**

Fund Details

**Monument Life Insurance DAC | 31st March 2022**

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Monument Life Insurance DAC Fund Details | 31st March 2022 

# Fund Summary

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | | | | **Fund Return** | | | |
| **Fund Name** | **Code** | **SEDOL** | **YDC\*** | **Risk Rating** | **1 yr** | **3 yrs** | **5 yrs** | **10 yrs** |
| 40/60 Core Portfolio A | DSFLC4 | B50W497 | 0.75% | Medium to High Risk (5) | 5.30% | 3.35% | 2.97% | 3.94% |
| 50/50 Core Portfolio A | DSFLC5 | B53BYT1 | 0.75% | Medium Risk (4) | 3.44% | 2.84% | 2.61% | 3.69% |
| 60/40 Core Portfolio A | DSFLC6 | B51D8F3 | 0.75% | Medium Risk (4) | 1.60% | 2.30% | 2.23% | 3.42% |
| 70/30 Core Portfolio A | DSFLC7 | B513LH6 | 0.75% | Medium Risk (4) | -0.21% | 1.73% | 1.83% | 3.14% |
| 80/20 Core Portfolio A | DSFLC8 | B546VF0 | 0.75% | Medium Risk (4) | -2.01% | 1.14% | 1.41% | 2.84% |
| 50/50 Core Portfolio B | PSFLC5 | B77B0J3 | 0.50% | Medium Risk (4) | 3.70% | 3.10% | 2.87% |  |
| 60/40 Core Portfolio B | PSFLC6 | B4X5R19 | 0.50% | Medium Risk (4) | 1.86% | 2.55% | 2.49% |  |
| 70/30 Core Portfolio B | PSFLC7 | B745SR2 | 0.50% | Medium Risk (4) | 0.04% | 1.99% | 2.09% |  |
| 80/20 Core Portfolio B | PSFLC8 | B3YKD63 | 0.50% | Medium Risk (4) | -1.76% | 1.39% | 1.67% |  |
| 60/40 Core Portfolio C | DSULC6 | B9714F1 | 0.10% | Medium Risk (4) | 2.26% | 2.97% | 2.90% |  |
| 70/30 Core Portfolio C | DSULC7 | B97J961 | 0.10% | Medium Risk (4) | 0.44% | 2.39% | 2.50% |  |
| 80/20 Core Portfolio C | DSULC8 | B97M3J1 | 0.10% | Medium Risk (4) | -1.37% | 1.80% | 2.07% |  |
| Managed Risk Portfolio Balanced | DSCVBA | BCDBND7 | 0.20% | Medium Risk (4) | 4.56% | -0.56% | 0.24% |  |
| Managed Risk Portfolio Cautious | DSCVCA | BCDBN93 | 0.20% | Medium Risk (4) | 4.13% | 0.82% | 0.87% |  |
| Managed Risk Portfolio Defensive | DSCVDE | BCDBNC6 | 0.20% | Low to Medium Risk (3) | 2.68% | 1.63% | 1.66% |  |
| Horizon\*\* | DSFLHO | B1YMTZ6 | 1.90% | Medium to High Risk (5) | 6.99% | 3.76% | 3.16% | 4.05% |
| Prospect\*\* | DSFLPR | B1YVMR6 | 2.25% | Medium to High Risk (5) | 5.10% | 3.31% | 2.86% | 3.84% |
| Vantage\*\* | DSFLVA | B1YVZX3 | 1.90% | Medium Risk (4) | 3.23% | 2.84% | 2.53% | 3.62% |
| Vista\*\* | DSFLVI | B1YW020 | 1.55% | Medium Risk (4) | 1.40% | 2.34% | 2.18% | 3.37% |
| 5forLife BlackRock Tracker 1\*\* | DSBYT1 | B1YMWS0 | 1.45% | Medium Risk (4) | 2.78% | 2.01% | 1.88% | 3.20% |
| 5forLife BlackRock Tracker 2\*\* | DSBYT2 | B1YMZG9 | 1.80% | Medium Risk (4) | 5.16% | 2.51% | 2.20% | 3.40% |
| 5forLife BlackRock Tracker 3\*\* | DSBYT3 | B1YMZK3 | 2.15% | Medium to High Risk (5) | 7.57% | 2.93% | 2.46% | 3.57% |
| CreateRange UK Cash A | DSCASH | 3356409 | 0.95% | Very Low Risk (1) | -0.77% | -0.89% | -0.72% | -0.55% |
| UK Cash B | PSCASH | B1YVR82 | 0.45% | Very Low Risk (1) | -0.27% | -0.39% | -0.22% | -0.10% |
| UK Cash C | DSCASU | B97RPV2 | 0.05% | Very Low Risk (1) | 0.13% | -0.01% | 0.14% |  |
| CreateRange Kames Enhanced Corporate Bond | DSBDEC | B1YLJK8 | 1.15% | Medium Risk (4) | -5.97% | -0.15% | 0.30% | 1.99% |
| CreateRange UK Corporate Bond | DSBDFC | 3356722 | 1.00% | Medium Risk (4) | -5.77% | 0.08% | 0.76% | 2.27% |
| CreateRange UK Government Bond | DSBDFG | 3356733 | 1.00% | Medium Risk (4) | -5.75% | -1.24% | -0.42% | 1.47% |
| CreateRange UK Fixed Interest | DSBDFI | 3356432 | 1.00% | Medium Risk (4) | -5.77% | -0.38% | 0.27% | 1.96% |
| CreateRange Continental European Tracker | DSBRCT | B4TG590 | 1.00% | High Risk (6) | 5.35% | 8.63% | 5.79% | 6.74% |
| CreateRange Japan Equity Tracker | DSBRJT | B4T9GM9 | 1.00% | High Risk (6) | -4.05% | 5.44% | 3.87% | 6.56% |
| CreateRange North American Equity Tracker | DSBRAT | B4V5VZ3 | 1.00% | High Risk (6) | 20.60% | 18.11% | 13.40% | 13.21% |
| CreateRange UK Index Tracker | DSMLAS | B1YVYZ8 | 1.00% | High Risk (6) | 12.68% | 4.85% | 3.93% | 4.60% |
| CreateRange Developed World Tracker | DSBRWT | BJDS3F9 | 1.10% | High Risk (6) | 15.27% |  |  |  |
| CreateRange Emerging Markets Equity Tracker | DSBRET | BJDS3G0 | 1.05% | High Risk (6) | -4.95% |  |  |  |
| CreateRange Overseas Corporate Bond Tracker | DSBRCB | BJDS3J3 | 1.00% | Medium Risk (4) | -2.58% |  |  |  |
| CreateRange Overseas Government Bond Tracker | DSBRGB | BJDS3H1 | 1.00% | Medium Risk (4) | -3.59% |  |  |  |
| CreateRange Pacific Ex Japan Equity Tracker | DSBRPT | B4VB4Q3 | 1.05% | High Risk (6) | 3.96% | 10.50% | 5.38% | 5.40% |

