

Stakeholder Default Pn

Fund objective

This fund uses a two-stage investment process. In the early years (the growth stage) it aims to grow savings over the long term by investing mainly (generally at least 65%) in global equities (company shares) with the remainder in bonds (corporate and/or government bonds) and/or cash. It's designed to track the markets it invests in, so performance should be similar to those markets. Six years before the start of your target retirement year (the lifestyle stage), we'll progressively start switching your investment into our Long Gilt and (in the final year) Cash fund, with the aim of giving you more certainty about the level of annuity you'll be able to buy when you retire and to cater for your maximum tax-free cash entitlement, currently 25% of your pension pot. We review our lifestyle funds from time to time and may change how they work if we believe this to be in the best interests of investors.

Detailed fund information

Unit name Stakeholder Default Pn

FE fundinfo Crown Rating 

Sector Mixed Investment 40-85% Shares

Domicile United Kingdom

Fund currency GBX

Unit currency GBX

Launch date 06-Apr-2001

Fund size (as at 31-Mar-2024) £240.1m

Primary asset class Mixed Asset

Inc / Acc Accumulating

Price and charges

Bid price (as at 17-May-2024) GBX 300.49

Offer price (as at 17-May-2024) GBX 300.49

Initial charge n/a

Annual charge 1.01%

Codes

Citicode YN32

ISIN GB00B03NG853

Management information

Address AEGON Scottish Equitable, Edinburgh Park, Edinburgh

Tel FA (Main Number)

Website <http://www.aegon.co.uk>

Email enquiries@aegon.co.uk

Past performance overview fund vs. sector



17/05/2019 - 17/05/2024 Powered by data from FE fundinfo

Cumulative performance (%)

	YTD	3m	6m	1y	3ys	5ys
Stakeholder Default Pn	+5.8	+4.7	+9.7	+12.4	+14.6	+29.8
Mixed Investment 40-85% Shares	+5.9	+5.1	+10.3	+11.6	+10.5	+27.1

Discrete performance (%)

	YTD	2023	2022	2021	2020	2019
Stakeholder Default Pn	+5.8	+8.9	-8.3	+11.9	+3.2	+17.1
Mixed Investment 40-85% Shares	+5.9	+8.3	-10.1	+10.3	+5.1	+15.1

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

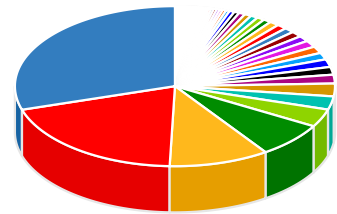
20/05/2021 - 17/05/2024 Powered by data from FE fundinfo

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.

Stakeholder Default Pn

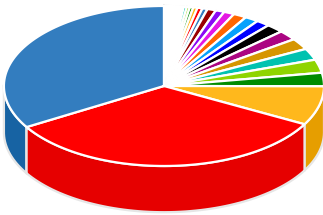
Asset allocation

Key	Rank	Asset class	% of Fund (31.03.2024)
A	1	US Equities	29.8
B	2	UK Equities	19.7
C	3	UK Gilts	10.1
D	4	Japanese Equities	7.1
E	5	UK Corporate Fixed Interest	3.6
F	6	US Fixed Interest	2.7
G	7	Australian Equities	2.6
H	8	Chinese Equities	1.8
I	9	International Equities	1.6
J	10	Others	1.6
K	11	South Korean Equities	1.4
L	12	Indian Equities	1.4
M	13	Taiwanese Equities	1.3
N	14	Global Corporate Fixed Interest	1.2
O	15	US Corporate Fixed Interest	1.1
P	16	German Corporate Fixed Interest	1.0
Q	17	French Equities	1.0
R	18	German Equities	1.0
S	19	Japanese Fixed Interest	0.8
T	20	Other Corporate Fixed Interest	0.8
U	21	Canadian Equities	0.7
V	22	Swiss Equities	0.7
W	23	French Corporate Fixed Interest	0.6
X	24	Dutch Equities	0.5
Y	25	Hong Kong Equities	0.5
Z	26	French Fixed Interest	0.4
`	27	Brazilian Equities	0.4
a	28	Dutch Corporate Fixed Interest	0.3
b	29	Saudi Arabian Equities	0.3
c	30	Singapore Equities	0.3
d	31	Italian Fixed Interest	0.3
e	32	German Fixed Interest	0.3
f	33	Emirian Equities	0.2
g	34	Canadian Corporate Fixed Interest	0.2
h	35	Spanish Fixed Interest	0.2
i	36	South African Equities	0.2
j	37	Mexican Equities	0.2
k	38	Swiss Corporate Fixed Interest	0.2
l	39	Thai Equities	0.2
m	40	Indonesian Equities	0.2
n	41	Swedish Equities	0.1
o	42	Italian Corporate Fixed Interest	0.1
p	43	Spanish Corporate Fixed Interest	0.1
q	44	Canadian Fixed Interest	0.1
r	45	Danish Equities	0.1
s	46	Malaysian Equities	0.1
t	47	Italian Equities	0.1
u	48	Spanish Equities	0.1
v	49	Australian Fixed Interest	0.1
w	50	Money Market	0.1
x	51	Qatari Equities	0.1
y	52	Dutch Fixed Interest	0.1
z	53	Belgian Fixed Interest	0.1
{	54	Kuwaiti Equities	0.1
	55	Chilean Equities	0.1
}	56	Turkish Equities	0.1
~	57	New Zealand Equities	0.1
	58	UK Fixed Interest	0.1
	59	Finnish Equities	0.1
	60	Philippine Equities	0.1
	61	Norwegian Equities	0.0
	62	American Emerging Equities	0.0
	63	Swiss Fixed Interest	0.0
	64	Greek Equities	0.0
	65	Hungarian Equities	0.0
	66	Swedish Fixed Interest	0.0
	67	Danish Fixed Interest	0.0
	68	Chinese Fixed Interest	0.0
	69	Irish Fixed Interest	0.0
	70	Hong Kong Fixed Interest	0.0
	71	Finnish Fixed Interest	0.0
	72	GCC Fixed Interest	0.0



