

BlackRock Aquila Life Balanced Fund S3 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 invests in UK and overseas equities and British government fixed income and index-linked gilts. This helps to meet the aim of providing returns in excess of inflation whilst the holdings in gilts and index-linked gilts provides stability and helps to diversify risk within the fund. The fund has approximately 55% invested in UK equities, 20% in overseas equities and 25% in British government fixed income gilts and index-linked gilts.

Capital at risk

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

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. The value of equities and equity-related securities can be affected by daily stock market movements. Other influential factors include political, economic news, company earnings and significant corporate events. 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.

Key facts

Umbrella	BlackRock Life Limited
Domicile	United Kingdom
Legal structure	Domestic Commingled
Fund launch date	26 Jan 2000
Share class launch date	01 Dec 2009
Unit class currency	GBP
Benchmark	Aquila Life Balance Fund GBP Benchmark (GBP)
Total fund size (M)	14.78 GBP
Number of sub-funds held	7
ISIN	GB00B00C1W48
SEDOL	B00C1W4
Bloomberg Ticker	N/A
Annual Management Charge (AMC)	0.15%

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



Please see the following page for more information

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

'Rothesay' is the trading name for Rothesay 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. Rothesay Life Plc is registered in England and Wales with company number 06127279. Registered Office: The Post Building, 100 Museum Street, London WC1A 1PB

Top holdings (%)	
AQUILA LIFE UK EQUITY INDEX FD S1	54.73
AQUILA LIFE All STX UK GILT IDX S1	15.09
AQUILA LIFE OVR 5YR UK IDX LKD S1	9.94
AQUILA LIFE US EQ INDEX FUND S1	6.65
AQUILA LIFE EUROPEAN EQ IDX FD S1	6.65
AQUILA LIFE JAPANESE EQ IDX S1	3.50
AQUILA LIFE PAC RIM EQ IDX FD S1	3.44
Total of portfolio	100.00

Note: The Aquila Life All Stocks UK Gilt Index Fund invests in other funds managed by BlackRock

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	-7.79%	18.54%	-10.28%	8.30%	12.38%	8.07%
Benchmark	-7.83%	18.27%	-10.49%	8.12%	12.59%	8.02%

12 MONTH PERFORMANCE PERIODS



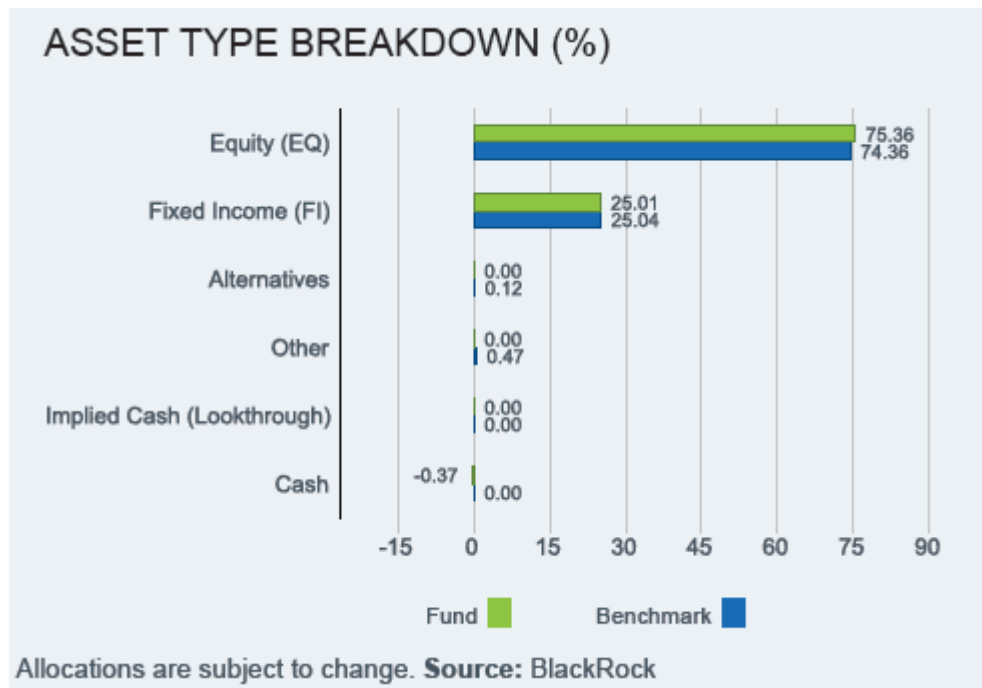
Cumulative & annualised performance

	Cumulative (%)					Annualised (% p.a.)		
	1m	3m	6m	YTD	1 year	3 years	5 years	Since inception
Unit class	-0.86%	1.80%	3.54%	6.66%	12.38%	2.98%	3.60%	5.49%
Benchmark	-0.85%	1.83%	3.66%	6.82%	12.59%	2.91%	3.50%	5.41

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'Rothsay' is the trading name for Rothsay 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. Rothsay Life Plc is registered in England and Wales with company number 06127279. Registered Office: The Post Building, 100 Museum Street, London WC1A 1PB

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.



Securities lending

In principle, all funds may participate in securities lending. BlackRock, acting as an agent, currently lends securities on behalf of certain funds with the objective of generating incremental returns for the funds while maintaining a low level of risk.

Should a particular fund undertake securities lending, it will receive 62.5% of the income generated by this activity and the remaining 37.5% will be received by BlackRock as the securities lending agent. The fact that BlackRock receives a portion of the fee generated from the overall securities lending income does not increase the costs of running the fund. Securities lending involves risk such as that of counterparty default. As an additional safeguard in the event of a counterparty default, BlackRock, Inc. provides the fund with an indemnity to cover losses associated with borrower default — in the event of a default, if a shortfall exists between the proceeds of the sale of the collateral and the cost to repurchase loaned securities, BlackRock reimburses the fund in full under the terms of the indemnity.

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'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

Regulatory information

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