The fund summary table shows fund charge information, risk ratings and performance information over various time periods. All information is as at 31st March 2022.

The fund performance information has been calculated in pounds and is net of charges with gross income reinvested. Performance for periods over a year display an annualised return. Past performance is not a 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 originally invested.

For further information on fund performance please visit our Fund Centre on our website by clicking this link: [www.monumentregroup.com/guarantees](https://www.monumentregroup.com/guarantees). Click on Fund Information and then ‘Funds Centre’.

\*Yearly Disclosable Charge (YDC): The yearly disclosable charge figures shown include all of the annual charges and expenses associated with the administration and management of the fund and its underlying assets. These charges are in addition to product and adviser charges. We reserve the right to vary these charges.

\*\*The fund returns for these funds is gross of the guarantee charge portion of the YDC. The YDC figure displayed for these funds includes the guarantee charge.

# Important Information

Information within this document applies to our insured fund range only. It is for existing policyholder information only and should not be taken as a recommendation.

Policies should be regularly reviewed with a financial adviser in order to ensure that the chosen investment funds continue to meet the policyholder’s investment aims. For example, you can see in the fund summary table that our UK Cash funds have a risk rating of *Very Low Risk* and as such offer low expected returns and low expected volatility. Your financial adviser can advise on a mix of risk and return appropriate to your needs.

The Yearly Disclosable Charge (YDC) for all funds is provided in the fund summary table. The YDC does not include the guarantee charges that apply to our policies when a guarantee option has been selected and is still active.

Details of the guarantee charges can be found on our website.

Switching into alternative funds is free of charge and is permitted at any stage. Information on the funds which are available for investment on each of our product lines and any investment restrictions that apply to these funds can be found on our website [www.monumentregroup.com/guarantees](https://www.monumentregroup.com/guarantees).

# 40/60 Core Portfolio A

**Fund objective:** This fund gives investors the opportunity to invest in a blend of fixed interest (bonds) and UK equities (shares) to give them the balance between risk and reward that best suits them. It aims for attractive returns with less volatility (fluctuations in value) than a pure equity fund; and invests 40% in the CreateRange UK Fixed Interest fund managed by Kames Capital and 60% in the CreateRange UK Index Tracker fund managed by BlackRock. With its higher equity content, this fund is considered the highest risk of our Core portfolio funds. This fund is now closed to new investors. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSFLC4 **Sedol:** B50W497 **Risk Rating:** Medium to High Risk (5)

**Underlying Fund Details:** CreateRange UK Fixed Interest (Sedol: 3356432; % Holding: 40.00%); CreateRange UK Index Tracker (Sedol: B1YVYZ8; % Holding: 60.00%)

# 50/50 Core Portfolio A\*

**Fund objective:** This fund gives investors the opportunity to invest in a blend of fixed interest (bonds) and UK equities (shares) to give them the balance between risk and reward that best suits them. It aims for attractive returns with less volatility (fluctuations in value) than a pure equity fund; and invests 50% in the CreateRange UK Fixed Interest fund managed by Kames Capital (formerly AEGON Asset Management UK) and 50% in the CreateRange UK Index Tracker fund managed by BlackRock. Fixed interest and equities have a low correlation to each other so as one goes up or down, the other won’t necessarily move in the same direction, or to the same extent. This helps lower the overall risk of the fund. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSFLC5 **Sedol:** B53BYT1 **Risk Rating:** Medium Risk (4)

**Underlying Fund Details:** CreateRange UK Fixed Interest (Sedol: 3356432; % Holding: 50.00%); CreateRange UK Index Tracker (Sedol: B1YVYZ8; % Holding: 50.00%)

### \* Only eligible to invest in if the policy was issued on or before 23 March 2012. This restriction only applies where guarantees are active.