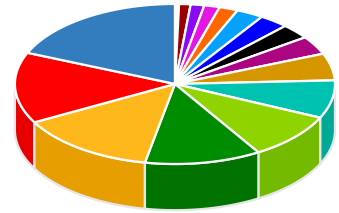
Regional breakdown

Key	Rank	Region	% of Fund (31.03.2024)
A	1	USA	33.6
B	2	UK	33.5
C	3	Japan	7.9
D	4	International	2.7
E	5	Australia	2.7
F	6	Others	2.3
G	7	Germany	2.3
H	8	France	2.0
I	9	China	1.8
J	10	Korea	1.4
K	11	India	1.4
L	12	Taiwan	1.3
M	13	Canada	1.1
N	14	Netherlands	0.9
O	15	Switzerland	0.9
P	16	Italy	0.5
Q	17	Hong Kong	0.5
R	18	Spain	0.4
S	19	Brazil	0.4
T	20	Singapore	0.3
U	21	Saudi Arabia	0.3
V	22	United Arab Emirates	0.2
W	23	South Africa	0.2
X	24	Mexico	0.2
Y	25	Sweden	0.2
Z	26	Thailand	0.2
`	27	Indonesia	0.2
a	28	Denmark	0.1
b	29	Malaysia	0.1
c	30	Money Market	0.1
d	31	Qatar	0.1
e	32	Belgium	0.1
f	33	Kuwait	0.1
g	34	Chile	0.1
h	35	Turkey	0.1
i	36	New Zealand	0.1
j	37	Finland	0.1
k	38	Philippines	0.1
l	39	Norway	0.0
m	40	Colombia	0.0
n	41	Greece	0.0
o	42	Hungary	0.0
p	43	Ireland	0.0
q	44	Luxembourg	0.0
r	45	Peru	0.0
s	46	Egypt	0.0
t	47	Czech Republic	0.0
u	48	Austria	0.0
v	49	Poland	0.0
w	50	Bermuda	0.0
x	51	Macau	0.0
y	52	Portugal	0.0
z	53	Iceland	0.0
{	54	Israel	0.0
	55	Romania	0.0
}	56	Lithuania	0.0
~	57	Isle of Man	0.0
	58	Estonia	0.0



Sector breakdown

Key	Rank	Sector	% of Fund (31.03.2024)
A	1	Financials	18.6
B	2	Government Bonds	14.3
C	3	Technology	14.1
D	4	Industrials	11.7
E	5	Consumer Discretionary	9.4
F	6	Health Care	7.6
G	7	Consumer Staples	5.5
H	8	Energy	3.7
I	9	Telecommunications	3.0
J	10	Basic Materials	3.0
K	11	Utilities	2.7
L	12	Real Estate	1.9
M	13	Others	1.6
N	14	Government Agency Bonds	1.4
O	15	Fixed Interest	1.2
P	16	Local Government Bonds	0.2
Q	17	Mortgage & Secured Bonds	0.1
R	18	Asset/Mortgage-Backed Securities	0.1
S	19	Money Market	0.0



Top ten holdings

Rank	Holding	% of Fund (31.03.2024)
1	Aegon HSBC Developed World Sustainable Equity Index	30.2
2	UK Index Tracker	12.5
3	Aegon BlackRock US Equity ESG Index	9.7
4	Aegon BlackRock ESG Sterling Corporate Bond Index	9.3
5	Aegon BlackRock Emerging Markets Equity ESG Index	7.5
6	Aegon BlackRock UK Equity ESG Index	6.0
7	Aegon BlackRock Over 15 Years UK Gilt Tracker	5.4
8	Aegon BlackRock Japan Equity ESG Index	5.0
9	UK Gilts All-Stocks Tracker	4.8
10	Overseas Government Bond Tracker	4.2