

## Formerly Lloyds TSB Island Equity

### Fund objective

To provide capital growth by investing in other funds to provide exposure to a range of different asset classes. At least 60% of the Fund will provide exposure to shares. This can include UK, overseas and emerging markets shares. A maximum of 40% will provide exposure to fixed interest securities. This can include sterling denominated investment grade corporate, government and index-linked bonds, overseas (including emerging markets) corporate and government bonds, and high yield bonds. A maximum of 17% will provide exposure to property. This may include UK and overseas property. The Fund may also provide exposure to absolute return strategies, commodities and (directly or indirectly) cash and cash like investments. The funds may be actively or passively managed and may include up to 100% investment in funds which have been or are currently managed or advised by Scottish Widows Unit Trust Managers (SWUTM) and/or an associate of SWUTM. Derivatives may be used in a way that is designed to reduce risk or cost and/or generate extra income or growth (often referred to as efficient portfolio management).

### Detailed fund information

**Unit name** Formerly Lloyds TSB Island Equity

### FE fundinfo Crown Rating



**Sector** Flexible Investment

**Domicile** United Kingdom

**Fund currency** GBX

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**Launch date** 10-Jan-1995

**Fund size (as at 31-Jan-2026)** £6.2m

**Primary asset class** Equity

**Inc / Acc** Accumulating

### Price and charges

**Bid price (as at 24-Feb-2026)** GBX 647.30

**Offer price (as at 24-Feb-2026)** GBX 681.40

**Initial charge** n/a

**Annual charge** 1.00%

### Codes

**Citicode** TS40

**ISIN** GB0008865452

### Management information

**Fund manager** Philip Chandler

**Start date** 28-Feb-2020

### Past performance overview fund vs. sector



### Cumulative performance (%)

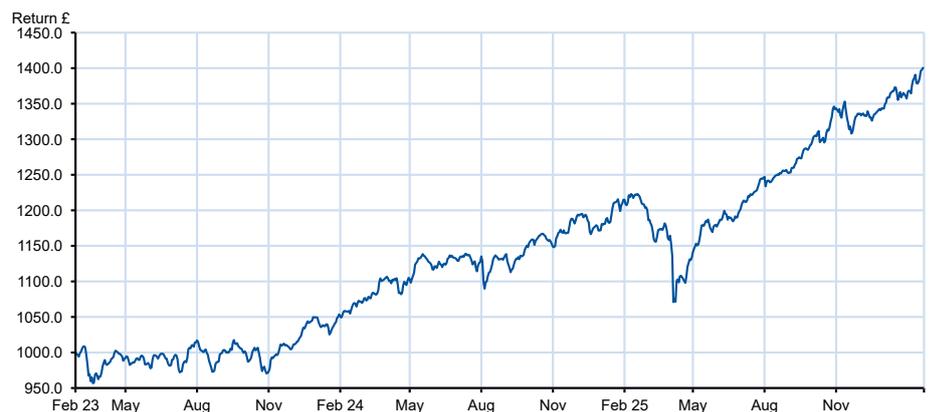
	YTD	3m	6m	1y	3ys	5ys
Formerly Lloyds TSB Island Equity	+4.2	+7.1	+11.9	+14.9	+40.4	+55.9
Flexible Investment	+2.8	+4.5	+7.1	+8.8	+25.0	+29.4

### Discrete performance (%)

	YTD	2025	2024	2023	2022	2021
Formerly Lloyds TSB Island Equity	+4.2	+14.7	+11.6	+9.8	-6.7	+15.1
Flexible Investment	+2.8	+8.4	+7.7	+7.6	-8.1	+9.4

### Growth of £1000 over 3 years

Total return performance of the fund rebased to 1000. Your actual return would be reduced by the cost of buying and selling the fund, and inflation.



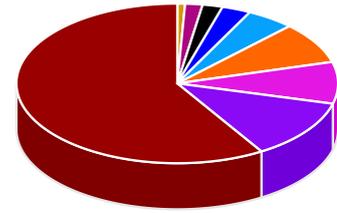
### Fund

All prices in Pence Sterling (GBX) unless otherwise specified. Price performance figures are calculated on a bid price to bid price basis with net income (dividends) reinvested. Performance figures are shown in Sterling.

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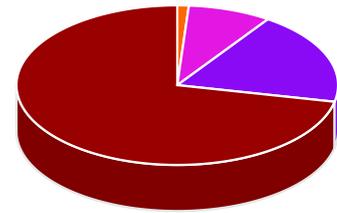
## Asset allocation

Key	Rank	Asset class	% of Fund (31.12.2025)
A	1	Global Equities	58.8
B	2	Global Fixed Interest	12.1
C	3	UK Equities	8.4
D	4	Global Emerging Market Equities	8.4
E	5	UK Fixed Interest	4.8
F	6	Property Shares	2.9
G	7	Money Market	2.0
H	8	Futures	1.8
I	9	Commodity & Energy	0.8
J	10	Alternative Investment Strategies	0.0



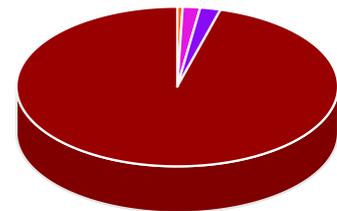
## Regional breakdown

Key	Rank	Region	% of Fund (31.12.2025)
A	1	Global Exposure	71.7
B	2	United Kingdom	18.8
C	3	Emerging Markets	8.4
D	4	Europe ex-UK	1.8
E	5	Japan	0.8
F	6	Pacific ex-Japan	0.0
G	7	North America	-1.5



## Sector breakdown

Key	Rank	Sector	% of Fund (31.12.2025)
A	1	Other	95.7
B	2	Cash	2.0
C	3	Derivatives	1.8
D	4	Financials	0.5



## Top ten holdings

Rank	Holding	% of Fund (31.12.2025)
1	SW UT MGR GLOBAL GROWTH X ACC	13.7
2	SWVGE DM TLTD EQUITY TRKR FD X ACC	10.5
3	HALIFAX INTERNATIONAL INVESTME NPV	9.9
4	BLK ACS CLIMATE TRANS WLD EQ X4	9.8
5	SCOTTISH WIDOWS UNIT TRUST MANAGERS INTERNATIONAL EQTY X ACC NAV	9.3
6	SW UT UK ALL SHARE TRACKER X GBP	6.4
7	SCOTTISH WIDOWS UNIT TRUST FUNDAMENTAL IDX GBL EQTY X PENS ACC	5.1
8	SCOT WIDOWS UT MGR EMERG MKTS CLS X ACC NAV	4.3
9	SCHRODER INTERNATIONAL SELECT FD EMERGING MARKET BOND I GBP ACC HEDGED	3.9
10	SCOTTISH WIDOWS UNIT TRUST MANAGERS CORPORATE BOND 1 W ACC	3.8