

# Aegon AM Ethical Equity (AOR)

## Fund information

Fund provider	Aegon/Scottish Equitable plc
Fund launch date	16 Oct 2014
Benchmark	FTSE All Share
Fund charge*	0.73%
Aegon fund size	£2.43m
ABI sector	ABI UK All Companies
Fund type	Pension
ISIN	GBO0BNB7N672
SEDOL	BNB7N67
Aegon mnemonic	ZPO
CitiCode	KLXI

\*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 Retiree (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**

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 where their value goes down 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.

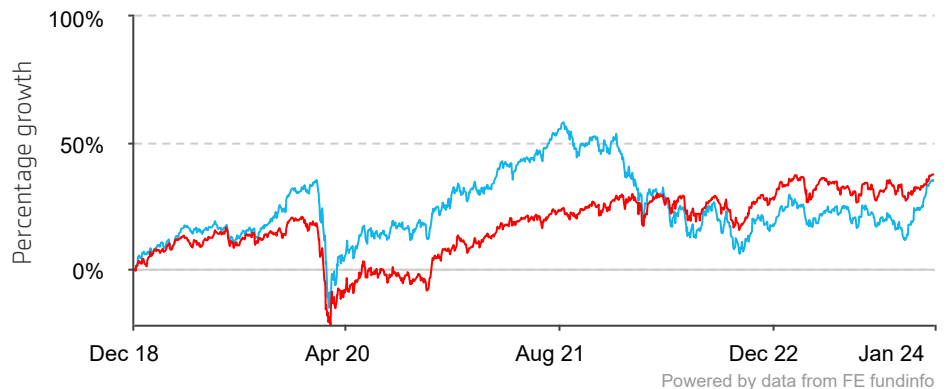
## Fund objective

The fund aims to maximise total return (income plus capital) over any 7 year period, by investing in equities and equity type securities in companies based in the UK, mainly conducting business in the UK or listed in the UK stock market which meets the fund's predefined ethical criteria.

## 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 Dec 2023 unless otherwise stated.

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



- Aegon AM Ethical Equity (AOR)
- FTSE All Share

	1yr	3yrs	5yrs	10yrs
Fund	15.0%	1.3%	6.2%	-
Benchmark	7.9%	8.6%	6.6%	-
Sector quartile	1	3	1	-


  

	Dec 22 to Dec 23	Dec 21 to Dec 22	Dec 20 to Dec 21	Dec 19 to Dec 20	Dec 18 to Dec 19
Fund	15.0%	-22.3%	16.3%	-0.8%	31.2%
Benchmark	7.9%	0.3%	18.3%	-9.8%	19.2%
Sector quartile	1	4	2	1	1

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 Asset Management
Fund name	Ethical Equity
Launch date	17 Apr 1989
Fund size	£456.00m as at 30 Jun 2023
Sedol code:	0745088
ISIN	GB0007450884
Crown rating	

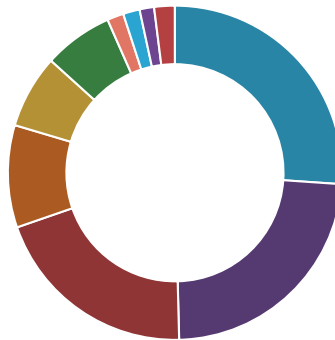
## Fund manager information



Fund manager	Audrey Ryan
Start date	01 Jan 1999

Audrey Ryan is an investment manager in the Equities team with responsibility for managing several funds. In addition, Audrey has analysis duties for the travel & leisure sector and is a small-cap specialist. She joined the industry in 1995 and us in 1997 from General Accident where she was a UK small companies portfolio manager. Audrey studied Accounting at Napier University, is a qualified chartered accountant and has an MSc in Investment Analysis.

## Sector breakdown as at 30 Nov 2023



Name	Weight
Industrials	26.1%
Financials	23.5%
Consumer Discretionary	20.1%
Technology	9.9%
Utilities	7.1%
Real Estate	6.7%
Consumer Services	1.6%
Health Care	1.6%
Telecommunications	1.4%
Other	2.0%
<b>Total</b>	<b>100.0%</b>

## Top holdings as at 29 Dec 2023

Holding	%
RELX PLC	5.3%
LONDON STOCK EXCHANGE GROUP	4.6%
SSE PLC	4.2%
EXPERIAN PLC	3.5%
DIPLOMA PLC	3.3%
WHITBREAD PLC	2.8%
OXFORD INSTRUMENTS PLC	2.8%
INFORMA PLC	2.7%
UNITE GROUP PLC/THE	2.6%
JTC PLC	2.6%
<b>Total</b>	<b>34.4%</b>

Total number of holdings: 56

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.

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**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.

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**Investment restrictions** - this fund is restricted in what it can invest in either to one country e.g. UK or to a certain type of company e.g. ethical/socially responsible, smaller or technology-based, which increases the risk to the fund if market conditions don't favour that country or type of company.

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**Securities lending risk** - this fund can hold other funds that earn a fee from lending assets. Securities lending is a process used to generate additional returns for investors by lending to eligible financial institutions some of the shares and bonds a fund holds. To protect against failure to repay borrowed assets, the borrower must provide collateral to cover the loan. The borrower pays the lending fund a fee for borrowing the shares or bonds. At the end of the loan, the borrower pays the shares or bonds back in full. There is a risk that the borrower may fail to pay back the shares or bonds. To minimise this risk, the lending fund conducts securities lending only with select financially stable institutions, and it also holds insurance to cover any losses in the unlikely event that the loan isn't paid back.

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