

B&CE The People's Pension Pre-Retirement 0.5% Pn

30/09/2020

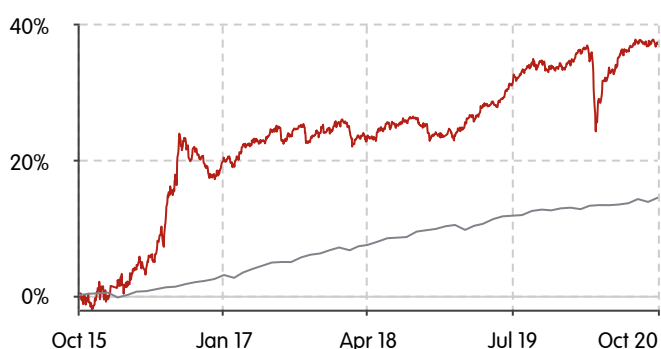
Important Notes This document is provided for the purpose of information only and should not be construed in any way as giving investment advice. Past performance is not necessarily a guide to future performance, as the value of the units may go up or down and any return is not guaranteed. The price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

the
people's
pension

Investment objective

The B&CE 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 30/09/2020)



- Fund
- Benchmark

Cumulative performance (as at 30/09/2020)

	5y	3y	1y	6m	3m	1m
Fund	37.23%	11.53%	1.83%	6.56%	0.66%	0.18%
Benchmark	14.44%	7.98%	1.56%	0.96%	0.71%	0.54%

Discrete performance (as at 30/09/2020)

	30/09/2015 -	30/09/2016 30/09/2017	30/09/2017 30/09/2018	30/09/2018 30/09/2019	30/09/2019 30/09/2020
Fund	21.24%	1.49%	1.87%	7.52%	1.83%
Benchmark	1.91%	3.99%	3.42%	2.81%	1.56%

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:	807.40p
Currency:	British Pound
Pricing Frequency:	Daily
Launch Date:	03/01/2013
Fund Size:	£1,590.49m
Benchmark:	UK Consumer Price Index + 1%
Initial Charge:	0.00%
AMC/OCF:	0.50%
Citicode:	KOVW
ISIN:	GB00BY2P595
SEDOL:	BYY2P59

B&CE

Registered in England and Wales No. 8089267.
To help us improve our service, we may record your call.

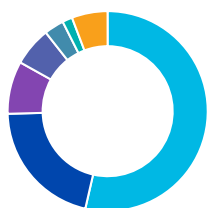
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Region breakdown



UK	53.6%
North America	21.0%
Europe ex UK	8.5%
Japan	6.3%
Global Emerging Markets	3.2%
Asia Pacific ex Japan	1.6%
Other	5.8%

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

Asset breakdown



UK Gilts	15.8%
UK Corporate Fixed Interest	15.8%
North American Equities	8.4%
North American Government Fixed Interest	6.5%
North American Corporate Fixed Interest	6.2%
Europe ex UK Equities	3.3%
Europe ex UK Government Fixed Interest	2.7%
Europe ex UK Corporate Fixed Interest	2.5%
Money Market	19.9%
Other	19.0%

Sector breakdown



Financials	24.8%
Technology	15.5%
Industrials	13.6%
Health Care	10.2%
Consumer Goods	10.0%
Consumer Services	8.6%
Utilities	5.9%
Basic Materials	5.3%
Telecommunications	3.9%
Oil & Gas	2.4%

Current top 10 holdings

Top holdings not available.

Contact information

The People's Pension Trustee Limited
Manor Royal, Crawley, West Sussex, RH10 9QP.
Tel 0300 2000 555 Fax 01293 586801
www.thepeoplespension.co.uk