

Aegon abrdn Diversified Growth

Fund information

Fund provider	Aegon/Scottish Equitable plc
Fund launch date	13 Nov 2015
Benchmark	SONIA Overnight +5%
Total charge*	0.86%
Aegon fund size	£11.60m
ABI sector	ABI Specialist
Fund type	Pension
ISIN	GB00BYQCYX86
SEDOL	BYQCYX8
Aegon mnemonic	D7A
CitiCode	MUCX

*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



Below-average risk

Below average risk funds will generally see some change in day-to-day value, both up and down, and these changes will typically be larger than those of a cash deposit. They may hold a broad range of investment types, including equities (shares), but a significant proportion may also be invested in investments that aim to provide a reliable source of income (like government and corporate bonds) and, with that, greater stability than would typically be available from equities. They try to provide better long-term growth prospects than a cash deposit, but are lower risk than funds investing largely in equities.

Fund objective

This fund seeks to generate a positive return through capital growth and some income over the long term (5 years or more) by investing in a globally diversified portfolio of assets whilst reducing the risk of losses, aiming to exceed the return on cash deposits (SONIA) by 5% per year over rolling five year periods (before charges). The fund invests directly in a broad range of assets from across the global investment universe, derivatives, money-market instruments and cash. The fund may also invest in other funds (including those managed by abrdn) to gain exposure to a broad mix of assets from across the global investment universe. The Aegon fund has higher charges than the underlying abrdn fund and will therefore be less likely to meet this target.

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 31 Mar 2025 unless otherwise stated.

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



- Aegon abrdn Diversified Growth
- Bank Of England Sterling Overnight Index Average + 5%


	1yr	3yrs	5yrs	10yrs
Fund	4.1%	3.1%	7.0%	-
Benchmark	10.2%	9.2%	7.6%	-

	Mar 24 to Mar 25	Mar 23 to Mar 24	Mar 22 to Mar 23	Mar 21 to Mar 22	Mar 20 to Mar 21
Fund	4.1%	9.7%	-4.1%	7.5%	19.3%
Benchmark	10.2%	10.1%	7.3%	5.1%	5.0%

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.

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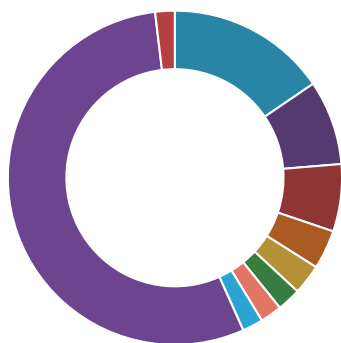
Underlying fund

Fund mgmt group	abrdn Fund Managers Limited
Fund name	Diversified Growth and Income
Launch date	08 Dec 2003
Fund size	£496.09m as at 31 Mar 2025
Sedol code:	B1C4299
ISIN	GBO0B1C42993
Crown rating	

Fund manager information

Fund manager	Diversified Assets Team
Start date	01 May 2019

Sector breakdown as at 31 Mar 2025



Name	Weight
Financials	15.5%
Utilities	8.2%
Real Estate	6.5%
Information Technology	3.8%
Materials	2.9%
Communication Services	2.3%
Industrials	2.1%
Health Care	2.0%
Other	54.8%
Cash	1.9%
Total	100.0%

Top holdings as at 31 Mar 2025

Holding	%
MI Twentyfour Investment Funds	4.2%
Alpha UCITS SICAV - Fair Oaks	3.9%
3i Infrastructure	3.4%
Renewables Infrastructure Group	3.0%
BioPharma Credit /The Fund	2.9%
Greencoat UK Wind	2.7%
Twentyfour Income Fund	2.6%
HICL Infrastructure	2.4%
International Public Partner	2.4%
Burford Capital	1.8%
Total	29.3%

Total number of holdings: 934

Source of fund breakdown and holdings: Fund mgmt group

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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.

Currency risk - this fund invests overseas so its value will go up and down in line with changes in currency exchange rates. This could be good for the fund or bad, particularly if exchange rates are volatile.

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.

Credit risk - this fund invests in bonds or other types of debt. Bonds are essentially loans to companies, governments or local authorities so there's a risk that these companies or government bodies may default on the loan. Bonds are rated in terms of quality, usually from AAA down to B and below. AAA is the highest quality and therefore the least likely to default and B or lower the most likely to default. Where we have it we show the credit quality of the loans held by this fund.

Derivative risk - this fund will use derivatives in a number of ways to achieve its objectives. Holdings may add up to over 100% because derivatives offer a way to gain exposure to the returns of a specified equity or bond market without having to directly own it. These negative figures are not shown within the top holdings section. Derivatives allow a manager to buy or sell an investment at a specified future date for a specified price. However, this means the fund could be exposed to additional risks if the market moves up when the manager expected it to go down or vice versa.

Interest rate risk - interest rate changes could affect the value of bond investments. Where long term interest rates rise, the value of bonds is likely to fall, and vice versa.