# 60/40 Core Portfolio A

**Fund objective:** This fund gives investors the opportunity to invest in a blend of fixed interest (bonds) and UK equities (shares) to give them the balance between risk and reward that best suits them. It aims for attractive returns with less volatility (fluctuations in value) than a pure equity fund and invests 60% in the CreateRange UK Fixed Interest fund managed by Kames Capital (formerly AEGON Asset Management UK) and 40% in the CreateRange UK Index Tracker fund managed by BlackRock. Fixed interest and equities have a low correlation to each other so as one goes up or down, the other won’t necessarily move in the same direction, or to the same extent. This helps lower the overall risk of the fund. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSFLC6 **Sedol:** B51D8F3 **Risk Rating:** Medium Risk (4)

**Underlying Fund Details:** CreateRange UK Fixed Interest (Sedol: 3356432; % Holding: 60.00%); CreateRange UK Index Tracker (Sedol: B1YVYZ8; % Holding: 40.00%)

# 70/30 Core Portfolio A

**Fund objective:** This fund gives investors the opportunity to invest in a blend of fixed interest (bonds) and UK equities (shares) to give them the balance between risk and reward that best suits them. It aims for attractive returns with less volatility (fluctuations in value) than a pure equity fund; and invests 70% in the CreateRange UK Fixed Interest fund managed by Kames Capital (formerly AEGON Asset Management UK) and 30% in the CreateRange UK Index Tracker fund managed by BlackRock. Fixed interest and equities have a low correlation to each other so as one goes up or down, the other won’t necessarily move in the same direction, or to the same extent. This helps lower the overall risk of the fund. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSFLC7 **Sedol:** B513LH6 **Risk Rating:** Medium Risk (4)

**Underlying Fund Details:** CreateRange UK Fixed Interest (Sedol: 3356432; % Holding: 70.00%); CreateRange UK Index Tracker (Sedol: B1YVYZ8; % Holding: 30.00%)

# 80/20 Core Portfolio A

**Fund objective:** This fund gives investors the opportunity to invest in a blend of UK fixed interest (bonds) and UK equities (shares) to give them the balance between risk and reward that best suits them. It aims for attractive returns with less volatility (fluctuations in value) than a pure equity fund and invests 80% in the CreateRange UK Fixed Interest fund managed by Kames Capital, part of the Aegon group, and 20% in the CreateRange UK Index Tracker fund managed by BlackRock. (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSFLC8 **Sedol:** B546VF0 **Risk Rating:** Medium Risk (4)

**Underlying Fund Details:** CreateRange UK Fixed Interest (Sedol: 3356432; % Holding: 80.00%); CreateRange UK Index Tracker (Sedol: B1YVYZ8; % Holding: 20.00%)

# 50/50 Core Portfolio B\*

**Fund objective:** This fund gives investors the opportunity to invest in a blend of fixed interest (bonds) and UK equities (shares) to give them the balance between risk and reward that best suits them. It aims for attractive returns with less volatility (fluctuations in value) than a pure equity fund; and invests 50% in the CreateRange UK Fixed Interest fund managed by Kames Capital (formerly AEGON Asset Management UK) and 50% in the CreateRange UK Index Tracker fund managed by BlackRock. Fixed interest and equities have a low correlation to each other so as one goes up or down, the other won’t necessarily move in the same direction, or to the same extent. This helps lower the overall risk of the fund. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** PSFLC5 **Sedol:** B77B0J3 **Risk Rating:** Medium Risk (4)

**Underlying Fund Details:** CreateRange UK Fixed Interest (Sedol: 3356432; % Holding: 50.00%); CreateRange UK Index Tracker (Sedol: B1YVYZ8; % Holding: 50.00%)

### \* Only eligible to invest in if the policy was issued on or before 23 March 2012. If the policy is a secure capital product, this fund is only eligible to invest in if the policy has a chosen capital term of 12 years or more. These restrictions only apply where guarantees are still active.

