

## Mixed



Average risk



Use with other funds



Funds promise



Mixed-asset



Average risk

### Our risk rating

This fund has our third highest risk rating, which means we'd expect it to go up and down in value on a daily basis, although not as much as a fund investing entirely in equities (shares). Average risk funds generally invest in a broad range of investment types and may hold a significant proportion in equities (shares). Over the longer term we'd expect these funds to deliver better growth prospects than a cash deposit but with a greater chance of losses. They're best suited to those investing for at least five years.

### Identification codes

ISIN	SEDOL	Aegon mnemonic
GB0007828691	0782869	MIX

### Fund objective

This fund aims to outperform the ABI Mixed Investment 40-85% Shares sector median, net of fees, by investing mainly in a mix of UK and overseas equities. The remainder will be invested in fixed interest securities (bonds) and cash.

### Fund information

<b>Benchmark</b>	ABI Mixed Investment 40%-85% Shares (Pen)
<b>Fund provider</b>	AEGON
<b>Fund launch date</b>	07 Jan 1983
<b>ABI sector</b>	Mixed Investment 40%-85% Shares (Pen)
<b>Aegon fund size (£ million)</b>	7972.7 at 31/03/2017
<b>Fund Type</b>	Pension
<b>Total charge*</b>	1.00%

\*This includes a standard 1% product charge, a fixed management fee and expenses that vary with the day to day costs of running the fund. You may pay a different product charge.



## About fund performance

You should always look at performance over periods of at least five years and in relation to the fund's objective. Even if a fund has risen in value, this doesn't mean it's meeting its objectives, especially if it's aiming to outperform a particular benchmark or meet a risk target. The same applies if it's gone down.

All performance in this factsheet is to 31 March 2017 unless otherwise stated. Fund performance is shown net of the total charge shown in the fund information section on the first page. Where the fund is less than five years old, performance is shown since launch.

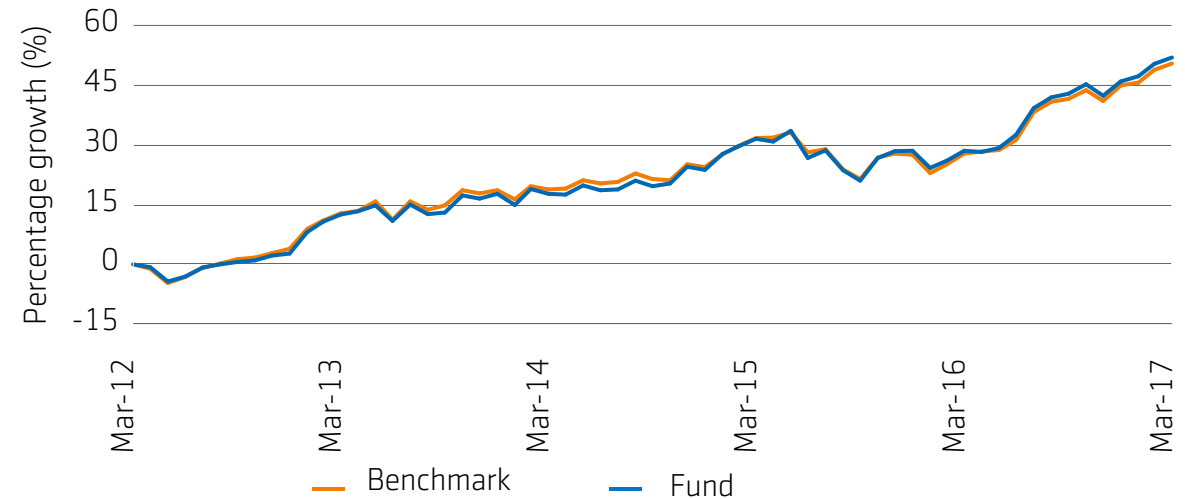
Please remember that past performance is no guide to future performance and the value of this investment can go down as well as up.



