

Aegon Europe ex-UK Equity Tracker (AMT)

Defined Contributions

Fund information

Issuing company	Aegon/Scottish Equitable plc
Inception date	27 Oct 2022
Benchmark	FTSE Custom Developed Europe ex UK ESG Screened Midday (12:00UK)NetTax
Additional Expenses	0.01%
Entry Fees	No
Exit Fees	No
Performance Fee	No
Aegon fund size	£19.13m
Fund type	Pension
ISIN	GB00BPNLQV73
SEDOL	BPNLQV7
Domicile	United Kingdom
Use of Income	Accumulation
Base Currency	GBP

Relative Risk Profile



Very Low Medium Very High

These risk ratings are only applicable to funds available via TargetPlan. Other risk ratings apply across the rest of our fund range and they, or ratings from other providers, are not comparable. Be aware that even lower risk investments can fall in value.

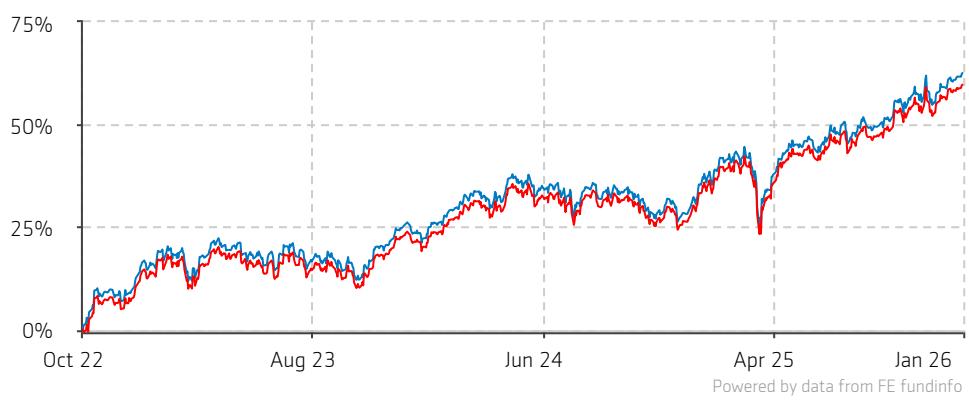
Fund objective

This fund aims to produce a return in line with its benchmark by investing in the shares of European companies excluding UK companies. Derivatives may also be used for investment and efficient portfolio management purposes. The use of derivatives is expected to be limited. This fund uses a set of exclusionary criteria which removes exposure to certain companies based on Environmental, Social and Governance (ESG) concerns. The exclusionary thresholds and definitions are owned by a third party and subject to change.

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 2025 unless otherwise stated.

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



Powered by data from FE fundinfo

■ Europe ex-UK Equity Tracker (AMT) Pn

■ FTSE Custom Developed Europe ex UK ESG Screened Midday (12:00UK)NetTax

	3 Months	YTD	1yr	3yrs	5yrs
Fund	7.0%	26.9%	26.9%	14.1%	-
Benchmark	6.9%	26.5%	26.5%	14.1%	-
	Dec 20 to Dec 21	Dec 21 to Dec 22	Dec 22 to Dec 23	Dec 23 to Dec 24	Dec 24 to Dec 25
Fund	-	-	15.2%	1.6%	26.9%
Benchmark	-	-	15.2%	2.0%	26.5%

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.

Performance shown is gross of the annual management charge but is net of additional expenses (if any) incurred within the fund. Expenses can include costs paid by Aegon to third parties. The annual management charge will reduce the performance figures shown. Source: Scottish Equitable plc.

Aegon Europe ex-UK Equity Tracker (AMT)

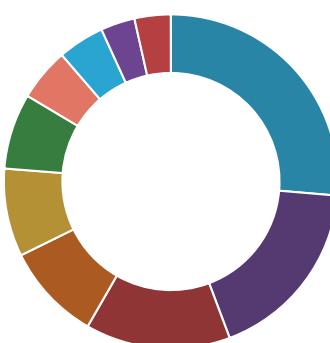
Underlying fund

Fund mgmt group	BlackRock
Fund name	ACS Continental European Equity Tracker
Launch date	15 May 2017
Fund size	£1,115.79m as at 31 Dec 2025
SEDOL	BYQLTDO
ISIN	GB00BYQLTD03
Crown rating	N/A

Fund manager information

Fund manager	Group Index Equity PM ESG EMEA
Start date	15 May 2017

Sector breakdown as at 31 Dec 2025



Financials	26.3%
Industrials	17.9%
Health Care	14.0%
Information Technology	9.4%
Consumer Discretionary	8.5%
Consumer Staples	7.3%
Materials	5.1%
Utilities	4.5%
Communication	3.3%
Other	3.5%
Total	99.8%

