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Factsheet as at : **November 14, 2026**

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 31-Oct-2026)	£167.3m
Primary asset class	Mixed Asset
Inc / Acc	Income

Price and charges

Bid price	(as at 13-Nov-2026)	GBX 460.50
Offer price	(as at 13-Nov-2026)	GBX 484.70
Initial charge		n/a
Annual charge		1.00%

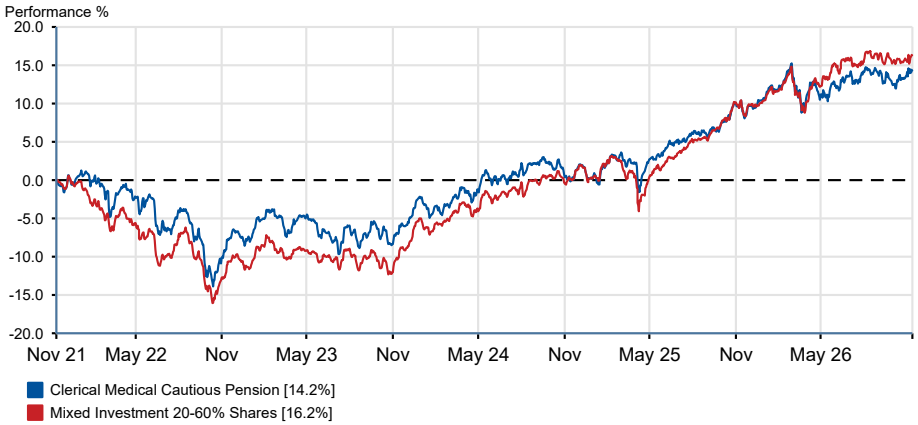
Codes

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



12/11/2021 - 13/11/2026 Powered by data from FE fundinfo

Cumulative performance (%)

	YTD	3m	6m	1y	3ys	5ys
Clerical Medical Cautious Pension	+3.2	-0.2	+3.1	+3.5	+22.9	+14.2
Mixed Investment 20-60% Shares	+5.3	-0.5	+2.7	+5.3	+29.5	+16.2

Discrete performance (%)

	YTD	2025	2024	2023	2022	2021
Clerical Medical Cautious Pension	+3.2	+10.5	+2.6	+6.2	-8.6	+8.7
Mixed Investment 20-60% Shares	+5.3	+10.1	+5.5	+7.3	-11.3	+6.5

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.



13/11/2023 - 13/11/2026 Powered by data from FE fundinfo

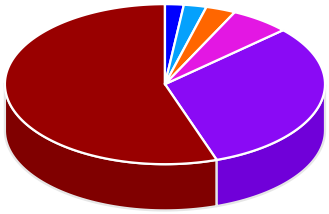
All prices in Pence Sterling (GBX) unless otherwise specified. Price performance figures are calculated on a bid price to bid price basis with net income (dividends) reinvested. Performance figures are shown in Sterling.

Source: FE fundinfo You should not use past performance as a suggestion of future performance. It should not be the main or sole reason for making an investment decision. The value of investments and any income from them can fall as well as rise. You may not get back the amount you invested. Tax concessions are not guaranteed their value will depend on individual circumstances and may change in the future. Fund performance data is based on a (bid to bid) basis and doesn't take into account fees and expenses which are specific to individual plans. Details are available on request.

Clerical Medical Cautious Pension

Asset allocation

Key	Rank	Asset class	% of Fund (30.09.2026)
A	1	UK Fixed Interest	55.2
B	2	UK Equities	31.6
C	3	Property Shares	6.0
D	4	Global Fixed Interest	3.0
E	5	Money Market	2.3
F	6	Futures	1.9



Regional breakdown

No Breakdown Data available

Sector breakdown

No Breakdown Data available

Top ten holdings

Rank	Holding	% of Fund (30.09.2026)
1	SW UT UK ALL SHARE TRACKER X GBP	20.9
2	SW CORP BOND W ACC	19.4
3	SW GILT W ACC	16.4
4	SWCBC ESG TLTD STL CRP BD FD W ACC	14.6
5	HALFX UK PRPTY FND 1 ACC GBP	6.0
6	EQSTR - HALIFAX UK EQ TRACKER FUND	5.6
7	SWOEI - SW ENVIRONMNT INV FD A INC	5.1
8	SW IL TRACKER W ACC MUTUAL FUND	4.9
9	SCHRODER STERLING SHORT DURATION BOND FUND X INCOME SHARES	3.0
10	SCHRODER STERLING LIQUIDITY FUND X INCOME	2.1

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