

Aegon BlackRock Diversified Growth (BLK)

Defined Contributions

Fund facts

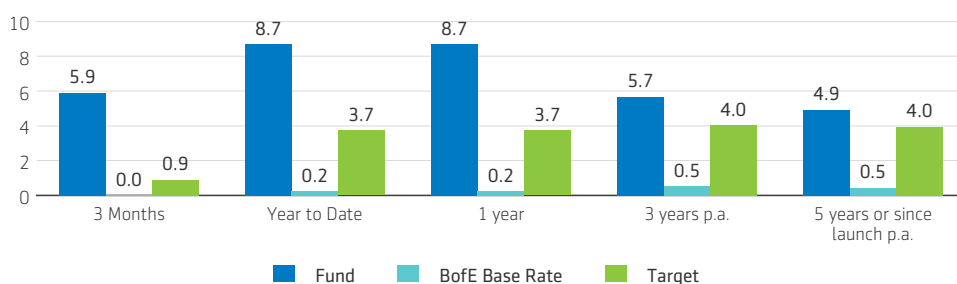
Fund type	LIFE
Domicile	UK
Issuing company	Aegon/Scottish Equitable plc
Use of Income	Accumulation
Base Currency	GBP
Entry Fees	No
Exit Fees	No
Performance Fee	No
Target	Bank of England official Bank Rate plus 3.5%
Fund value (millions)	£861.12
Inception date	30 June 2006
Additional expenses	0.05%

Fund objective

The fund aims to provide a return on your investment (generated through an increase in the value of the assets held by the fund) over the medium term (3 consecutive years), which exceeds the Bank of England's Base Interest Rate by 3.5% (before charges). The fund invests on a global basis at least 80% of its total assets in fixed income securities (such as bonds), money-market instruments (e.g. debt securities with short-term maturities), equity securities (e.g. shares), funds, deposits and cash. The Aegon TargetPlan fund may have higher charges than the underlying fund and is therefore less likely to meet this target.

Fund performance

Aegon BlackRock Diversified Growth (BLK)
% returns



Standardised yearly fund performance (%)

	31/12/2015 31/12/2016	31/12/2016 31/12/2017	31/12/2017 31/12/2018	31/12/2018 31/12/2019	31/12/2019 31/12/2020
Fund	-1.1	9.1	-2.6	11.4	8.7
BofE Base Rate	0.4	0.3	0.6	0.8	0.2
Target	3.9	3.8	4.1	4.3	3.7

Past performance is not a reliable guide to future performance. The value of investments and the income from them can fluctuate and are not guaranteed. Investors may not get back the full amount invested. Performance shown is gross of the annual management charge but is net of additional expenses (if any) incurred within the fund. The annual management charge will reduce the performance figures shown. Source: Scottish Equitable plc.

Aegon currently invests this fund in a fund (or funds) managed by BlackRock.

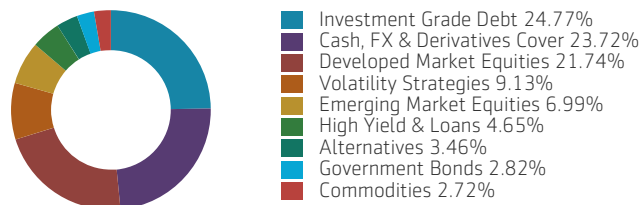
Relative Risk Profile



These risk ratings are only applicable to funds available via TargetPlan. Other risk ratings apply across the rest of our fund range and they, or ratings from other providers, are not comparable. Be aware that even lower risk investments can fall in value.

Asset allocations

Capital allocation



Aegon BlackRock Diversified Growth (BLK)

Top 10 Holdings	%
BlackRock Global Investment Grade Credit Portfolio	24.77
BlackRock Segregated UK Equity Portfolio	5.38
US 10Y Treasury CPI Notes	4.81
Global Brands Equity Basket	4.06
BlackRock Impact World Equity Fund	3.95
BlackRock European Unconstrained Equity Portfolio	3.51
Italian 10Y Government Bonds	3.42
BlackRock Emerging Markets Equity Income Fund	3.42
BlackRock European High Yield Portfolio	2.97
Global Equities (Scottish Mortgage Investment Trust)	2.51
Total	58.80

To provide a like for like comparison with the benchmark, a special price is calculated monthly at the close of business on the last working day. However, calculating this special price is not always possible and in these cases the standard price is used and this can lead to differences in performance reporting between fund and benchmark. Further differences in performance reporting between fund and benchmark may also arise due to the impact of timing, charges, cashflows, and the pricing basis of the underlying fund. Fund returns are calculated on a total return basis with dividends reinvested.

The value of your plan depends directly on a number of things, including the level of your pensions savings, charges, investment returns and the annuity rates available to buy your pension income when you decide to take your benefits. Levels and basis of, and reliefs from, taxation can also change. Any money that you invest in the plan is tied up until you take your retirement benefits. You cannot normally take the benefits until at least the age of 55.

The value of investments can fluctuate. Fluctuations may be particularly marked in the case of a higher volatility fund and the value of an investment may fall suddenly and substantially. Changes in exchange rates will affect the value of overseas investments. Emerging market investments are often associated with greater investment risk. Two main risks related to fixed income investing are interest rate risk and credit risk. Typically, when interest rates rise, there is a corresponding decline in the market value of bonds. Credit risk refers to the possibility that the issuer of the bond will not be able to repay the principal and make interest payments.

If the name of the Fund includes "BlackRock", "BlackRock" may be abbreviated to "BLK" on some materials such as Annual Benefit Statements.

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All data as at: 31 December 2020 Source: Scottish Equitable plc.



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