# 60/40 Core Portfolio B\*

**Fund objective:** This fund gives investors the opportunity to invest in a blend of fixed interest (bonds) and UK equities (shares) to give them the balance between risk and reward that best suits them. It aims for attractive returns with less volatility (fluctuations in value) than a pure equity fund and invests 60% in the CreateRange UK Fixed Interest fund managed by Kames Capital (formerly AEGON Asset Management UK) and 40% in the CreateRange UK Index Tracker fund managed by BlackRock. Fixed interest and equities have a low correlation to each other so as one goes up or down, the other won’t necessarily move in the same direction, or to the same extent. This helps lower the overall risk of the fund. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** PSFLC6 **Sedol:** B4X5R19 **Risk Rating:** Medium Risk (4)

**Underlying Fund Details:** CreateRange UK Fixed Interest (Sedol: 3356432; % Holding: 60.00%); CreateRange UK Index Tracker (Sedol: B1YVYZ8; % Holding: 40.00%)

### \* If the policy is a secure capital product, this fund is only eligible to invest in if the minimum capital term is 12 years or more for policies issued from 23 March 2012 onwards. These restrictions only apply where guarantees are still active.

# 70/30 Core Portfolio B

**Fund objective:** This fund gives investors the opportunity to invest in a blend of fixed interest (bonds) and UK equities (shares) to give them the balance between risk and reward that best suits them. It aims for attractive returns with less volatility (fluctuations in value) than a pure equity fund; and invests 70% in the CreateRange UK Fixed Interest fund managed by Kames Capital (formerly AEGON Asset Management UK) and 30% in the CreateRange UK Index Tracker fund managed by BlackRock. Fixed interest and equities have a low correlation to each other so as one goes up or down, the other won’t necessarily move in the same direction, or to the same extent. This helps lower the overall risk of the fund. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** PSFLC7 **Sedol:** B745SR2 **Risk Rating:** Medium Risk (4)

**Underlying Fund Details:** CreateRange UK Fixed Interest (Sedol: 3356432; % Holding: 70.00%); CreateRange UK Index Tracker (Sedol: B1YVYZ8; % Holding: 30.00%)

# 80/20 Core Portfolio B

**Fund objective:** This fund gives investors the opportunity to invest in a blend of UK fixed interest (bonds) and UK equities (shares) to give them the balance between risk and reward that best suits them. It aims for attractive returns with less volatility (fluctuations in value) than a pure equity fund and invests 80% in the CreateRange UK Fixed Interest fund managed by Kames Capital, part of the Aegon group, and 20% in the CreateRange UK Index Tracker fund managed by BlackRock. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** PSFLC8 **Sedol:** B3YKD63 **Risk Rating:** Medium Risk (4)

**Underlying Fund Details:** CreateRange UK Fixed Interest (Sedol: 3356432; % Holding: 80.00%); CreateRange UK Index Tracker (Sedol: B1YVYZ8; % Holding: 20.00%)

# 60/40 Core Portfolio C\*

**Fund objective:** This fund gives investors the opportunity to invest in a blend of fixed interest (bonds) and UK equities (shares) to give them the balance between risk and reward that best suits them. It aims for attractive returns with less volatility (fluctuations in value) than a pure equity fund and invests 60% in the CreateRange UK Fixed Interest fund managed by Kames Capital (formerly Aegon Asset Management UK) and 40% in the CreateRange UK Index Tracker fund managed by BlackRock. Fixed interest and equities have a low correlation to each other so as one goes up or down, the other won’t necessarily move in the same direction, or to the same extent. This helps lower the overall risk of the fund. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSULC6 **Sedol:** B9714F1 **Risk Rating:** Medium Risk (4)

**Underlying Fund Details:** CreateRange UK Fixed Interest (Sedol: 3356432; % Holding: 60.00%); CreateRange UK Index Tracker (Sedol: B1YVYZ8; % Holding: 40.00%)

### \* If the policy is a secure capital product, this fund is only eligible to invest in if the minimum capital term is 12 years or more. This restriction only applies where guarantees are still active.

# 70/30 Core Portfolio C

**Fund objective:** This fund gives investors the opportunity to invest in a blend of fixed interest (bonds) and UK equities (shares) to give them the balance between risk and reward that best suits them. It aims for attractive returns with less volatility (fluctuations in value) than a pure equity fund; and invests 70% in the CreateRange UK Fixed Interest fund managed by Kames Capital (formerly AEGON Asset Management UK) and 30% in the CreateRange UK Index Tracker fund managed by BlackRock. Fixed interest and equities have a low correlation to each other so as one goes up or down, the other won’t necessarily move in the same direction, or to the same extent. This helps lower the overall risk of the fund. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSULC7 **Sedol:** B97J961 **Risk Rating:** Medium Risk (4)

**Underlying Fund Details:** CreateRange UK Fixed Interest (Sedol: 3356432; % Holding: 70.00%); CreateRange UK Index Tracker (Sedol: B1YVYZ8; % Holding: 30.00%)

# 80/20 Core Portfolio C

**Fund objective:** This fund gives investors the opportunity to invest in a blend of UK fixed interest (bonds) and UK equities (shares) to give them the balance between risk and reward that best suits them. It aims for attractive returns with less volatility (fluctuations in value) than a pure equity fund and invests 80% in the CreateRange UK Fixed Interest fund managed by Kames Capital, part of the Aegon group, and 20% in the CreateRange UK Index Tracker fund managed by BlackRock. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSULC8 **Sedol:** B97M3J1 **Risk Rating:** Medium Risk (4)

