

Retiready Stability Fund (RR)

Fund information

Fund provider	Aegon/Scottish Equitable plc
Fund launch date	10 Dec 2014
Fund charge*	0.89%
Aegon fund size	£26.40m
ABI sector	ABI Unclassified
Fund type	Pension
ISIN	GB00BRYG9X83
SEDOL	BRYG9X8
Aegon mnemonic	ZZW
CitiCode	KY8Z

*This is on top of any product or adviser charge you pay and includes a fixed management fee plus expenses that vary with the day to day costs of running the fund. Expenses can include costs paid by Aegon to third parties. The fund charges may differ for Retiready (RR) or Aegon One Retirement (AOR).

About fund performance

Investors should always consider performance in relation to the objective of the fund and over periods of at least five years. If a fund has risen in value, it doesn't mean it is meeting its objective – especially if the fund is aiming to outperform a particular benchmark or meet a risk target. The same applies if the fund has fallen in value.

Our risk rating



A risk level 1 investor's main worry is losing money. They prefer to see slow, yet steady, growth with not too many losses, even if inflation reduces the spending power of their savings over time.

Fund objective

This fund aims to deliver positive returns in excess of a bank deposit account over the medium to long term by investing in a wide variety of investments including equities (company shares), and bonds (corporate or government), currencies, money market instruments, commodities and alternative investments from all over the world, directly or using derivative strategies. It's designed for very cautious investors who might otherwise invest in cash or for those whose main priority is preserving the value of their savings rather than growing them. Even if there's a sudden fall in markets, we wouldn't expect this fund to fall by more than 5%*, although there's no guarantee. The downside to this is that returns are likely to be lower and there's a greater risk that the real value of your savings may be eroded by inflation over the long term. There's no guarantee the fund will meet its objectives. Its value can go down as well as up and you may get back less than you invest. *We looked at how the fund would have performed if it had been around during the credit crunch in 2008 to see whether it would have fallen by more than 5% over that period. As the fund wasn't launched then, this was for our own research purposes only and shouldn't be taken as a reliable guide to how it will perform in future.

Fund performance

The following graph and tables show the performance of the fund over various time periods compared to the fund's benchmark (if there is one). All performance information is as at 31 Dec 2023 unless otherwise stated.

In the graph, performance is shown since launch if the fund is less than five years old.



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	1yr	3yrs	5yrs	10yrs
Fund	2.3%	1.0%	2.7%	-
	Dec 22 to Dec 23	Dec 21 to Dec 22	Dec 20 to Dec 21	Dec 19 to Dec 20
Fund	2.3%	0.4%	0.4%	5.1%
				Dec 18 to Dec 19
				5.4%

Source: FE fundinfo. The performance information has been calculated in pounds on a bid-to-bid basis and is net of charges with gross income reinvested. Performance for periods over a year is annualised (% per year). Past performance is not a reliable guide to future performance. The value of an investment can fall as well as rise and is not guaranteed. Investors could get back less than they invested.

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Underlying fund

Fund mgmt group
Aegon/Scottish Equitable plc

Fund manager information

This fund is an Aegon Solution. This means it is a pre-built fund Aegon have created to offer whole investment strategies in a single fund with the aim of making investing easier. We reserve the right to add, remove and replace the underlying funds within this solution with the aim of making sure the fund continues to meet its aims and objectives. Sometimes we work with external fund managers and they select and manage the underlying funds on our behalf. The additional charges/expenses may change when underlying funds are replaced, added or removed from the portfolio or when weightings between the underlying funds are changed. Please note, there's no guarantee the fund will meet its objective.

Asset allocation

Asset allocation information is not available due to the nature of this fund.

Top holdings as at 31 Dec 2023

Holding	%
Aegon AM UK Absolute Return	34.3%
Aegon BNY Mellon Global Dynamic Bond	32.9%
Aegon Fulcrum Core Diversified Absolute Return	32.8%
Total	100.0%

Source of fund breakdown and holdings: Fund mgmt group

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Risks specific to this fund

There is no guarantee the fund will meet its objective. The value of an investment can fall as well as rise and investors could get back less than they originally invested. All funds carry a level of risk and the information below outlines the key risks for this fund.

Currency risk - this fund invests overseas so its value will go up and down in line with changes in currency exchange rates. This could be good for the fund or bad, particularly if exchange rates are volatile.

Third party risk - in the event that the underlying investments which the fund invests in suspend trading, Aegon may defer trading and/or payment to investors. The value ultimately payable will depend on the amount Aegon receives or expects to receive from the underlying investments.

Credit risk - this fund invests in bonds or other types of debt. Bonds are essentially loans to companies, governments or local authorities so there's a risk that these companies or government bodies may default on the loan. Bonds are rated in terms of quality, usually from AAA down to B and below. AAA is the highest quality and therefore the least likely to default and B or lower the most likely to default. Where we have it we show the credit quality of the loans held by this fund.

Inflation risk - this fund invests in lower risk investments, which means it shouldn't fluctuate in value greatly and is less likely to fall in value significantly. The downside to this is that returns are likely to be lower and there's a greater risk that they may not keep pace with inflation. It's therefore more suitable for short-term investment where you may need your money quickly.

Derivative risk - this fund will use derivatives in a number of ways to achieve its objectives. Holdings may add up to over 100% because derivatives offer a way to gain exposure to the returns of a specified equity or bond market without having to directly own it. These negative figures are not shown within the top holdings section. Derivatives allow a manager to buy or sell an investment at a specified future date for a specified price. However, this means the fund could be exposed to additional risks if the market moves up when the manager expected it to go down or vice versa.

Interest rate risk - interest rate changes could affect the value of bond investments. Where long term interest rates rise, the value of bonds is likely to fall, and vice versa.

