

## Overseas Equity Tracker (ARC)

### Fund information

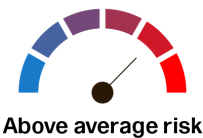
|                  |                              |
|------------------|------------------------------|
| Fund provider    | Aegon/Scottish Equitable plc |
| Fund launch date | 11 Nov 2011                  |
| Benchmark        | FTSE World ex UK             |
| Fund charge*     | 0.12%                        |
| Aegon fund size  | £393.77m                     |
| ABI sector       | ABI Global Equities          |
| Fund type        | Pension                      |
| ISIN             | GB00B3N4VZ18                 |
| SEDOL            | B3N4VZ1                      |
| Aegon mnemonic   | ZHP                          |
| CitiCode         | 00GO                         |

\*This is on top of any product or adviser charge you pay and includes a fixed management fee plus expenses that vary with the day to day costs of running the fund. Expenses can include costs paid by Aegon to third parties. The fund charges may differ for Retiready (RR) or Aegon One Retirement (AOR).

### 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



Above average risk funds typically invest in one single investment type or geographical region, for example regional equities (shares) or global bonds. This means that investors are completely exposed to the performance of that single investment type or region. These funds could experience lengthy periods of negative returns depending on market conditions. However, these funds can also rise in value quite significantly and have historically provided good long-term growth. Because of their narrow investment focus, they're better suited to investors with at least five years to invest and to use in combination with other funds as part of a diversified portfolio.

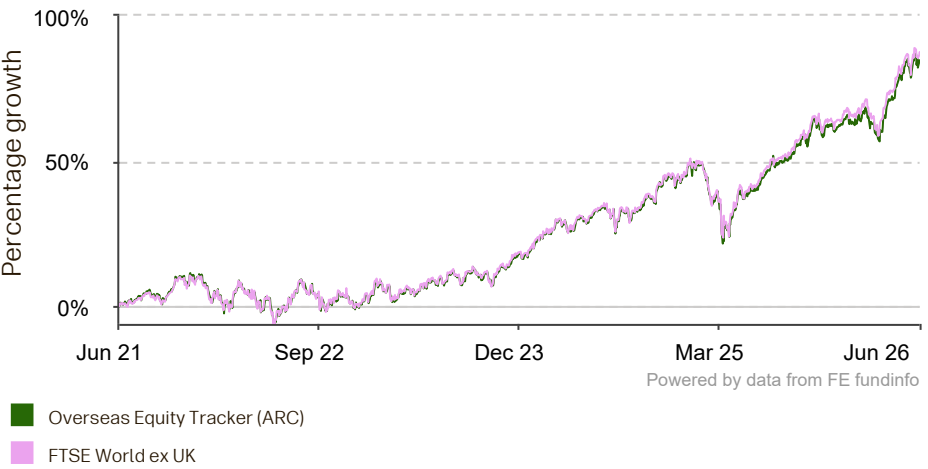
### Fund objective

This fund seeks to achieve long-term capital growth by investing in global equities (shares). It does so by investing in various funds that aim to closely track the performance of appropriate global indices with an emphasis on those from outside the UK. The manager may from time-to-time invest in government bonds (gilts) and other UK or overseas bonds and cash.

### 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 30 Jun 2026 unless otherwise stated.

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



|                 | 1yr   | 3yrs  | 5yrs  | 10yrs |
|-----------------|-------|-------|-------|-------|
| Fund            | 30.1% | 19.2% | 13.1% | 14.1% |
| Benchmark       | 30.5% | 19.5% | 13.4% | 14.2% |
| Sector quartile | 1     | 1     | 1     | 1     |

|                 | Jun 25 to Jun 26 | Jun 24 to Jun 25 | Jun 23 to Jun 24 | Jun 22 to Jun 23 | Jun 21 to Jun 22 |
|-----------------|------------------|------------------|------------------|------------------|------------------|
| Fund            | 30.1%            | 6.3%             | 22.3%            | 13.0%            | -3.4%            |
| Benchmark       | 30.5%            | 7.6%             | 21.4%            | 13.6%            | -3.2%            |
| Sector quartile | 1                | 2                | 1                | 1                | 2                |

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.

# Overseas Equity Tracker (ARC)

## Underlying fund

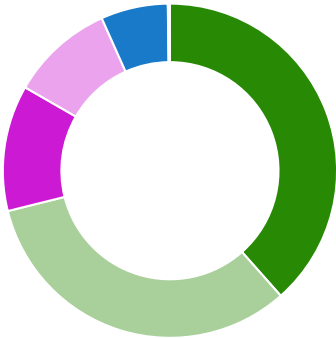
|                 |                                                                    |
|-----------------|--------------------------------------------------------------------|
| Fund mgmt group | BlackRock                                                          |
| Fund name       | Overseas Equity                                                    |
| Launch date     | 19 Aug 2005                                                        |
| Fund size       | £490.99m as at 30 Jun 2026                                         |
| Sedol code:     | B08HDC5                                                            |
| ISIN            | GB00B08HDC59                                                       |
| Crown rating    | <div><div></div><div></div><div></div><div></div><div></div></div> |

## Fund manager information

|              |              |
|--------------|--------------|
| Fund manager | Steve Walker |
| Start date   | 01 Jan 2013  |

Steve Walker, Director and portfolio manager, is a member of the Beta Strategies Group. Within Beta Strategies, Mr. Walker is head of the Index Asset Allocation team in EMEA. Mr. Walker’s service with the firm dates back to 2007, including his years with Barclays Global Investors (BGI), which merged with BlackRock in 2009. At BGI, he was a portfolio manager in the Client Solutions team. Prior to joining BGI, Mr. Walker was a portfolio manager in the discretionary investment team at Coutts & Co bank for over 12 years.

## Asset allocation as at 30 Jun 2026



|                                |        |
|--------------------------------|--------|
| North American Equities        | 38.5%  |
| US Equities                    | 32.7%  |
| European Equities              | 12.2%  |
| Asia Pacific ex Japan Equities | 10.0%  |
| Japanese Equities              | 6.5%   |
| Money Market                   | 0.1%   |
| Other                          | 0.1%   |
| Total                          | 100.1% |

## Top holdings as at 30 Jun 2026

|                                    |        |
|------------------------------------|--------|
| ISHRS NRTH AM EQ IDX FD (UK) L ACC | 32.9%  |
| ISHRS US EQ IDX FD (UK) D ACC      | 32.7%  |
| ISHR CONT EUR EQ IDX FD (UK) L ACC | 12.2%  |
| ISHRS PAC EX JAP EQ IDX (UK) L ACC | 10.0%  |
| ISHRS JAP EQ IDX FD (UK) L ACC     | 6.5%   |
| ISHR NRTH AM EQ IDX FD (LU) N2 USD | 5.6%   |
| BLK ICS GBP LIQ AGENCY DIS         | 0.2%   |
| Total                              | 100.1% |

Total number of holdings: 7

Source of fund breakdown and holdings: Fund mgmt group

# Overseas Equity Tracker (ARC)

## 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.

**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.

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