

**Benchmark**

Benchmark	Composite
ABI Sector	Mixed Investment 20-60% Shares

**Identification Codes**

Sedol Code	0667461
Mex Code	SBMTRA
Isin Code	IE0006674612
Citi Code	SY57

**Fund Overview**

Bid (23/01/2026)	2.87
Offer (23/01/2026)	3.02
Fund size (30/11/2025)	£5.13m
Number of holdings	5350
Launch date	05/04/1999

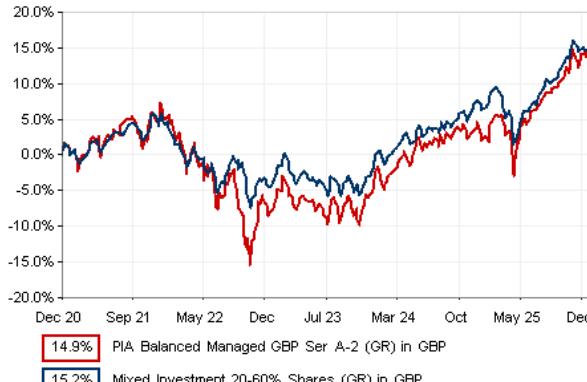
**Fund Charges**

Annual Management Charge (AMC)	1.75%
Further Costs	0.03%
<b>Yearly Total</b>	<b>1.78%</b>

**Aims**

Objective: The fund aims to maximise long-term growth (the combination of income and growth of capital).

Fund Investments: The fund will invest in a portfolio of international equity funds, international (including UK) fixed income funds and cash. The fund is denominated in sterling.

**Performance****Discrete performance - to last month end**

	31/12/20 to 31/12/21	31/12/21 to 31/12/22	31/12/22 to 31/12/23	31/12/23 to 31/12/24	31/12/24 to 31/12/25
Fund	5.3%	-13.1%	7.4%	4.4%	11.9%
Sector	4.7%	-8.5%	4.8%	5.7%	8.6%
Rank	122/238	205/247	62/256	164/263	48/270
Quartile	3	4	1	3	1

**Annualised performance**

	Annualised		
	3 Years to 31/12/25	5 Years to 31/12/25	10 Years to 31/12/25
Fund	7.9%	2.8%	4.5%
Sector	6.3%	2.9%	4.2%
Rank	64/256	116/238	57/170
Quartile	1	2	2

**Fund Managers**

Name: M&G Life Investment Office

Manager for: 31 years, 6 months

**Ratings**

FE Crown

**Important Information**

- Because of changes in exchange rates the value of your investment, as well as any money you take from it, can go down as well as up.
- Some funds may invest in 'underlying' funds or other investment vehicles. The performance of our fund, compared to what it's invested in won't be exactly the same. That can be due to additional charges, cash management (needed to help people to enter and leave our fund when they want), tax and the timing of investments (this is known as a fund's dealing cycle, it varies between managers and can be several days).
- Source of portfolio data: Broadridge. Source of performance data: FE fundinfo. We can't predict the future. Past performance isn't a guide to future performance. The figures shown are intended only to demonstrate performance history of the fund, after allowing for the impact of fund charges and further costs, but take no account of product charges, or any Annual Management Charge paid for by the deduction of units. Charges and further costs may vary in the future and may be higher than they are now. Fund performance is based upon the movement of the daily price and is shown as total return in the fund's currency of denomination with gross income reinvested. The value of your client's investment can go down as well as up and the amount your client gets back may be less than they put in.
- This factsheet is for investment professionals and is for information purposes only. Should you wish to present any of this content to your client, please refer to similar pages on pru.co.uk. You should refer to your client's policy documentation and supporting brochures for fund availability, investment strategy, any product information and charges. Every care has been taken in populating this output, however it must be appreciated that neither Broadridge, Prudential nor their sources guarantee the accuracy, adequacy or completeness of this information or make any warranties regarding results from its usage.

