegon BlackRock Consensus (BGC/I848)	Multi-asset	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)	Bonds	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)	Cash	Aims to outperform the SONIA Overnight Rate, before charges	Bank Of England Sterling Overnight Index Average (SONIA)	0.70
Legacy funds				
Global Equity Tracker (GTK/S686)	Equity	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)	Equity	Aims to achieve capital growth by closely tracking the performance of the FTSE North America Index	FTSE North America	0.70
UK Index Tracker (TKR/SN62)	Equity	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)	Equity	Aims to achieve income over an annual period together with capital growth over the long term (5 years or more) by investing at least 70% of the portfolio in UK equities and other equity-related securities	FTSE All Share Index	1.10*

Investment fund	Asset class	Performance target	Benchmark Index	Annual Management Charge plus additional expenses (% p.a.)
Technology (TEC/SN29)	Equity	Aims to outperform the MSCI World IT Index, net of fees by investing in a global portfolio of companies from within the Index or other companies that research, design, and develop technology from any sector. The fund may have a bias towards companies listed on US stock markets. The fund will be relatively concentrated, and holdings and returns may differ materially from the Index.	MSCI World / Information Technology Index	0.70
Mixed (MIX/SQ09)	Multi-asset	Aims to outperform the ABI Mixed Investment 40-85% Shares sector median over 3 year rolling periods, net of fees	ABI Mixed Investment 40-85% Shares	0.70
With-Profits Growth (WGW/BX97)	With-profits	Aims to achieve long-term growth by investing mainly in UK and overseas equities, but also in fixed interest securities	N/A	0.70
With-Profits Cautious (WCA/BX98)	With-profits	Aims to achieve long-term capital growth by investing mainly in a wide range of UK and overseas fixed interest securities but can also invest up to 50% in equities	N/A	0.70

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.

Utmost				
Utmost Multi-Asset Moderate	Multi-asset	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	Multi-asset	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