**Underlying Fund Details:** CreateRange UK Fixed Interest (Sedol: 3356432; % Holding: 80.00%); CreateRange UK Index Tracker (Sedol: B1YVYZ8; % Holding: 20.00%)

# Managed Risk Portfolio Balanced\*

**Fund objective:** This fund is managed by BlackRock and aims to keep volatility (risk) at, or close to, a target level of 9% and to achieve a total return. It uses a risk management process to adjust the mix of investments on a daily basis between UK equities (shares), UK fixed interest (bonds) and when appropriate, cash. When markets become more volatile, the fund replaces some of its investments with lower-risk assets (de-risking). While when market volatility reduces, the fund will gradually increase its exposure to riskier investments (re-risking). De-risking is carried out at a faster rate than re-risking with the aim of limiting the impact of extreme market falls. As a result, the mix of investments can change significantly over time to adjust to changes in market volatility – so, for example, it may invest entirely in equities, fixed interest or cash if appropriate. By actively targeting a specific volatility level, the fund aims to provide investors with more consistent returns through time, as it seeks to limit the impact of changes in market conditions on the fund’s value. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSCVBA **Sedol:** BCDBND7 **Risk Rating:** Medium Risk (4)

**Underlying Fund Details:** BlackRock UK Managed Volatility Fund III C Acc (ISIN: GB00BCGCZ978)

### \* This fund is only available for plans taken out from 14 October 2013. For plans taken out between 14 October 2013 and 8 November 2013 contact our Client Relations team to confirm if this fund is available. If the policy is a secure capital product, this fund is only eligible to invest in if the minimum capital term is 12 years or more.

### These restrictions only apply where guarantees are still active.

# Managed Risk Portfolio Cautious\*

**Fund objective:** This fund is managed by BlackRock and aims to keep volatility (risk) at, or close to, a target level of 7% and to achieve a total return. It uses a risk management process to adjust the mix of investments on a daily basis between UK equities (shares), UK fixed interest (bonds) and when appropriate, cash. When markets become more volatile, the fund replaces some of its investments with lower-risk assets (de-risking). While when market volatility reduces, the fund will gradually increase its exposure to riskier investments (re-risking). De-risking is carried out at a faster rate than re-risking with the aim of limiting the impact of extreme market falls. As a result, the mix of investments can change significantly over time to adjust to changes in market volatility – so, for example, it may invest entirely in equities, fixed interest or cash if appropriate. By actively targeting a specific volatility level, the fund aims to provide investors with more consistent returns through time, as it seeks to limit

the impact of changes in market conditions on the fund’s value. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSCVCA **Sedol:** BCDBN93 **Risk Rating:** Medium Risk (4)

**Underlying Fund Details:** BlackRock UK Managed Volatility Fund II Class C Acc GBP (ISIN: GB00BCGCZ861)

### \* This fund is only available for plans taken out from 14 October 2013. For plans taken out between 14 October 2013 and 8 November 2013 contact our Client Relations team to confirm if this fund is available. This restriction only applies where guarantees are still active.

# Managed Risk Portfolio Defensive\*

**Fund objective:** This fund is managed by BlackRock and aims to keep volatility (risk) at, or close to, a target level of 5% and to achieve a total return. It uses a risk management process to adjust the mix of investments on a daily basis between UK equities (shares), UK fixed interest (bonds) and when appropriate, cash. When markets become more volatile, the fund replaces some of its investments with lower-risk assets (de-risking). While when market volatility reduces, the fund will gradually increase its exposure to riskier investments (re-risking). De-risking is carried out at a faster rate than re-risking with the aim of limiting the impact of extreme market falls. As a result, the mix of investments can change significantly over time to adjust to changes in market volatility – so, for example, it may invest entirely in equities, fixed interest or cash if appropriate. By actively targeting a specific volatility level, the fund aims to provide investors with more consistent returns through time, as it seeks to limit the impact of changes in market conditions on the fund’s value. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSCVDE **Sedol:** BCDBNC6 **Risk Rating:** Low to Medium Risk (3)

**Underlying Fund Details:** BlackRock UK Managed Volatility Fund I Class C Acc GBP (ISIN: GB00BCGCZ754)

### \* This fund is only available for plans taken out from 14 October 2013. For plans taken out between 14 October 2013 and 8 November 2013 contact our Client Relations team to confirm if this fund is available. This restriction only applies where guarantees are still active.