Geographic breakdown as at 31 Dec 2025



Germany	19.0%
France	18.6%
Switzerland	18.5%
Netherlands	9.4%
Spain	7.9%
Italy	7.0%
Sweden	7.0%
Denmark	3.8%
Finland	2.4%
Other	6.5%
Total	100.1%

Top 10 Holdings as at 31 Dec 2025

ASML HOLDING NV	4.19%
ROCHE HOLDING AG	2.87%
NOVARTIS AG	2.61%
NESTLE S.A.	2.47%
SAP SE	2.47%
SIEMENS AKTIENGESELLSCHAFT	2.03%
LVMH MOET HENNESSY LOUIS VUITTON	1.90%
ALLIANZ SE	1.74%
BANCO SANTANDER, S.A.	1.73%
NOVO NORDISK A/S	1.60%
Total	23.61%

Aegon Europe ex-UK Equity Tracker (AMT)

Differences in performance reporting between fund and benchmark may arise due to the impact of timing, charges, cashflows, and the pricing basis of the underlying fund. Fund returns are calculated on a total return basis with dividends reinvested.

The value of your plan depends directly on a number of things, including the level of your pensions savings, charges, investment returns and the annuity rates available to buy your pension income when you decide to take your benefits. Levels and basis of, and reliefs from, taxation can also change. Any money that you invest in the plan is tied up until you take your retirement benefits. You cannot normally take the benefits until at least the age of 55.

The value of investments can fluctuate. Fluctuations may be particularly marked in the case of a higher volatility fund and the value of an investment may fall suddenly and substantially. Changes in exchange rates will affect the value of overseas investments. Emerging market investments are often associated with greater investment risk. Two main risks related to fixed income investing are interest rate risk and credit risk. Typically, when interest rates rise, there is a corresponding decline in the market value of bonds. Credit risk refers to the possibility that the issuer of the bond will not be able to repay the principal and make interest payments.

If the name of the Fund includes BlackRock, BlackRock may be abbreviated to BLK on some materials such as Annual Benefit Statements.

Regulatory information - This document has been issued by Scottish Equitable plc. The Fund described in this document is available only to trustees and members of pension schemes registered under Part IV of the Finance Act 2004 via an insurance policy which would be issued either by Scottish Equitable plc, or by another insurer of such business. Aegon is a brand name of Scottish Equitable plc. Scottish Equitable plc, registered office: Edinburgh Park, Edinburgh EH12 9SE. Registered in Scotland (No. SC144517). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 165548. © 2025 Aegon UK plc

Risk Warnings - The information contained herein has been taken from trade and other sources which we deem reliable. We do not represent that such information is accurate or complete and it should not be relied upon as such. Any opinions expressed herein reflect our current judgement and may be subject to change. This document is intended for information purposes only and does not constitute investment advice or a solicitation of an offer to buy a policy or to invest it in the Fund described herein. Investment in the policy, or the Fund described in this document may not be suitable for all investors. It is recommended that you obtain independent advice prior to investing. Any objective or target will be treated as a target only and should not be considered as an assurance or guarantee of performance of the Fund or any part of it. The Fund objectives and policies include a guide to the main investments to which the Fund is likely to be exposed. The Fund is not necessarily restricted to holding these investments only. Subject to the Fund's objectives, the Fund may hold any investment and utilise any investment techniques, including the use of external insurance funds, securities lending and derivatives, permitted under the FCA's Conduct of Business Sourcebook. © Scottish Equitable plc. All rights reserved.

Benchmark disclaimer - the fund is/are not in any way sponsored, endorsed, sold or promoted by FTSE International Limited (FTSE) or the London Stock Exchange Group companies (LSEG) (together the Licensor Parties) and none of the Licensor Parties make any claim, prediction, warranty or representation whatsoever, expressly or impliedly, either as to (i) the results to be obtained from the use of the FTSE index (the Index) (upon which the fund is based), (ii) the figure at which the Index is said to stand at any particular time on any particular day or otherwise, or (iii) the suitability of the Index for the purpose to which it is being put in connection with the fund.

None of the Licensor Parties have provided or will provide any financial or investment advice or recommendation in relation to the Index to Scottish Equitable plc. or to its clients. The Index is calculated by FTSE or its agent. None of the Licensor Parties shall be (a) liable (whether in negligence or otherwise) to any person for any error in the Index or (b) under any obligation to advise any person of any error therein.

All rights in the Index vest in FTSE. FTSE is a trade mark of LSEG and is used by FTSE under licence.

Source: Scottish Equitable plc.



Contact Us: PB0COMQueries@aegon.co.uk

Aegon is a brand name of Scottish Equitable plc. Scottish Equitable plc, registered office: Edinburgh Park, Edinburgh EH12 9SE. Registered in Scotland (No. SC144517). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 165548. © 2025 Aegon UK plc