## Top 10 Fund Holdings

Name	% Weight
1 M&G Sterling Investment Grade Corporate Bond Class Z2A	19.91%
2 PIA UK Equity Ser A	17.40%
3 M&G Gilt & Fixed Interest Income Class A GBP	15.70%
4 PIA European Equity Ser B	8.42%
5 M&G (1) Asia Pacific (ex Japan) Equity Class GBPZ2A	7.90%
6 M&G (Lux) Asian Bond Allocation Fund GBPZ3A Ac	5.49%
7 M&G European Credit Investment Class A GBP Hedged	4.92%
8 M&G (ACS) Japan Equity Fund Z3A Acc	3.98%
9 M&G (ACS) BlackRock US Equity 2 Z3A GBP ACC	3.36%
10 M&G (1) BlackRock Emerging Markets Equity Class GBP Z2A	2.69%

## Top 10 Holdings

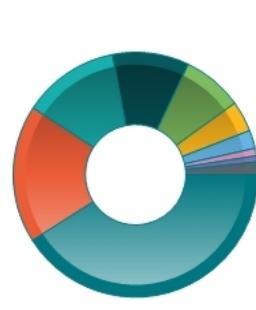
Name	% Weight
1 4% Treasury Gilt 2029	2.45%
2 1 1/4% Treasury Gilt 2051	2.35%
3 4 1/4% Treasury Gilt 2027	2.06%
4 1 1/2% Treasury Gilt 2029	1.49%
5 TAIWAN SEMICONDUCTOR MANUFACTURING COMPANY LIMITED	0.96%
6 1 1/4% Index-linked Treasury Gilt 2038	0.88%
7 1 1/2% Index-linked Treasury Gilt 2039	0.86%
8 4 1/4% Treasury Gilt 2029	0.82%
9 1 1% Treasury Gilt 2032	0.82%
10 ASTRAZENECA	0.81%

## Asset Allocation



International Equities	33.96%
UK Gilts	16.75%
UK Equities	16.13%
International Bonds	15.64%
UK Corporate Bonds	8.13%
Cash and Equivalents	0.99%
Property	0.79%
Investment Trusts	0.08%
Alternative Trading Strategies	-0.57%
Other Assets	8.11%

## Regional Allocation



UK	40.99%
Developed Europe - Excl UK	18.22%
North America	12.75%
Emerging Asia	10.13%
Non-Classified	7.97%
Japan	4.06%
Developed Asia	2.42%
Cash and Equivalents	0.99%
Property	0.80%
Other Regions	1.67%

## Sector Breakdown

Bonds	40.51%
Financials	12.06%
Non-Classified	8.26%
Industrials	8.12%
Consumer Discretionary	6.49%
Technology	6.10%
Health Care	3.94%
Other Sectors	14.51%

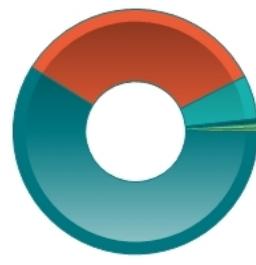
## Top Country Breakdown

United Kingdom	41.01%
United States	11.31%
Non-Classified	7.96%
Germany	4.24%
Japan	4.06%
France	3.91%
China	3.67%
Other Countries	23.84%

## Breakdown By Market Cap (%)

Mega	23.32%
Large	13.15%
Medium	7.11%
Small	0.95%
Micro	0.13%
Non-Classified	13.84%
Bonds	40.51%
Cash	0.99%

## Fixed Interest Currencies



Non-Fixed Interest Assets	58.84%
Pound Sterling	33.71%
Euro	5.77%
Cash	0.65%
Unrecognised	0.59%
US Dollar	0.37%
Other Currencies	0.07%

## Fixed Interest Quality Profile

AAA	3.53%
AA	19.74%
A	6.80%
BBB	6.54%
Sub-Investment Grade	0.33%
Unknown Quality	3.58%
Cash and Equivalents	0.99%
Other Asset Types	58.49%

## Fixed Interest Maturity Profile

< 5Yr Maturity	19.98%
5Yr - 10Yr Maturity	6.48%
10Yr - 15Yr Maturity	4.50%
> 15Yr Maturity	9.55%
Cash And Equivalents	0.99%
Unknown Maturity	1.06%
Other Asset Types	57.43%

## Important Information

- Because of changes in exchange rates the value of your investment, as well as any money you take from it, can go down as well as up.
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**Commentary**

Not currently available.

**Important Information**

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