# Horizon

**Fund objective:** This fund gives investors the opportunity to invest in a blend of fixed interest (bonds) and UK equities (shares) to give them the balance between risk and reward that best suits them. It aims for attractive returns with less volatility (fluctuations in value) than a pure equity fund and invests 30% in the CreateRange Kames Enhanced Corporate Bond fund managed by Kames Capital and 70% in the CreateRange UK Index Tracker fund managed by BlackRock. This fund is now closed to new investors. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSFLHO **Sedol:** B1YMTZ6 **Risk Rating:** Medium to High Risk (5)

**Underlying Fund Details:** CreateRange Kames Enhanced Corporate Bond (Sedol: B1YLJK8; % Holding: 30.00%); CreateRange UK Index Tracker (Sedol: B1YVYZ8; % Holding: 70.00%)

# Prospect

**Fund objective:** This fund gives investors the opportunity to invest in a blend of fixed interest and UK equities to give them the balance between risk and reward that best suits them. It aims for attractive returns with less volatility (fluctuations in value) than a pure equity fund and invests 40% in the CreateRange Kames Enhanced Corporate Bond fund managed by Kames Capital and 60% in the CreateRange UK Index Tracker fund managed by BlackRock. This fund is now closed to new investors. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSFLPR **Sedol:** B1YVMR6 **Risk Rating:** Medium to High Risk (5)

**Underlying Fund Details:** CreateRange Kames Enhanced Corporate Bond (Sedol: B1YLJK8; % Holding: 40.00%); CreateRange UK Index Tracker (Sedol: B1YVYZ8; % Holding: 60.00%)

# Vantage

**Fund objective:** This fund gives investors the opportunity to invest in a blend of fixed interest (bonds) and UK equities (shares) to give them the balance between risk and reward that best suits them. It aims for attractive returns with less volatility (fluctuations in value) than a pure equity fund and invests 50% in the CreateRange Kames Enhanced Corporate Bond fund managed by Kames Capital, and 50% in the CreateRange UK Index Tracker fund managed by BlackRock. This fund is now closed to new investors. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSFLVA **Sedol:** B1YVZX3 **Risk Rating:** Medium Risk (4)

**Underlying Fund Details:** CreateRange Kames Enhanced Corporate Bond (Sedol: B1YLJK8; % Holding: 50.00%); CreateRange UK Index Tracker (Sedol: B1YVYZ8; % Holding: 50.00%)

# Vista

**Fund objective:** This fund gives investors the opportunity to invest in a blend of fixed interest (bonds) and UK equities (shares) to give them the balance between risk and reward that best suits them. It aims for attractive returns with less volatility (fluctuations in value) than a pure equity fund and invests 60% in the CreateRange Kames Enhanced Corporate Bond managed by Kames Capital and 40% in the CreateRange UK Index Tracker fund managed by BlackRock. This fund is now closed to new investors. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSFLVI **Sedol:** B1YW020 **Risk Rating:** Medium Risk (4)

**Underlying Fund Details:** CreateRange Kames Enhanced Corporate Bond (Sedol: B1YLJK8; % Holding: 60.00%); CreateRange UK Index Tracker (Sedol: B1YVYZ8; % Holding: 40.00%)

# 5forLife Blackrock Tracker 1\*

**Fund objective:** This fund aims to provide investors with consistent long-term returns and a balance between risk and reward that best suits their needs by investing in a diversified portfolio of UK fixed interest investments (bonds) and UK equities (shares). It invests 60% in the Blackrock UK Corporate Bond Index Acc (which reflects the total return of the sterling-denominated bond market, excluding UK Gilts) and 40% in the Blackrock UK Index Sub Fund Acc (which reflects the total return of the equity market in the United Kingdom). Fixed interest and equities have a low correlation to each other so as one goes up or down, the other won’t necessarily move in the same direction, or to the same extent. This helps lower the overall risk of the fund. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSBYT1 **Sedol:** B1YMWS0 **Risk Rating:** Medium Risk (4)

**Underlying Fund Details:** iShares UK Credit Bond Index Fund (IE) Flexible Acc GBP (ISIN: IE0000405013; % Holding: 60.00%); iShares UK Index Fund (IE) Flexible Acc GBP (ISIN: IE0001200165; % Holding: 40.00%)

### \* This fund can no longer be purchased.

# 5forLife Blackrock Tracker 2\*

**Fund objective:** This fund aims to provide investors with consistent long-term returns and a balance between risk and reward that best suits their needs by investing in a diversified portfolio of UK fixed interest investments (bonds) and UK equities (shares). It invests 50% in the Blackrock UK Corporate Bond Index Acc (which reflects the total return of the sterling-denominated bond market, excluding UK Gilts) and 50% in the Blackrock UK Index Sub Fund Acc (which reflects the total return of the equity market in the United Kingdom). Fixed interest and equities have a low correlation to each other so as one goes up or down, the other won’t necessarily move in the same direction, or to the same extent. This helps lower the overall risk of the fund. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSBYT2 **Sedol:** B1YMZG9 **Risk Rating:** Medium Risk (4)

**Underlying Fund Details:** iShares UK Credit Bond Index Fund (IE) Flexible Acc GBP (ISIN: IE0000405013; % Holding: 50.00%); iShares UK Index Fund (IE) Flexible Acc GBP (ISIN: IE0001200165; % Holding: 50.00%)

