

Pre-Retirement 0.5% Pn

30/09/2023

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

the
people's
pension

Investment objective

The People's Pension Pre-Retirement Fund seeks to provide a balance between capital growth and capital preservation and is intended to be suitable for UK pension scheme members who are approaching retirement and have not yet decided what they want to do with their investments at retirement. The fund aims to achieve a return of approximately 1% (before deduction of fees) in excess of Consumer Price Index inflation, over the medium term.

Cumulative performance (as at 30/09/2023)



- Fund
- Benchmark

Cumulative performance (as at 30/09/2023)

	5y	3y	1y	6m	3m	1m
Fund	1.81%	-7.01%	2.98%	-1.48%	-1.04%	-1.34%
Benchmark	26.96%	22.81%	7.16%	2.66%	0.51%	0.57%

Discrete performance (as at 30/09/2023)

	30/09/2018 - 30/09/2019	30/09/2019 - 30/09/2020	30/09/2020 - 30/09/2021	30/09/2021 - 30/09/2022	30/09/2022 - 30/09/2023
Fund	7.52%	1.83%	2.80%	-12.17%	2.98%
Benchmark	2.29%	1.06%	3.54%	10.69%	7.16%

Source: FE fundinfo. 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:	750.77p
Currency:	British Pound
Pricing Frequency:	Daily
Launch Date:	03/01/2013
Fund Size:	£3,381.71m
Benchmark:	UK Consumer Price Index + 0.5%
Initial Charge:	0.00%
AMC/OCF:	0.50%
Citicode:	KOVW
ISIN:	GB00BY2P595
SEDOL:	BYY2P59

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Region breakdown



UK	40.9%
North America	35.3%
Europe ex UK	9.0%
Japan	5.3%
Global Emerging Markets	4.7%
Asia Pacific ex Japan	2.1%
Other	2.8%

Contributions are currently invested on behalf of the Trustee by State Street Global Advisors (SSGA)

Asset breakdown



North American Government Fixed Interest	19.0%
North American Equities	9.8%
UK Gilts	9.6%
UK Corporate Fixed Interest	9.6%
North American Corporate Fixed Interest	6.4%
Europe ex UK Government Fixed Interest	3.3%
Europe ex UK Corporate Fixed Interest	2.9%
Europe ex UK Equities	2.8%
Money Market	20.1%
Other	16.5%

Sector breakdown



Financials	25.6%
Technology	14.8%
Industrials	14.6%
Health Care	10.5%
Consumer Services	9.4%
Consumer Goods	6.7%
Utilities	5.4%
Oil & Gas	4.5%
Telecommunications	4.4%
Basic Materials	4.2%

Current top 10 holdings

Top holdings not available.

Contact information

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