

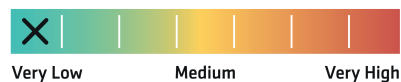
# Aegon Cash (AMT)

## Defined Contributions

### Fund information

Issuing company	Aegon/Scottish Equitable plc
Inception date	16 Feb 2023
Benchmark	Bank Of England Sterling Overnight Index Average
Additional Expenses	0.01%
Entry Fees	No
Exit Fees	No
Performance Fee	No
Aegon fund size	£57.61m
Fund type	Pension
ISIN	GB00BPNLRS10
SEDOL	BPNLRS1
Domicile	United Kingdom
Use of Income	Accumulation
Base Currency	GBP

### Relative Risk Profile



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.

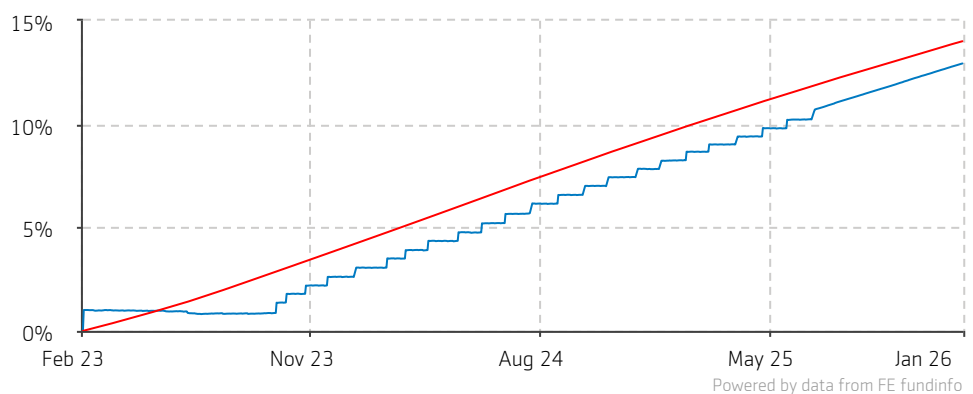
### Fund objective

The fund aims to produce a return in line with its benchmark by investing in money market instruments which may include cash, bank deposits and short-term fixed interest investments. 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.



■ Cash (AMT)

■ Bank Of England Sterling Overnight Index Average

	3 Months	YTD	1yr	3yrs	5yrs
Fund	1.0%	4.7%	4.7%	-	-
Benchmark	1.0%	4.2%	4.2%	-	-


	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	-	-	-	5.1%	4.7%
Benchmark	-	-	-	5.1%	4.2%

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 Cash (AMT)

## Underlying fund

Fund mgmt group	BlackRock Inv Mgt (Dublin) Ltd
Fund name	ICS Sterling Liquid Environmentally Aware
Launch date	22 Jul 2019
Fund size	£10,462.68m as at 31 Dec 2025
SEDOL	BK8M8V4
ISIN	IE00BK8M8V41
Crown rating	

## Fund manager information

Fund manager	Paul Hauff
Start date	01 Jan 2007

Paul Hauff, Director and portfolio manager, is a member of International Cash Management team within BlackRock's Global Lending & Liquidity Group. Prior to his existing role, Mr Hauff was a Trader working on the Fixed Income Trading desk. His service with the firm dates back to 1994, including his years with Mercury Asset Management & Merrill Lynch Investment Managers. At Mercury Asset Management, he was part of the Private Client Division's Fixed Income Team being responsible for Fixed Income and Money Market Trading. Prior to joining Mercury Asset Management Mr Hauff worked for Lloyds Investment Managers as a Settlements Clerk.

## Sector breakdown as at 31 Dec 2025



Certificates of Deposit	25.7%
Time Deposits	16.6%
Commercial Paper	14.9%
Fixed Interest	6.0%
Asset Backed Commercial Paper	3.0%
Money Market	33.9%
Total	100.1%

## Top 10 Holdings as at 31 Dec 2025

CANADIAN IMPERIAL BANK OF COMMERCE	3.6%
TRI-PARTY BNP PARIBAS	3.2%
BANK OF NOVA SCOTIA	3.2%
CASH	3.0%
MIZUHO BANK LTD (UK BRANCH) GB	2.7%
TORONTO-DOMINION BANK/THE	2.7%
BANK OF NOVA SCOTIA GB	2.7%
HM TREASURY GB	2.7%
TRI-PARTY GOLDMAN SACHS INTERNATIO	2.7%
TRI-PARTY NATIONAL AUSTRALIA BANK	2.7%
Total	29.2%

Source of fund breakdown and holdings: Fund mgmt group

# Aegon Cash (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 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.

Source: Scottish Equitable plc.



---

Contact Us: [PBOCOMQueries@aegon.co.uk](mailto:PBOCOMQueries@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