### \* This fund can no longer be purchased.

# 5forLife Blackrock Tracker 3\*

**Fund objective:** This fund aims to provide investors with consistent long-term returns and a balance between risk and reward that best suits their needs by investing in a diversified portfolio of UK fixed interest investments (bonds) and UK equities (shares). It invests 40% in the Blackrock UK Corporate Bond Index Acc (which reflects the total return of the sterling-denominated bond market, excluding UK Gilts) and 60% in the Blackrock UK Index Sub Fund Acc (which reflects the total return of the equity market in the United Kingdom). Fixed interest and equities have a low correlation to each other so as one goes up or down, the other won’t necessarily move in the same direction, or to the same extent. This helps lower the overall risk of the fund. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSBYT3 **Sedol:** B1YMZK3 **Risk Rating:** Medium to High Risk (5)

**Underlying Fund Details:** iShares UK Credit Bond Index Fund (IE) Flexible Acc GBP (ISIN: IE0000405013; % Holding: 40.00%); iShares UK Index Fund (IE) Flexible Acc GBP (ISIN: IE0001200165; % Holding: 60.00%)

### \* This fund can no longer be purchased.

# CreateRange UK Cash A

**Fund objective:** The fund aims to provide liquidity and an attractive rate of income relative to short term interest rates, to the extent consistent with the preservation of capital. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSCASH **Sedol:** 3356409 **Risk Rating:** Very Low Risk (1)

**Underlying Fund Details:** Morgan Stanley Sterling Liquidity Inst Acc (ISIN: LU0875335498)

# UK Cash B

**Fund objective:** The fund aims to provide liquidity and an attractive rate of income relative to short term interest rates, to the extent consistent with the preservation of capital. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** PSCASH **Sedol:** B1YVR82 **Risk Rating:** Very Low Risk (1)

**Underlying Fund Details:** Morgan Stanley Sterling Liquidity Inst Acc (ISIN: LU0875335498)

# UK Cash C

**Fund objective:** The fund aims to provide liquidity and an attractive rate of income relative to short term interest rates, to the extent consistent with the preservation of capital. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSCASU **Sedol:** B97RPV2 **Risk Rating:** Very Low Risk (1)

**Underlying Fund Details:** Morgan Stanley Sterling Liquidity Inst Acc (ISIN: LU0875335498)

# CreateRange Kames Enhanced Corporate Bond

**Fund objective:** This is an actively managed fund, which aims to maximise total return (income plus capital growth) by predominantly investing in sterling investment-grade corporate bonds of all maturities. It also has the flexibility to invest outwith benchmark constraints and can invest in European and US government and corporate bonds, asset-backed, mortgage-backed and commercial mortgage-backed securities. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSBDEC **Sedol:** B1YLJK8 **Risk Rating:** Medium Risk (4)

**Underlying Fund Details:** Please contact us for information regarding the underlying funds

# CreateRange UK Corporate Bond

**Fund objective:** This fund aims to perform broadly in line with the Markit iBoxx Sterling Non-Gilt Index, net of fees, by investing primarily in a wide range of sterling-denominated investment grade corporate bonds across all maturities. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSBDFC **Sedol:** 3356722 **Risk Rating:** Medium Risk (4)

**Underlying Fund Details:** Please contact us for information regarding the underlying funds

# CreateRange UK Government Bond

**Fund objective:** This fund aims to provide a return in excess of the FTSE Actuaries British Government All Stocks Index by investing primarily in UK government bonds. The fund may also invest in AAA-rated overseas government and government-backed corporate bonds (on a currency hedged basis if non-sterling denominated). It can also invest in UK index-linked bonds and cash. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSBDFG **Sedol:** 3356733 **Risk Rating:** Medium Risk (4)

**Underlying Fund Details:** Please contact us for information regarding the underlying funds

# CreateRange UK Fixed Interest

**Fund objective:** A fund of funds that aims to help investors spread risk and enjoy healthy annual returns by investing 35% of its assets in the CreateRange Kames Enhanced Corporate Bond fund, 35% in the CreateRange UK Government Bond fund and the remaining 30% in the UK Corporate Bond fund. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSBDFI **Sedol:** 3356432 **Risk Rating:** Medium Risk (4)

**Underlying Fund Details:** CreateRange Kames Enhanced Corporate Bond (Sedol: B1YLJK8; % Holding: 35.00%); CreateRange UK Corporate Bond (Sedol: 3356722; % Holding: 30.00%); CreateRange UK Government Bond (Sedol: 3356733; % Holding: 35.00%)

# CreateRange Continental European Tracker

**Fund objective:** This fund aims to achieve capital growth by closely tracking the performance of the FTSE World Europe ex UK Index by investing in companies in the Index. It invests directly into constituent companies and through other transferable securities that give exposure to such companies. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSBRCT **Sedol:** B4TG590 **Risk Rating:** High Risk (6)

