



ZCashBuilder: information on pooled funds

ZCashBuilder 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	
Equities	Z Growth Fund	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%
	Zurich Climate Focus World Equity Fund	IE000JNIDJO1	Zurich Climate Focus World Equity Fund		0.39%
Multi-Asset	Scottish Widows Managed Fund	GB00B4N5RV98	Scottish Widows Managed Fund		0.61%
	Z Cautious Growth Fund	PF Code: GPFH	LGIM Low Carbon transition Global Equity Index (Hedged)	27.5%	0.35%
		IE00BF2WZ694	Wellington Global Credit ESG	43%	
Property	Property	GB00BDLGM45	Halifax Property Fund		0.87%
Bonds	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	L&G Future World Annuity Aware		0.28%
	Wellington Global Credit ESG Fund	IE00BF2WZ694	Wellington Global Credit ESG		0.43%
Cash	Z Cash Fund	IE00BJBLJN04	Schroder Sterling Liquidity Fund		0.06%

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

You can find out more information on the Scheme website: [Investments \(ZCB\)](#)

You can find out more information on the L&G and LGIM funds by visiting the L&G 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.