

SEPTEMBER 2024 FACTSHEET - For policyholders who hold AVCs as part of their Rothestay policy

BlackRock Aquila Life Cash Fund S2 ACCU GBP

Unless otherwise stated, Performance, Portfolio Breakdowns and Net Asset information as at 30 September 2024. All other data as at 17 October 2024.

Fund overview		
This fund aims to achieve an investment return that is in line with wholesale money market short-term interest rates. Specifically, the fund is benchmarked against SONIA overnight. The underlying investments of the fund are a diversified portfolio of money market instruments. The instruments are of a high quality and have a minimum credit rating of A1 or an equivalent standing.		
Index description	Capital at risk	
The fund is benchmarked against SONIA overnight.	The value of investments and the income from them can fall as well as rise and are not guaranteed. Investors may not get back the amount originally invested.	
Key risks	Key facts	
All financial investments involve an element of risk. Therefore, the value of your investment and the income from it will vary and your initial investment amount cannot be guaranteed. Credit risk, changes to interest rates and/or issuer defaults will have a significant impact on the performance of fixed income securities. Potential or actual credit rating downgrades may increase the level of risk. Cash funds do not generally experience extreme price variations. Changes in interest rates will impact the fund.	Umbrella	BlackRock Life Limited
	Domicile	United Kingdom
	Legal structure	Domestic Commingled
	Fund launch date	01 Aug 1996
	Share class launch date	01 Dec 2009
	Unit class currency	GBP
	Benchmark	Sterling Overnight Index Average Rate (SONIA)
	Total fund size (M)	187.79 GBP
	Number of sub-funds held	1
	ISIN	GB0031153983
	SEDOL	3115398
	Bloomberg Ticker	ALCASH2
	Annual Management Charge (AMC)	0.00%

For more information on charges, including the Total Expense Ratio (TER) of the fund, please visit: www.rothesay.com/policyholders/avcs

Top Holdings (%)	
BLK ICS GBP LIQ HERITAGE DIS	99.52
Total of portfolio	99.52
Holdings subject to change	

Source: All performance figures and fund information are provided by BlackRock Life Limited

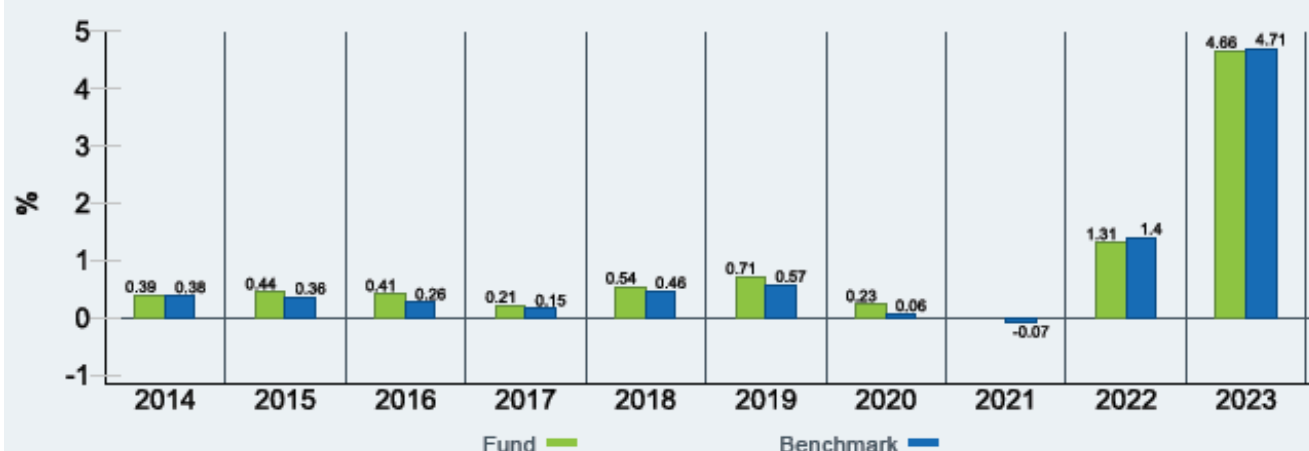
'Rothestay' is the trading name for Rothestay Life Plc, a UK insurance company authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 466067. Rothestay Life Plc is registered in England and Wales with company number 06127279. Registered Office: The Post Building, 100 Museum Street, London WC1A 1PB

12-month performance periods

The table and graph below show the performance for the fund and its benchmark for the relevant 12-month performance period. When the last business day of the relevant 12-month performance period falls on a Bank Holiday in the UK or on 31st December, performance is calculated using an indicative NAV. This is reflected in the performance shown on this factsheet.

	30/9/2019 – 30/9/2020	30/9/2020 – 30/9/2021	30/9/2021 – 30/9/2022	30/9/2022 – 30/9/2023	30/9/2023 – 30/9/2024	2023 Calendar Year
Fund	0.41%	0.00%	0.66%	3.97%	5.34%	4.66%
Benchmark	0.22%	-0.08%	0.70%	4.06%	5.30%	4.71%

12 MONTH PERFORMANCE PERIODS



Cumulative & annualised performance

	Cumulative (%)				Annualised (% p.a.)			
	1m	3m	6m	YTD	1 year	3 years	5 years	Since inception
Unit class	0.41%	1.30%	2.62%	3.96%	5.34%	3.30%	2.05%	1.00%
Benchmark	0.41%	1.28%	2.60%	3.94%	5.30%	3.34%	2.02%	N/A

The figures shown relate to past performance. Past performance is not a reliable indicator of future results and should not be the sole factor of consideration when selecting a product or strategy. Share Class and Benchmark performance is displayed in GBP, hedged fund benchmark performance is displayed in GBP. Performance is shown on a Net-Asset-Value (NAV) basis, with gross income reinvested where applicable. The return of your investment may increase or decrease as a result of currency fluctuations if your investment is made in a currency other than that used in the past performance calculation.

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Regulatory information

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This document is intended for information purposes only and does not constitute investment advice or a solicitation of an offer to buy a policy or to invest it in the fund described herein. Investment in the fund described in this document may not be suitable for all investors. It is recommended that you obtain independent advice prior to investing. Past performance is not a reliable guide to future performance. The value of investments and the income from them can fluctuate and are not guaranteed. Investors may not get back the amount invested. Rates of exchange may also cause the value of investments to go up or down. Fluctuation may be particularly marked in the case of a higher volatility fund and the value of an investment may fall suddenly and substantially. We remind you that the levels and bases of, and reliefs from, taxation can change. Any objective or target will be treated as a target only and should not be considered as an assurance or guarantee of performance of the fund or any part of it. The fund objectives and policies include a guide to the main investments to which the fund is likely to be exposed. The fund is not necessarily restricted to holding these investments only. Subject to the fund's objectives, the fund may hold any investment and utilise any investment techniques, including the use of external insurance funds, securities lending and derivatives, permitted under the FCA's Conduct of Business Sourcebook.

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