

For financial advisers only | International investments

Our fund range

AEGON, a brand name of AEGON Ireland plc, offers the following Portfolio funds under its Flexible Investment Plan (FIP). They're split by risk rating and you can see their yearly disclosable charges.

Please note – this communication isn't for private customers and shouldn't be given out to, or relied on by, them.

Fund	FIP Series A* Yearly disclosable charge (%)
AEGON international funds	
Minimal**	
UK Cash†	1.00
Lower**	
Short-Term Bond	1.00
Below average**	
7IM Balanced	1.85
70/30 Defensive Managed Collection	1.10
80/20 Defensive Managed Collection	1.10
Select Reserve†	1.20
7IM Moderately Cautious	1.90
50/50 Cautious Managed Collection	1.20
60/40 Cautious Managed Collection	1.20
Gartmore Cautious Managed†	1.70
Insight Investment Diversified High Income	1.85
Insight Investment Diversified Target Return	1.95
Investec Cautious Managed†	1.75
UK Deferred Distribution	1.00
AEGON Enhanced Corporate Bond†	1.15
AEGON Ethical Corporate Bond†	1.55
AEGON Investment Grade Bond†	1.65
AEGON Sterling Corporate Bond†	1.50
Fidelity Extra Income	1.80
Fidelity MoneyBuilder Income†	1.60
UK Gilts All-Stocks Tracker (formerly Fixed Income Tracker)†	1.00
Henderson Strategic Bond†	1.55
Invesco Perpetual Corporate Bond†	1.85
JPMorgan Global (ex UK) Bond	1.55
M&G Corporate Bond†	1.65
M&G Strategic Corporate Bond†	1.65
Schroder Corporate Bond	1.60
Schroder Absolute Return Bond (formerly Schroder Strategic Bond)	1.65
UK Corporate Bond†	1.00
UK Corporate Bond Select Portfolio†^	1.75
UK Fixed Interest†	1.00
UK Government Bond†	1.00
Absolute Insight UK Equity Market Neutral†##	1.85
Absolute Return Select Portfolio†##^	2.05
Balanced Plus Select Portfolio†^	1.80

Fund	FIP Series A* Yearly disclosable charge (%)
AEGON international funds	
Balanced Select Portfolio ^{†^}	1.80
Cautious Select Portfolio ^{†##^}	2.05
Conservative Select Portfolio ^{†^}	1.10
JPMorgan Cautious Total Return [†]	1.75
Threadneedle Absolute Return Bond ^{†##}	1.70
With-Profits Cautious [†]	1.00
With-Profits Growth [†]	1.00
M&G Property Portfolio ^{†#}	2.00
Property ^{†#}	1.70
Property Select Portfolio ^{†#}	2.00
Threadneedle UK Property ^{†#}	1.95
PIMCO Select UK Corporate Bond [†]	1.70
Cazenove Strategic Bond [†]	1.60
Fidelity Strategic Bond [†]	1.70
Protected Asian (ex Japan) Equity Markets	1.10
Protected European Equity Select Portfolio	1.60
Protected Global Emerging Equity Markets	1.10
Protected Japanese Equity Select Portfolio	1.60
Protected North American Equity Select Portfolio	1.60
Protected UK Equity Select Portfolio	1.65
Thames River Cautious Managed [†]	2.80
M&G Optimal Income [†]	1.80
Fidelity Multi Asset Strategic [†]	2.05
Gartmore UK Absolute Return ^{†##}	2.80
Aberdeen Multi Manager Cautious Managed Portfolio	2.50
Legal & General UK Property ^{†#}	1.80
Legal & General Dynamic Bond [†]	1.80
Average**	
7IM Moderately Adventurous	1.95
Baillie Gifford Balanced Managed [†]	1.25
Balanced Passive [†]	1.00
BlackRock Balanced Managed [†]	1.25
External Balanced Collection [†]	1.25
GLG Balanced Managed [†]	1.25
Growth Select Portfolio ^{†^}	1.80
Invesco Perpetual Balanced Managed	1.30
Lazard Balanced Managed	1.40
Newton Balanced Managed [†]	1.35
UBS Balanced Managed [†]	1.25
Universal Balanced Collection [†]	1.00
UBS Targeted Return	1.70
BlackRock UK Absolute Alpha ^{†##}	1.90
Cazenove UK Absolute Target ^{†##}	1.80
Growth Select Portfolio [†]	1.80
Neptune Balanced [†]	1.85
Thames River Balanced Managed [†]	2.95
Aberdeen Multi Manager Diversified Alpha Portfolio (formerly Aberdeen Multi Manager Multi Asset Growth Portfolio)	2.60
Above average**	
7IM Adventurous	1.85
Baillie Gifford 60/40 Worldwide Equity (formerly Baillie Gifford Stockmarket Managed) [†]	1.35
External Stockmarket Collection	1.35
GLG Stockmarket Managed	1.35
Invesco Perpetual Stockmarket Managed	1.30

