

Clerical Medical Cautious Pension

Fund objective

To provide long-term capital growth through exposure to bonds, shares, property, and cash. Between 40% and 80% of the Fund will provide exposure to UK investment grade corporate and government bonds. The Fund may also invest in UK high yield bonds. Between 20% and 60% of the Fund will provide exposure to UK shares. A maximum of 15% of the Fund will provide exposure to UK property. Up to 10% of the Fund's exposure will be overseas. This may consist of shares, investment grade government and corporate bonds, high yield bonds, and property. Investment in these assets is through a range of index-tracking and actively managed funds including those considering Environmental, Social and Governance factors. Index-tracking funds aim to match their benchmark return. Actively managed funds aim to outperform the market. The Fund may also utilise derivatives in pursuit of its aims. The Fund's asset class allocations are based on Scottish Widows' medium to long-term outlook. These allocations may be reviewed and updated periodically. The Fund may invest in different assets over time.

Detailed fund information

Unit name Clerical Medical Cautious Pension

FE fundinfo Crown Rating 

Sector Mixed Investment 20-60% Shares

Domicile United Kingdom

Fund currency GBX

Unit currency GBX

Launch date 02-Jun-1995

Fund size (as at 28-Feb-2025) £186.9m

Primary asset class Mixed Asset

Inc / Acc Income

Price and charges

Bid price (as at 13-Mar-2025) GBX 410.20

Offer price (as at 13-Mar-2025) GBX 431.80

Initial charge n/a

Annual charge 1.00%

Codes

Citicode C312

ISIN GB0002024197

Management information

Fund manager Philip Chandler

Start date 28-Feb-2020

Address PO Box 17036, 69 Morrison Street, Edinburgh

Tel 0131 655 6000. (Main Number)

Past performance overview fund vs. sector



Cumulative performance (%)

| | YTD | 3m | 6m | 1y | 3ys | 5ys |
|-----------------------------------|------|------|------|------|------|-------|
| Clerical Medical Cautious Pension | +1.6 | +0.0 | -0.9 | +3.7 | +5.7 | +23.6 |
| Mixed Investment 20-60% Shares | +0.0 | -1.4 | -0.1 | +4.4 | +6.7 | +21.9 |

Discrete performance (%)

| | YTD | 2024 | 2023 | 2022 | 2021 | 2020 |
|-----------------------------------|------|------|------|-------|------|------|
| Clerical Medical Cautious Pension | +1.6 | +2.6 | +6.2 | -8.6 | +8.7 | -3.1 |
| Mixed Investment 20-60% Shares | +0.0 | +5.5 | +7.3 | -11.3 | +6.5 | +3.9 |

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.



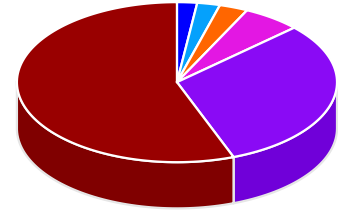
■ Fund

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 (31.12.2024) |
|-----|------|-----------------------|---------------------------|
| A | 1 | UK Fixed Interest | 55.8 |
| B | 2 | UK Equities | 31.2 |
| C | 3 | Property Shares | 5.9 |
| D | 4 | Global Fixed Interest | 2.9 |
| E | 5 | Money Market | 2.3 |
| F | 6 | Futures | 2.0 |



Regional breakdown

No Breakdown Data available

Sector breakdown

No Breakdown Data available

Top ten holdings

| Rank | Holding | % of Fund (31.12.2024) |
|------|--|---------------------------|
| 1 | SW CORP BOND W ACC | 19.7 |
| 2 | SW UT UK ALL SHARE TRACKER X GBP | 16.9 |
| 3 | SW GILT W ACC | 16.6 |
| 4 | SW UT CORPORATE BD TRACKER ACC | 14.8 |
| 5 | SW PL POOLED PROPERTY ACS 1 PENSION Y ACC | 5.9 |
| 6 | EQSTR - HALIFAX UK EQ TRACKER FUND | 5.6 |
| 7 | SWOEI - SW ENVIRONMNT INV FD A INC | 5.0 |
| 8 | SW IL TRACKER W ACC MUTUAL FUND | 4.7 |
| 9 | SWFUK UK CLMT TRNSN INDX EQ TRCKR | 3.7 |
| 10 | SCHRODER STERLING SHORT DURATION BOND FUND X INCOME SHARES | 2.9 |