

Cushon Retirement Fund

Information Sheet



Fund Objective

The Fund aims to provide long-term investment growth through a diversified allocation to a range of asset classes. This Fund has been designed for members in their retirement phase of the Scheme's default investment strategy.

Fund Information

Provider: Mobius Life Limited.

Dealing Frequency: Daily.

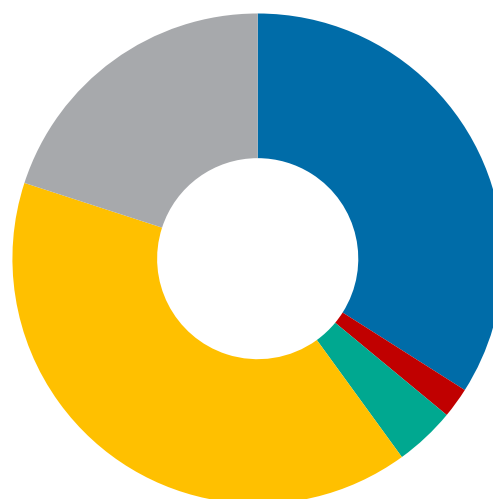
Inception Date: January 2021

Annual Management Charge: The annual management charge for the Fund is 0.118%.

Additional Expenses: In addition to the Annual Management Charge, periodic charges may also be applicable. As at launch date, periodic charges are estimated to be 0.01%. Periodic charges do not include the cost of buying and selling stocks for the Fund.

Pricing Structure: Single priced.

Fund Asset Allocation



■ Global Equity ■ UK Equity
■ Emerging Market Equity ■ Corporate Bonds
■ Index Linked Gilts

Underlying Funds	Investment Objective	Allocation
L&G Future World UK Equity Index	The investment objective of the fund is to track the performance of the Solactive L&G ESG UK Index (less withholding tax where applicable) to within +/-0.60% p.a. for two years out of three.	2%
L&G Future World Developed (ex UK) Equity Index	The investment objective of the fund is to track the performance of the Solactive L&G ESG Developed ex UK Index (less withholding tax where applicable) to within +/-0.60% p.a. for two years out of three.	20%
BlackRock Aquila Connect Emerging Market Equities	The Fund objective is to achieve a return that is consistent with the return of the MSCI Emerging Markets Index.	4%
Vanguard Global Small Cap Index	The Fund employs a passive management or indexing investment approach and seeks to provide long-term capital growth by tracking the performance of the MSCI World Small Cap Index (the Index).	4%
L&G Global Real Estate Equity	The investment objective of the fund is to track the performance of the FTSE EPRA/NAREIT Developed Real Estate Index (less withholding tax where applicable) to within +/-1.0% p.a. for two years out of three.	5%
L&G FTSE Developed Core Infrastructure Index	The investment objective of the fund is to track the performance of the FTSE Developed Core Infrastructure Index (less withholding tax where applicable) to within +/-1.0% p.a. for two years out of three.	5%
BlackRock Aquila Connect Corporate Bond All Stocks Index	This fund invests in investment grade corporate bonds denominated in sterling. The fund aims to achieve a return consistent with the iBoxx £ Non-Gilts Index.	40%
L&G All Stocks Index-Linked Gilts Index	The investment objective of the fund is to track the performance of the FTSE Actuaries UK Index-Linked Gilts All Stocks Index to within +/-0.25% p.a. for two years out of three.	20%

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Please Note

Mobius Life Limited provides information on our products and services to enable you to make your own investment decisions, and this document should not be regarded as a personalised recommendation.

Fund performance is based on dealing valuations.

The value of investments may go down as well as up and investors may not get back the amount originally invested.

Asset allocations and choice of asset managers may change without notification. In the event of a redemption suspension being invoked by a third party (the underlying investment), Mobius Life Limited reserves the right to delay cancellation of the Units in that fund for the same period as the underlying investment.

Currency exchange rates may cause the value of overseas investments to rise or fall.

Where a fund is invested with another life company by means of a reinsurance arrangement, the risk of default by the reinsurer is borne by policyholders who invest in the relevant fund.

Investing in emerging markets involves a high degree of risk and should be seen as long term in nature.