

Pre-Retirement 0.5% Pn

31/03/2024

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

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 31/03/2024)



- Fund
- Benchmark

Cumulative performance (as at 31/03/2024)

	5y	3y	1y	6m	3m	1m
Fund	6.31%	-1.79%	5.25%	6.83%	1.08%	1.26%
Benchmark	27.44%	23.40%	3.70%	1.01%	0.73%	0.57%

Discrete performance (as at 31/03/2024)

	31/03/2019 -	31/03/2020 -	31/03/2021 -	31/03/2022 -	31/03/2023 -	31/03/2024 -
	31/03/2020	31/03/2021	31/03/2022	31/03/2023	31/03/2024	
Fund	0.43%	7.78%	-1.18%	-5.57%	5.25%	
Benchmark	2.01%	1.24%	7.57%	10.63%	3.70%	

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:	802.04p
Currency:	British Pound
Pricing Frequency:	Daily
Launch Date:	03/01/2013
Fund Size:	£4,005.59m
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	51.4%
North America	27.9%
Europe ex UK	11.9%
Global Emerging Markets	4.6%
Asia Pacific ex Japan	1.7%
Japan	1.6%
Other	0.8%

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

Asset breakdown



UK Corporate Fixed Interest	18.2%
UK Gilts	12.5%
North American Equities	10.8%
North American Corporate Fixed Interest	10.6%
Europe ex UK Corporate Fixed Interest	9.1%
North American Government Fixed Interest	6.5%
Global Emerging Market Government Fixed Interest	2.9%
Europe ex UK Equities	2.8%
Money Market	19.8%
Other	6.8%

Sector breakdown



Financials	19.2%
Industrials	16.5%
Technology	15.4%
Consumer Services	12.4%
Health Care	10.0%
Utilities	7.7%
Consumer Goods	5.8%
Oil & Gas	5.1%
Telecommunications	4.1%
Basic Materials	3.8%

Current top 10 holdings

Top holdings not available.

Contact information

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