

This is a marketing communication  
Factsheet as at 03/31/2025

### Fund objective

This fund aims to perform broadly in line with the S&P 500 index, net of fees, by investing mainly in US equities (company shares) with scope to invest in Canadian equities.

### Performance

#### Trailing Performance (net of fees)

	1M	YTD	1Y	3Y	5Y	10Y	Since launch
Fund (%)	-6.44	-5.87	8.58	-	-	-	25.46
Index (%)	-5.63	-4.27	8.25	-	-	-	24.59

#### Calendar Year Performance (net of fees)

	2024	2023	2022	2021	2020
Fund (%)	27.84	-	-	-	-
Index (%)	25.02	-	-	-	-

Source: Aegon Asset Management UK. NAV to NAV, noon prices, income reinvested, net of ongoing charges, excluding entry or exit charges. Returns over 1 year are annualized.

The performance above is based on returns of a share class of the same fund adjusted by a model fee equal to the fee for this particular share class, which is currently unfunded. Past performance does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance of the CIF may be lower or higher than the performance quoted. Performance is reported in USD.

An investor making a \$1,000 investment would pay \$2.22/year based on the net expense ratio or shown above. The expense ratio includes no service fees payable to the plan's service providers. Expenses consist of the annual management fee and ordinary operating expenses for this particular unit class of the CIF. Gross expenses are the CIF's total annual operating expenses for the unit class indicated. Net expenses are the CIF's total annual operating expenses for the unit class indicated and reflect fee waivers and/or reimbursements, where these reductions reduce the CIF's gross expenses. Hand Benefits & Trust Company, the CIF's Trustee, and Aegon AM UK, the CIF's Sub-Advisor have agreed to waive fees and/or reimburse operating expenses so that the CIF's annual net expenses do not exceed the value shown above. These waivers and/or reimbursements may be reduced or terminated at any time.

### Principal Investment Strategy

The Sub-Advisor seeks to build a diversified, blend style portfolio of predominantly US Equities that can potentially outperform the index over time. The portfolio tends to have an emphasis on companies with strong balance sheets.

### Key Facts

Investment manager	Aegon Asset Management UK, plc
Fund structure	Collective Investment Trust
Portfolio Managers	Peter Dobson & Neil Goddin
Inception date	10/31/2023
CUSIP	41026F852
Ticker	--
Category	Large Blend
Benchmark	S&P 500
Total net assets	\$68.2m
Expense ratio	0.22%

### About the Fund

The Aegon Large Cap Blend Equity CIF is a collective investment fund (CIF) created by the Hand Composite Employee Benefit Trust and sponsored by Hand Benefits & Trust Company, a BPAS company, that invests in the strategies of Aegon Asset Management UK, plc which serves as the Sub-Advisor to the CIF.

### Portfolio data

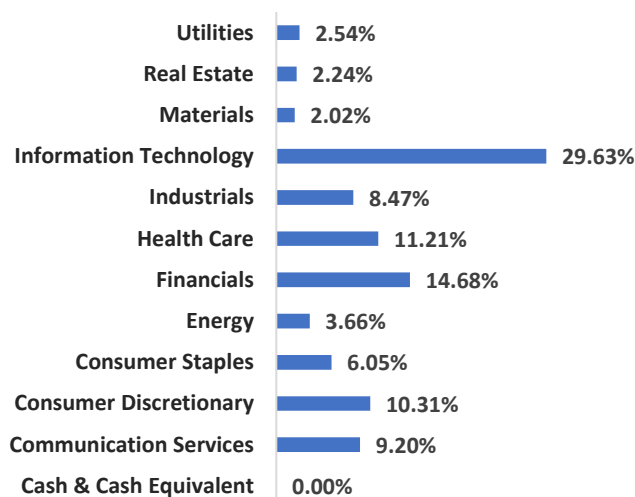
	Fund	Index
Number of stocks	102	505
Active Share	43.58%	-
Turnover	-	-
Weighted Avg Mkt Cap (\$bn)	0.979	0.906

The CIF is not a mutual fund. Its shares are not deposits of Hand Benefits & Trust Company, a BPAS company, or of Aegon Asset Management UK, plc, and are not insured by the Federal Deposit Insurance Corporation or any other agency. The CIF is a security which has not been registered under the Securities Act of 1933 and is exempt from investment company registration under the Investment Act of 1940. The performance quoted here does not guarantee future results. As market conditions fluctuate, the investment return and principal value of any investment will change. Diversification may not protect against market risk. There are risks involved with investing, including possible loss of principal. Before investing in any investment portfolio, the client and financial professional should carefully consider client investment objectives, time horizon, risk tolerance, and fees. The CIF is available for investment by eligible qualified retirement plan trusts only.

## Market capitalization breakdown

	Fund (%)
Mega Cap	83.6
Large Cap	15.3
Mid Cap	0.6
Small Cap	0.5

## Sector allocation



## Principal Investment Risks

**Suitability:** Investors are expected to select investments whose investment strategies are consistent with their financial goals and risk tolerance.

