

STERLING CORPORATE BOND PENSION

Factsheet as at 31 July 2021

FUND INFORMATION

Launch date	01 Jan 2020
Sector	ABI Sterling Corporate Bond
Currency	GBP
Price	1068.30p
Fund size	£5.03m
Citi code	QRAX
AMC	0.75%
TER/OCF	0.75%
Asset Class Focus	Fixed Interest

The AMC is the same as the TER/OCF for all funds apart from when there is a direct holding in property. The impact of any transaction costs of buying and selling underlying investments are not included in the AMC. These are disclosed on our website and updated quarterly.

RISK RATINGS

The fund is risk rated using a 7 point scale based on 5 year volatility - the approach is broadly based on ESMA's (European Securities and Markets Authority) guidelines on the methodology used to calculate a risk and reward indicator.

This fund is rated as being 'Low to medium risk' using our risk rating scale.

There is always a risk of getting back less money than invested regardless of a fund's risk rating and you should always seek independent advice that any fund is suitable for you.

FUND SUSPENSION

We reserve the right to defer acting upon your request as sometimes the underlying assets are not always readily saleable. The maximum deferred period for all funds apart from Property is one month. Property funds have no maximum period but will only be suspended if the underlying asset is suspended and we have no other options available to us.

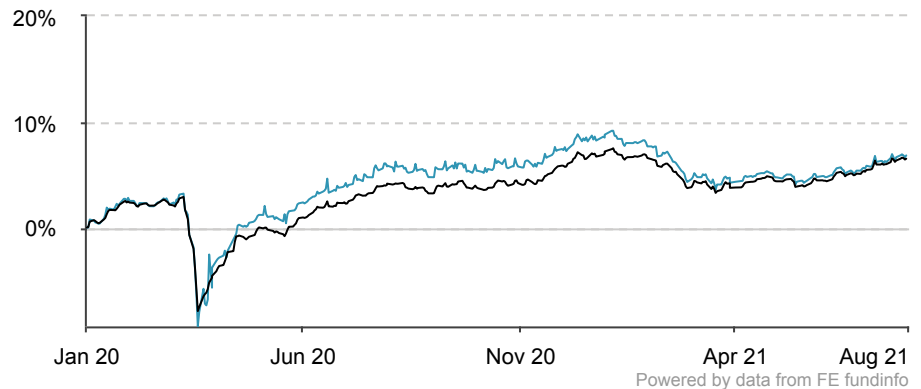
FUND OBJECTIVE

To achieve a return by investing primarily in a portfolio of Sterling denominated corporate bonds.

FUND PERFORMANCE

The following graph and tables show the performance of the fund over various time periods compared to the fund's sector.

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



- Sterling Corporate Bond Pn
- ABI Sterling Corporate Bond

CUMULATIVE PERFORMANCE (%)

	1M	3M	6M	1YR	3YRS	5YRS
Fund	1.1%	2.0%	-0.8%	0.9%	-	-
Sector	1.1%	2.1%	-0.1%	2.3%	14.9%	17.5%
Quartile Ranking	3	3	4	4	-	-

DISCRETE PERFORMANCE (%)

	31/07/2020 - 31/07/2021	31/07/2019 - 31/07/2020	31/07/2018 - 31/07/2019	31/07/2017 - 31/07/2018	31/07/2016 - 31/07/2017
Fund	0.9%	-	-	-	-
Sector	2.3%	5.5%	6.5%	-0.3%	2.6%
Quartile Ranking	4	-	-	-	-

Performance data from FE fundinfo. Quartile ranking measures how well the fund has performed relative to its peers. The Fund's performance figures are shown after the deduction of annual management charges. 1st being top. Source: © Performance data from FE fundinfo 2019. Basis: Bid-Bid, Net income reinvested. Each fund in the FE fundinfo database is categorised within sectors. Sector performance represents the performance of the average fund in the sector.

FUND PERFORMANCE

ASSET ALLOCATION %
(AS AT 31/07/2021)

Name	Weighting
Global Fixed Interest	98.80%
Money Market	1.20%

GEOGRAPHICAL SPLIT %
(AS AT 31/07/2021)

Name	Weighting
UK	43.70%
USA	17.90%
France	7.70%
Germany	7.60%
Italy	3.40%
Spain	3.10%
Netherlands	3.00%
Switzerland	2.60%
International	2.30%
Other	8.70%

SECTOR BREAKDOWN %
(AS AT 31/07/2021)

Name	Weighting
Financials	37.50%
Utilities	16.80%
Communications	9.00%
Non-Cyclical Consumer Goods	8.70%
Fixed Interest	7.20%
Transport	5.90%
Cyclical Consumer Goods	3.90%
Capital Goods	2.90%
Energy	2.90%
Other	5.20%

PRINCIPAL HOLDINGS %
(AS AT 31/07/2021)

Name	Weighting
HSBC	2.52%
ELECTRICITE DE FRANCE	1.51%
EUROPEAN INVESTMENT BANK	1.47%
GOVERNMENT OF GERMANY	1.45%
CITIGROUP	0.93%
CK HUTCHISON FINANCE	0.93%
COOPERATIEVE RABOBANK	0.92%
BANCO SANTANDER	0.88%
FGP TOPCO	0.83%

REST ASSURED

Calls may be recorded for training or monitoring purposes.

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