# Universal Balanced Collection (ARC)

## Fund information

| | |
|---|---|
| Fund provider | Aegon/Scottish Equitable plc |
| Fund launch date | 11 Nov 2011 |
| Benchmark | ABI Mixed Investment 40-85% Shares |
| Fund charge* | 0.15% |
| Aegon fund size | £14,991.00m |
| ABI sector | ABI Mixed Investment 40-85% Shares |
| Fund type | Pension |
| ISIN | GB00B671BY88 |
| SEDOL | B671BY8 |
| Aegon mnemonic | ZJQ |
| CitiCode | 00MU |

*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



Average risk

Average risk funds will generally invest in a broad range of investment types and will typically hold a significant proportion in equities (shares). Their daily price movements will therefore vary from day-to- day, both up and down, although not usually as much as for funds investing entirely in equities. These movements can lead to lengthy periods of negative returns depending on market conditions. However, over the longer term these funds would be expected to deliver significantly better growth prospects than a cash deposit.

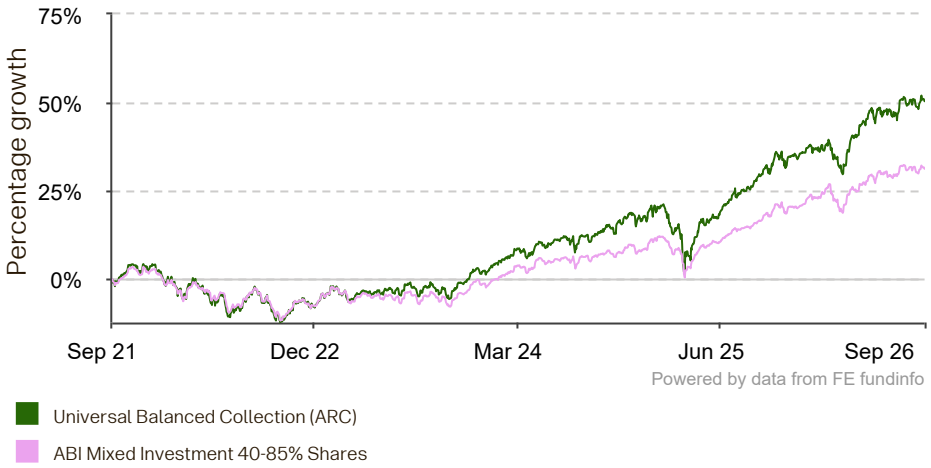
## Fund objective

This fund aims to achieve long-term capital growth by investing in an internationally diversified portfolio, largely made up of equities (shares in companies). It currently invests in a mix of different funds, from different fund managers, offering a mix of active and passive fund management, which means it doesn't rely on the performance of one manager or management style alone. We reserve the right to add, remove and replace funds within the Universal Balanced Collection with the aim of making sure it continues to meet its aims and objectives.

## 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 Sep 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 | 15.9% | 15.8% | 8.5% | 8.7% |
| Benchmark | 12.3% | 11.5% | 5.6% | 6.0% |
| Sector quartile | 1 | 1 | 1 | 1 |

| | Sep 25 to Sep 26 | Sep 24 to Sep 25 | Sep 23 to Sep 24 | Sep 22 to Sep 23 | Sep 21 to Sep 22 |
|---|---|---|---|---|---|
| Fund | 15.9% | 14.8% | 16.6% | 8.9% | -11.0% |
| Benchmark | 12.3% | 9.3% | 12.8% | 5.4% | -10.1% |
| Sector quartile | 1 | 1 | 1 | 1 | 3 |

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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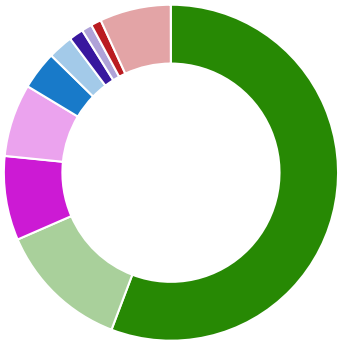
## Underlying fund

| | |
|---|---|
| Fund mgmt group | Aegon/Scottish Equitable plc |

## Fund manager information

This fund is an Aegon Solution. This means it is a pre-built fund Aegon have created to offer whole investment strategies in a single fund with the aim of making investing easier. We reserve the right to add, remove and replace the underlying funds within this solution with the aim of making sure the fund continues to meet its aims and objectives. Sometimes we work with external fund managers and they select and manage the underlying funds on our behalf. The additional charges/expenses may change when underlying funds are replaced, added or removed from the portfolio or when weightings between the underlying funds are changed. Please note, there's no guarantee the fund will meet its objective.

## Asset allocation as at 30 Sep 2026



| | |
|---|---|
| US Equities | 55.8% |
| International Equities | 12.7% |
| Alternative Assets | 8.1% |
| Europe ex UK Equities | 7.0% |
| Global Corporate Fixed Interest | 3.7% |
| UK Equities | 2.4% |
| Irish Fixed Interest | 1.4% |
| Japanese Equities | 1.0% |
| UK Fixed Interest | 1.0% |
| Other | 6.9% |
| **Total** | **100.0%** |

## Top holdings as at 30 Sep 2026

| | |
|---|---|
| Aegon Diversified Fund | 78.6% |
| Aegon Diversified - Private Markets | 16.0% |
| Aegon AAM Multi Asset Credit Fund | 5.4% |
| **Total** | **100.0%** |

Source of fund breakdown and holdings: Fund mgmt group

Total number of holdings: 3

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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.

**Private markets** - this fund is designed to be used as the default investment option in workplace pension schemes. Its level of investment risk is intended for people saving through a workplace pension. If you're invested in this fund outside a workplace pension, you should consider speaking to a financial adviser to check whether this fund is appropriate for you.

This fund invests in one or more funds that have exposure to private markets including Long-Term Asset funds (LTAFs). Private markets are investments that aren't publicly listed or traded such as property, infrastructure, private equity, private debt and other alternative investments. They can be highly 'illiquid' which means they may take a long time to buy and sell. This may also reduce the value of private market investments and your fund. The fund's exposure to private markets is monitored to make sure that it doesn't become too high. If it does, the fund will sell some of these investments. Private market investments are not traded on regulated markets and are bought and sold between interested parties.

You should also be aware that Private Market investments can experience larger short-term price movements (up or down) than other types of investments, due to changes in valuations, which are a matter of an independent valuer's opinion rather than fact.

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aegon

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