Fund	FIP Series A* Yearly disclosable charge (%)
AEGON international funds	
Lazard Managed Equity (formerly Lazard Stockmarket Managed)	1.35
Artemis Strategic Bond†	1.60
M&G Global Basics†	1.95
M&G Global Dividend†	1.95
Sarasin EquiSar IIID†##	1.90
Newton Managed (formerly Newton Stockmarket Managed)	1.40
UBS Stockmarket Managed	1.30
7IM Income	1.90
Insight Investment Diversified Dynamic Return	2.05
Artemis Global Growth†	1.85
Baillie Gifford International†	1.40
BlackRock Global Equity (formerly BlackRock Olympian Growth)	1.30
Fidelity WealthBuilder†	2.20
Fidelity Global Focus	1.95
Newton Global Higher Income†	1.60
AEGON UK Opportunities†	1.65
AEGON UK Smaller Companies†	1.70
Artemis Capital†	1.85
Artemis Income†	1.70
Artemis UK Special Situations†	1.80
BlackRock UK†	1.85
BlackRock UK Dynamic†	1.95
BlackRock UK Smaller Companies†	1.85
BlackRock UK Special Situations†	1.85
Fidelity Special Situations†	1.90
Invesco Perpetual Income†	1.95
JPMorgan Premier Equity Growth†	1.95
Lazard UK Alpha†	1.65
M&G UK Select	1.90
Newton Higher Income†	1.40
Newton Income†	1.80
Schroder Income†	1.90
Schroder UK Alpha Plus†	1.90
Schroder UK Mid 250†	1.95
Schroder UK Smaller Companies†	1.90
Threadneedle UK Equity Income†	1.80
UK Equity Select Portfolio†	1.75
UK Index Tracker†	1.00
AXA Framlington American Growth†	1.85
BlackRock US Dynamic†	1.85
Gartmore US Opportunities†	1.90
JPMorgan US†	1.95
M&G American†	1.90
North American Equity Tracker†	1.00
North American Equity Select Portfolio†	1.70
Schroder US Mid Cap†	1.95
Threadneedle American†	1.85
UBS US Equity†	1.45
BlackRock European Dynamic†	2.00
Cazenove European†	1.80