**Active Management:** The investment is actively managed and subject to the risk that the advisor's usage of investment techniques and risk analyses to make investment decisions fails to perform as expected, which may cause the portfolio to lose value or underperform investments with similar objectives and strategies or the market in general.

**Growth Investing:** Growth securities may be subject to increased volatility as the value of these securities is highly sensitive to market fluctuations and future earnings expectations. These securities typically trade at higher multiples of current earnings than do other securities and may lose value if it appears their earnings expectations may not be met.

**Equity Securities:** The value of equity securities, which include common, preferred, and convertible preferred stocks, will fluctuate based on changes in their issuers' financial conditions, as well as overall market and economic conditions, and can decline in the event of deteriorating issuer, market, or economic conditions.

A stake in any individual security is subject to the risk that the issuer of that security performs poorly, resulting in a decline in the security's value. Issuer-related declines may be caused by poor management decisions, competitive pressures, technological breakthroughs, reliance on suppliers, labor problems or shortages, corporate restructurings, fraudulent disclosures, or other factors. Additionally, certain issuers may be more sensitive to adverse issuer, political, regulatory, market, or economic developments.

## Top 10 holdings

	Fund (%)
APPLE INC	7.0
MICROSOFT CORP	5.9
NVIDIA CORP	5.6
AMAZON COM INC	3.8
META PLATFORMS INC CLASS A	2.7
BERKSHIRE HATHAWAY INC CLASS B	2.1
ALPHABET INC CLASS A	1.9
BROADCOM INC	1.7
ALPHABET INC CLASS C	1.6
TESLA INC	1.5

The above information represents the top 10 largest long positions in the portfolio based on the aggregate dollar value. The specific securities identified and described do not represent all of the securities purchased, sold, or recommended for the portfolio, and the reader should not assume that investments in the securities identified and discussed were or will be profitable. All information is provided for informational purposes only and should not be deemed as a recommendation to buy the securities mentioned. Top 10 holdings excludes cash and cash equivalent positions.

**Large Cap:** Concentrating assets in large-capitalization stocks may subject the portfolio to the risk that those stocks underperform other capitalizations or the market as a whole. Large-cap companies may be unable to respond as quickly as small- and mid-cap companies can to new competitive pressures and may lack the growth potential of those securities. Historically, large-cap companies do not recover as quickly as smaller companies do from market declines.

### Loss of Money

Because the investment's market value may fluctuate up and down, an investor may lose money, including part of the principal, when he or she buys or sells the investment.

### Market/Market Volatility

The market value of the portfolio's securities may fall rapidly or unpredictably because of changing economic, political, or market conditions, which may reduce the value of the portfolio.

### Management

Performance is subject to the risk that the sub adviser's asset allocation and investment strategies do not perform as expected, which may cause the portfolio to underperform its benchmark, other investments with similar objectives, or the market in general. The investment is subject to the risk of loss of income and capital invested, and the advisor does not guarantee its value, performance, or any particular rate of return.

## Disclosures

This material contains current opinions of the manager and such opinions are subject to change without notice. Aegon AM UK is under no obligation, expressed or implied, to update the material contained herein. This material contains general information only on investment matters; it should not be considered a comprehensive statement on any matter and should not be relied upon as such. The information contained does not take into account any investor's investment objectives, particular needs, or financial situation. Nothing in this material constitutes investment, legal, accounting or tax advice, or a representation that any investment or strategy is suitable or appropriate to you. The value of any investment may fluctuate. Investors should consult their investment professional prior to making an investment decision. Aegon AM UK is authorised and regulated by the Financial Conduct Authority (FRN: 144267) and is additionally a registered investment adviser with the United States (US) Securities and Exchange Commission (SEC).

The S&P 500 Index, or Standard & Poor's 500 Index, is a market-capitalization-weighted index of 500 leading publicly traded companies in the U.S. It is not possible to invest directly in an unmanaged index.

The following Aegon affiliates are collectively referred to herein as Aegon Asset Management: Aegon USA Investment Management, LLC (Aegon AM US), Aegon USA Realty Advisors, LLC (Aegon RA), Aegon Asset Management UK plc (Aegon AM UK), and Aegon Investment Management B.V. (Aegon AM NL). Each of these Aegon Asset Management entities is a wholly owned subsidiary of Aegon Ltd. Aegon AM UK is authorised and regulated by the Financial Conduct Authority (FRN: 144267) and is additionally a registered investment adviser with the United States (US) Securities and Exchange Commission (SEC). Nothing in these materials should be (i) construed as investment advice or subject to a fiduciary duty, (ii) be considered individualized investment advice based on the particular needs of a client or (iii) serve as a primary basis for investment decisions. Aegon AM UK and Transamerica Retirement Solutions, LLC are affiliated with each other and under common control.