

# B&CE The People's Pension Shariah 0.5% Pn

30/09/2018

**Important Notes** This document is provided for the purpose of information only and should not be construed in any way as giving investment advice. Past performance is not necessarily a guide to future performance, as the value of the units may go up or down and any return is not guaranteed. The price of the units can be monitored on our website at [bandce.co.uk/fund-unit-prices](http://bandce.co.uk/fund-unit-prices)

the  
people's  
pension

## Investment objective

The fund tracks the Dow Jones Islamic Market Titans Index, which comprises Shariah-compliant companies endorsed by the HSBC Amanah Shariah Supervisory Committee. This is a higher risk fund investing in company shares from around the world and is compliant with Islamic Shariah principles.

## Cumulative performance (as at 30/09/2018)



- Fund
- Sector

## Cumulative performance (as at 30/09/2018)

	1m	3m	6m	1y	3y	5y
Fund	0.17%	8.07%	18.60%	17.84%	74.41%	104.59%
Sector	-0.38%	3.44%	11.09%	10.42%	58.29%	70.08%
Rank	1	1	1	1	1	1

## Discrete performance (as at 30/09/2018)

	Year 1	Year 2	Year 3	Year 4	Year 5
Fund	17.84%	12.49%	31.57%	1.67%	15.39%
Sector	10.42%	13.68%	26.11%	-0.60%	8.10%

Source: FE. Fund, Sector and Index performance is shown in local currency, on a single price basis with income re-invested into the fund.

## Fund facts

Single Price:	1766.90p
Currency:	British Pound
Pricing Frequency:	Daily
Launch Date:	08/04/2013
Asset Class:	Equity
Fund Provider:	B&CE
Sector:	Global Equities
Legal Structure:	Pension Fund
Initial Charge:	0.00%
OCF:	0.50%
AMC:	0.50%
Citicode:	KOVY
ISIN:	GB00BY2PJ30

B&CE

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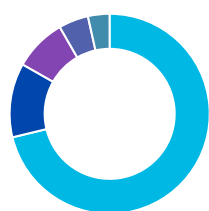
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October 2018

## Region breakdown



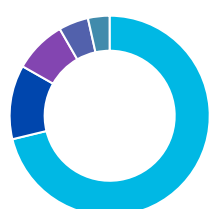
North America	71.3%
Europe ex UK	12.0%
Asia Pacific ex Japan	8.5%
Japan	4.8%
UK	3.5%

Contributions are currently invested on behalf of the Trustee by HSBC Global Asset Management

## Market commentary

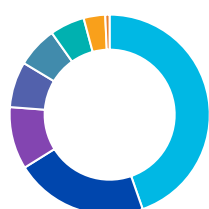
Political uncertainty and trade concerns meant that global equity market performance was mixed in the third quarter. US equities continued to outperform and saw records broken with the longest American bull market ever. UK equities lagged behind in part due to uncertainty in the Brexit talks. European markets in general underperformed as concerns surrounding Italy and Turkey intensified but economic indicators are pointing towards future growth. Asia Pacific equities were more resistant to the political, trade and monetary policy worries. A number of central banks including the US, Canada, UK, and Norway increased interest rates.

## Asset breakdown



North American Equities	71.3%
Europe ex UK Equities	12.0%
Asia Pacific ex Japan Equities	8.5%
Japanese Equities	4.8%
UK Equities	3.5%

## Sector breakdown



Information Technology	44.7%
Health Care	21.5%
Consumer Staples	10.1%
Industrials	7.4%
Consumer Discretionary	6.6%
Energy	5.6%
Materials	3.5%
Telecommunications Utilities	0.7%

## Current top 10 holdings

APPLE INC	7.1%
Microsoft Corporation (US) Foreign - Equity	6.5%
FACEBOOK INC	2.9%
JOHNSON & JOHNSON	2.7%
ALPHABET INC	2.7%
ALPHABET INC	2.7%
Exxon Mobil Corporation Ltd. (US) Foreign - Equity	2.7%
VISA INC	2.0%
PFIZER INC	1.9%
HOME DEPOT INC	1.8%

## Contact information

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