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Factsheet as at : **November 15, 2026**

Clerical Medical Balanced Pension

Fund objective

To provide long-term capital growth through exposure in shares, bonds, property, and cash. Between 40% and 80% of the Fund will provide exposure to shares. This may include UK, overseas and emerging market companies. Between 10% and 50% of the Fund will provide exposure to bonds. This will include UK and overseas investment grade corporate bonds and also government bonds. It may also include high yield corporate and emerging market bonds. Up to 15% of the Fund may provide exposure to UK and overseas 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 Balanced Pension
FE fundinfo Crown Rating	
Sector	Mixed Investment 40-85% Shares
Domicile	United Kingdom
Fund currency	GBX
Unit currency	GBX
Launch date	23-Nov-1987
Fund size (as at 31-Oct-2026)	£2,084.6m
Primary asset class	Mixed Asset
Inc / Acc	Income

Price and charges

Bid price (as at 13-Nov-2026)	GBX 1558.30
Offer price (as at 13-Nov-2026)	GBX 1640.30
Initial charge	n/a
Annual charge	1.00%

Codes

Citicode	CZ27
ISIN	GB0002039955

Management information

Fund manager	Philip Chandler
Start date	29-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 Balanced Pension	+6.9	-1.1	+1.9	+6.2	+33.6	+24.7
Mixed Investment 40-85% Shares	+8.8	-0.9	+3.3	+8.4	+40.5	+28.9

Discrete performance (%)

	YTD	2025	2024	2023	2022	2021
Clerical Medical Balanced Pension	+6.9	+11.3	+6.6	+7.4	-8.5	+13.3
Mixed Investment 40-85% Shares	+8.8	+12.5	+8.7	+8.3	-10.1	+10.3

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

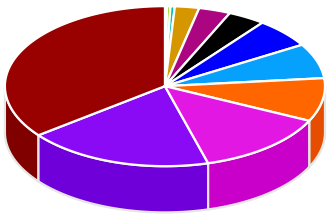
All prices in Pence Sterling (GBX) unless otherwise specified. Price performance figures are calculated on a bid price to bid price basis with net income (dividends) reinvested. Performance figures are shown in Sterling.

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 Balanced Pension

Asset allocation

Key	Rank	Asset class	% of Fund (30.09.2026)
A	1	Global Equities	35.5
B	2	Global Fixed Interest	18.9
C	3	UK Fixed Interest	13.5
D	4	UK Equities	8.7
E	5	Global Emerging Market Equities	7.0
F	6	Property Shares	5.9
G	7	Money Market	3.8
H	8	Futures	3.2
I	9	North American Equities	2.5
J	10	Europe ex UK Equities	0.4
K	11	Japanese Equities	0.3
L	12	Asia Pacific ex Japan Equities	0.2
M	13	Alternative Investment Strategies	0.0



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	8.7
2	SWIIB DEV GOVT BND TRKR FUND W ACC	8.5
3	HALIFAX INTERNATIONAL INVESTME NPV	8.5
4	SCOTTISH WIDOWS UNIT TRUST MANAGERS CORPORATE BOND 1 W ACC	7.8
5	SCOTTISH WIDOWS UNIT TRUST MANAGERS INTERNATIONAL EQTY X ACC NAV	6.9
6	BLK ACS CLIMATE TRANS WLD EQ X3	6.8
7	HALFX UK PRPTY FND 1 ACC GBP	5.9
8	BCIF GLB CORP BOND ESG INSIGHTS	5.2
9	SCHRODER INTERNATIONAL SELECT FD EMERGING MARKET BOND I GBP ACC HEDGED	4.8
10	SWVGE DM TLTD EQUITY TRKR FD X ACC	4.0

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