

# Pre-Retirement 0.5% Pn

29/02/2024

**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](http://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 29/02/2024)



- Fund
- Benchmark

## Cumulative performance (as at 29/02/2024)

	5y	3y	1y	6m	3m	1m
Fund	7.05%	-2.43%	5.28%	4.08%	3.09%	0.16%
Benchmark	27.01%	23.10%	3.96%	1.01%	0.58%	0.65%

## Discrete performance (as at 29/02/2024)

	28/02/2019 -	29/02/2020 -	28/02/2021 -	28/02/2022 -	28/02/2023 -
	29/02/2020	28/02/2021	28/02/2022	28/02/2023	29/02/2024
Fund	7.08%	2.45%	-0.24%	-7.10%	5.28%
Benchmark	2.19%	0.96%	6.67%	11.00%	3.96%

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:	792.03p
Currency:	British Pound
Pricing Frequency:	Daily
Launch Date:	03/01/2013
Fund Size:	£3,889.28m
Benchmark:	UK Consumer Price Index + 0.5%
Initial Charge:	0.00%
AMC/OCF:	0.50%
Citicode:	KOWW
ISIN:	GB00BYY2P595
SEDOL:	BYY2P59

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## Region breakdown



UK	40.8%
North America	36.0%
Europe ex UK	8.8%
Global Emerging Markets	4.9%
Japan	4.8%
Asia Pacific ex Japan	2.6%
Other	2.2%

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

## Asset breakdown



North American Government Fixed Interest	19.3%
North American Equities	10.8%
UK Gilts	10.0%
UK Corporate Fixed Interest	9.9%
North American Corporate Fixed Interest	5.9%
Europe ex UK Government Fixed Interest	3.2%
Europe ex UK Equities	2.9%
Europe ex UK Corporate Fixed Interest	2.7%
Money Market	20.0%
Other	15.3%

## Sector breakdown



Financials	27.5%
Technology	15.5%
Industrials	14.9%
Health Care	10.5%
Consumer Services	9.1%
Consumer Goods	5.6%
Utilities	4.9%
Telecommunications	4.4%
Basic Materials	4.1%
Oil & Gas	3.6%

## Current top 10 holdings

Top holdings not available.

## Contact information

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