## Fund performance

The following charts and tables show the fund's performance against its benchmark (if there is one) over various time periods.

### Five years to 31 March 2017



## Performance in detail

	Periods ended 31/03/2017*				Growth (%) over 12-month periods shown below				
	1Y (%)	3Y (%)	5Y (%)	10Y (%)	Mar 2016 to Mar 2017	Mar 2015 to Mar 2016	Mar 2014 to Mar 2015	Mar 2013 to Mar 2014	Mar 2012 to Mar 2013
Mixed	18.2	8.9	8.7	5.5	18.2	-2.3	11.7	4.7	12.5
Benchmark	17.6	8.2	8.5	5.5	17.6	-2.9	10.8	5.3	12.8
Sector quartile	2	2	2	2	2	2	2	3	3

\*Source: Morningstar. Figures in £s, net of charges, with gross income reinvested. Performance for periods of greater than one year is annualised (% per year).



## Best used with other funds

This fund has not been designed by Aegon as a single fund solution. Most funds in this category only invest in one type of investment, one region or country or one type of company, for example, technology. This increases the risk to you if this is your only investment. That's why it's best used in combination with other funds or types of investment so you're not entirely reliant on the success of one region or type of company. Some funds in this category may be more suitable for standalone investment, for example, managed funds, but we've included them here because they've not been designed as such by Aegon and all investment decisions are made by the relevant fund manager. This is just intended as a guide because only you know what risk you're willing to take, what's important to you (for example ethical investment) and what other investments you have.



## Funds promise

As part of getting the UK ready for retirement we're dedicated to making sure our insured funds are able to meet their commitments to you. Rigorous governance is our highest priority, and is underpinned by our Funds Promise:

- we aim to offer high quality funds which meet their objectives
- we monitor funds to check if they perform as expected
- we take action if funds don't meet expectations
- we give you the facts you need to make decisions



## Where the fund invests as at 28/02/2017

### Asset Allocation



	%
UK Equities	31.0
North American Equities	21.6
Overseas Bonds	13.5
European Equities	11.8
Cash & Others	7.6
Asia Pacific Equities (ex Japan)	6.0
UK Bonds	4.9
Other Global Equity	2.6
Property	0.8
Emerging Markets Equities	0.0

### Top holdings as at 28/02/2017

	%
Ftse100 Future Mar 17	4.4
Topix Indx Futr Mar17	2.9
Us Ultra Bond Cbt Jun17	2.0
British American Tobacco PLC	1.7
HSBC Holdings PLC	1.7
Euro-Bund Futr Mar 17	1.6
Royal Dutch Shell PLC B	1.6
Mini Msci Emg Mkt Mar17	1.5
Shire PLC	1.4
Prudential PLC	1.1

Assets In Top holdings %	19.8
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\*Source: Fund provider



## Risks specific to this fund

There's no guarantee this fund will meet its objectives. All our funds carry a level of risk, in particular the value of your investment may go down as well as up. You may get back less than you invested. The table below draws your attention to the key risks specific to this fund.

Risk Type	Description of risk
<b>Credit risk</b>	This fund invests in bonds or other types of debt. Bonds are essentially loans to companies, governments or local authorities so there's a risk that these companies or government bodies may default on the loan. Bonds are rated in terms of quality, usually from AAA down to B and below. AAA is the highest quality and therefore the least likely to default and B or lower the most likely to default. Where we have it we show the credit quality of the loans held by this fund in the 'Where the fund invests' section.
<b>Currency risk</b>	This fund invests overseas so its value will go up and down in line with changes in currency exchange rates. This could be good for the fund or bad, particularly if exchange rates are volatile.
<b>Third party risk</b>	In the event that the underlying investments which the fund invests in suspend trading, Aegon may defer trading and/or payment to investors. The value ultimately payable will depend on the amount Aegon receives or expects to receive from the underlying investments.

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