



## ZCashBuilder: information on pooled funds

Z CashBuilder invests in pooled funds via the Scottish Widows investment platform. The table below lists the funds used in ZCashBuilder and provides the ISIN or fund code for each fund to help you find out more information. These funds can be selected through your ZCashBuilder online account.

| Asset Class        | Scheme Fund Name                     | ISIN or Fund code | Name of underlying fund(s)                              | Charges |       |
|--------------------|--------------------------------------|-------------------|---------------------------------------------------------|---------|-------|
| <b>Equities</b>    | <b>Z Growth Fund</b>                 | PF Code: GPFH     | LGIM Low Carbon transition Global Equity Index (Hedged) | 50%     | 0.28% |
|                    |                                      | PF Code: GPFH     | LGIM Low Carbon transition Global Equity Index          | 50%     |       |
|                    | UK Equity Index                      | GB00BYV1TY67      | BlackRock ACS UK Equity Tracker Fund                    |         | 0.26% |
|                    | World ex-UK Index                    | GB00B00C3Y02      | BlackRock ACS World ex UK Equity Tracker Fund           |         | 0.27% |
|                    | HSBC Islamic                         | LU1092475968      | HSBC Islamic Global Equity Index                        |         | 0.52% |
|                    | L&G Future World Fund                | GB00B8ZHCC79      | L&G Future World Fund                                   |         | 0.43% |
|                    | Ethical Global Equity Index          | GB00B6V5VR96      | FTSE4Good                                               |         | 0.43% |
| <b>Multi-Asset</b> | Scottish Widows Managed Fund         | GB00B4N5RV98      | Scottish Widows Managed Fund                            |         | 0.61% |
|                    | <b>Z Cautious Growth Fund</b>        | PF Code: GPFH     | LGIM Low Carbon transition Global Equity Index          | 27.5%   | 0.35% |
|                    |                                      | IE00BF2WZ694      | Wellington Global Credit ESG                            | 45%     |       |
|                    |                                      |                   |                                                         |         |       |
| <b>Property</b>    | Property                             | GB00BDLGM45       | Halifax Property Fund                                   |         | 0.87% |
| <b>Bonds</b>       | Corporate Bond All Stocks Index Fund | GB00B5WN6148      | ishares Corporate Bond Index                            |         | 0.25% |
|                    | Index Linked Over 5 Years Gilt Index | GB00B83RX604      | ishares Index Linked Gilt Index                         |         | 0.25% |
|                    | Z Annuity Fund                       | GB00B6V5WQ54      | LGIM Future World Annuity Aware                         |         | 0.28% |
| <b>Cash</b>        | <b>Z Cash Fund</b>                   | IE00BJBLJN04      | Schroder Sterling Liquidity Fund                        |         | 0.06% |

Funds in bold are in the default strategies: Drawdown Lifestyle and Cash Lifestyle.

You can find out more information:

- by visiting the fund factsheets on the ZPen website ([www.zpen.info](http://www.zpen.info)), under ZCashBuilder/Investment. You don't need to log-in.
- on the L&G funds by visiting the LGIM Fund Centre here [LGIM Fund Centre](#). On the website, click on Pension and life funds and you will be able to enter the fund code into the search box to get up information on the investment fund.