Fund	FIP Series A* Yearly disclosable charge (%)
AEGON international funds	
Continental European Equity Tracker†	1.00
European Equity Select Portfolio†^	1.70
Fidelity European Opportunities†	1.95
Fidelity European	2.25
Gartmore European Selected Opportunities†	2.00
JPMorgan European Dynamic†	1.95
JPMorgan European Smaller Companies†	1.95
Jupiter European Special Situations†	2.05
Lazard European Alpha†	1.85
Lazard European Smaller Companies	1.45
AEGON High Yield Bond†	1.35
Baillie Gifford High Yield Bond†	1.60
Global Opportunities Bond	1.30
International Bond Select Portfolio†^	1.75
Investec Global Bond†	1.50
Old Mutual Global Strategic Bond†	1.65
Threadneedle Global Bond†	1.75
Adventurous Select Portfolio†	1.80
Growth Plus Select Portfolio†	1.80
Newton Real Return†	1.90
Schroder Global Property Securities†#	1.95
PIMCO Select Global Bond†	1.70
Fidelity American†	1.30
Ignis Argonaut European Alpha†	1.40
Neptune European Opportunities†	1.85
Neptune Global Alpha†	2.10
Neptune Global Equity†	1.85
Thames River Equity Managed†	3.25
Sarasin EquiSar Global Thematic†	1.95
Schroder European Alpha Plus†	1.90
Schroder Income Maximiser†	1.90
GLG UK Select†##	2.40
M&G Global Leaders†	1.95
M&G Recovery†	1.90
Aberdeen Multi Manager Constellation Portfolio	2.60
Legal & General Growth†	1.90
Allianz RCM US Equity†	1.90
Templeton Global Total Return Bond†	1.75
Higher**	
Aberdeen Asia Pacific†	1.90
Asian Equity Select Portfolio†^	1.85
Fidelity South East Asia†	2.30
First State Asia Pacific Leaders†	1.90
Henderson Japan Capital Growth†	2.00
Jupiter Japan Income†	2.00
GLG Japan CoreAlpha†	1.80
Henderson Japan Capital Growth†	2.00
Invesco Perpetual Asian†	1.95
Investec Asia ex Japan†	1.80

Fund	FIP Series A* Yearly disclosable charge (%)
AEGON international funds	
Japan Equity Tracker†	1.00
Japanese Equity Select Portfolio†^	1.70
JPMorgan Asia	1.95
JPMorgan Japan	1.95
Pacific (ex Japan) Tracker†	1.00
Schroder Tokyo†	1.90
JPMorgan New Europe†	1.95
BlackRock Gold & General†	2.05
JPMorgan Natural Resources†	1.95
Aberdeen Emerging Markets†	1.90
Global Emerging Markets Equity Select Portfolio†^	1.85
Emerging Markets Equity Tracker†	1.00
Gartmore Emerging Markets Opportunities†	2.00
JPMorgan Emerging Markets†	1.95
Lazard Emerging Markets (closed to new business)	1.95
Schroder Global Emerging Markets Equity	2.00
UBS Global Emerging Markets Equity	1.45
First State Global Resources†	1.85
Jupiter China†	2.05
Baring Emerging Markets†	2.00
Allianz RCM BRIC Stars†	2.05

*These yearly charges are costs associated with the administration and management of the underlying assets of the fund(s). Please note we review these costs every year and may vary these charges at our discretion.

**The risk rating for each of our funds is based on its risk relative to other funds in our full fund range. It's not its risk compared against industry benchmarks.

†These funds are part of our Guidance Range.

#When there are more people leaving property funds than investing in them, the managers may have to sell properties to pay claims. If this is the case, one or other, or both, of the following steps may be taken to protect the remaining investors in any fund investing either directly in property or in other funds that are themselves mainly invested in property:

- When it's felt there's a definite trend towards more people selling units in the funds than buying units, the valuation basis may change to reflect this. This will be bigger than for other types of funds and selling property when compared with, say, shares.
- We may also, but not necessarily, delay acting on instructions to switch/cash in an investor's investment by anything up to 12 months if market conditions make it difficult for the manager to sell properties at a fair price.

The value of properties is determined by independent valuers appointed by a fund manager and is generally a matter of their opinion rather than fact.

##The additional charge/expenses for this fund (or some or all of its underlying funds) include a performance fee, which will rise and fall depending on day-to-day fund performance. So the charge you pay may vary significantly from the figure quoted, which is based on recent past performance. Please see the 'Funds' section of the AEGON website, www.aegon.co.uk/adviser/funds for more details.

^The additional charges/expenses for the Select Sector and Select Risk Profile Portfolios may change when funds are replaced, added or removed from the portfolio or weightings between funds are changed. We'll update our literature to reflect any changes as quickly as possible but there may be a period when it doesn't show the current charges/weightings. You should check the 'Fund updates' section of the AEGON website, www.aegon.co.uk/adviser/funds for details of any changes. We reserve the right to vary the additional charges/expenses at any time without prior notification.



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