**Underlying Fund Details:** iShares Continental European Equity Index (UK) L Fund Acc (ISIN: GB00B08HDG97)

# CreateRange Japan Equity Tracker

**Fund objective:** This fund seeks to achieve capital growth by closely tracking the performance of the FTSE Japan Index by investing in companies in the Index. The fund will invest directly and through other transferable securities that give exposure to companies in the Index. The fund may also invest in permitted money market instruments, cash deposits and units in collective investment schemes. Derivatives and forward transactions may be used for the purposes of efficient portfolio management (EPM). - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSBRJT **Sedol:** B4T9GM9 **Risk Rating:** High Risk (6)

**Underlying Fund Details:** iShares Japan Equity Index (UK) L Fund Acc (ISIN: GB00B08HDJ29)

# CreateRange North American Equity Tracker

**Fund objective:** This fund aims to achieve capital growth by closely tracking the performance of the FTSE World North America Index by investing in companies in the Index. The fund will invest directly into constituent companies and via other transferable securities that give exposure to companies in the Index. The fund may also invest in permitted money market instruments, cash deposits, and units in collective investment schemes.

Derivatives and forward transactions may be used for the purposes of efficient portfolio management (EPM). - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSBRAT **Sedol:** B4V5VZ3 **Risk Rating:** High Risk (6)

**Underlying Fund Details:** iShares North American Equity Index Fund (UK) Class L Acc GBP (ISIN: GB00B08HD588)

# CreateRange UK Index Tracker

**Fund objective:** The fund aims to achieve capital growth for investors by closely tracking the performance of the FTSE All Share Index. It does so by investing directly in companies that make up the Index and via other transferable securities giving exposure to such companies. The fund may also invest in permitted money market instruments, permitted deposits, and units in collective investment schemes. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSMLAS **Sedol:** B1YVYZ8 **Risk Rating:** High Risk (6)

**Underlying Fund Details:** iShares UK Equity Index (UK) L Fund Acc (ISIN: GB00B08HD810)

# CreateRange Developed World Tracker

**Fund objective:** The fund aims to achieve a return through a combination of capital growth and income on the fund’s assets, which reflects the return of the developed world equity markets. The fund invests so far as possible and practicable in equity securities (e.g. shares) that make up the MSCI World Index. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSBRWT **Sedol:** BJDS3F9 **Risk Rating:** High Risk (6)

**Underlying Fund Details:** iShares Developed World Index Fund (IE) D Fund Acc (ISIN: IE00BD0NCL49)

# CreateRange Emerging Markets Equity Tracker

**Fund objective:** The fund aims to achieve capital growth by tracking closely the performance of the FTSE Emerging Index. The fund invests in equity securities of companies that make up the FTSE Emerging Index. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSBRET **Sedol:** BJDS3G0 **Risk Rating:** High Risk (6)

**Underlying Fund Details:** iShares Emerging Markets Equity Index Fund (UK) L Fund Acc (ISIN: GB00B4M5NH84)

# CreateRange Overseas Corporate Bond Tracker

**Fund objective:** The fund aims to achieve a return through a combination of capital growth and income on the fund’s assets, by tracking closely the performance of the Barclays Global Aggregate Corporate ex-GBP Index. The fund invests in fixed income securities (such as bonds) that make up the Barclays Global Aggregate Corporate ex- GBP Index and, at the time of purchase, comply with the credit rating requirements of the Barclays Global Aggregate Corporate ex-GBP Index. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSBRCB **Sedol:** BJDS3J3 **Risk Rating:** Medium Risk (4)

**Underlying Fund Details:** iShares Overseas Corporate Bond Index Fund (UK) L Fund Acc (ISIN: GB00B58Z2382)

# CreateRange Overseas Government Bond Tracker

**Fund objective:** The fund aims to achieve a return on your investment, through a combination of capital growth and income on the fund’s assets, by tracking closely the performance of the JP Morgan Global Government Bond ex UK Index. The fund invests in fixed income securities (such as bonds) that make up the JP Morgan Global Government Bond ex UK Index and, at the time of purchase, comply with the credit rating requirements of the JP Morgan Global Government Bond ex UK Index. - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSBRGB **Sedol:** BJDS3H1 **Risk Rating:** Medium to High Risk (5)

**Underlying Fund Details:** iShares Overseas Government Bond Index Fund (UK) L Fund Acc (ISIN: GB00B59HT769)

# CreateRange Pacific Ex Japan Equity Tracker

**Fund objective:** This fund seeks to closely track the performance of the FTSE World Asia Pacific ex-Japan Index by investing in companies in the Index. The fund will invest directly into constituent companies and via other transferable securities giving exposure to companies in that Index. The fund may also invest in permitted money market instruments, cash deposits and units in collective investment schemes. Derivatives and forward transactions may be used for the purposes of efficient portfolio management (EPM). - (The fund manager may engage in securities lending with a view to earn additional income. While securities lending may increase the investment return it also increases the level of risk within the fund.)

**Fund Code:** DSBRPT **Sedol:** B4VB4Q3 **Risk Rating:** High Risk (6)

**Underlying Fund Details:** iShares Pacific Ex Japan Equity Index (UK) L Fund Acc (ISIN: GB00B08HD695)

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