



RLP DEPOSIT FUND FACTSHEET

February 2025

Objective

| | |
|----------------------------|--|
| Aim: | The fund is designed to outperform its benchmark. |
| Investment process: | The fund invests in money market instruments. These may include cash, bank deposits and very short term fixed interest investments. There may be periods when the return available from money market instruments is less than the plan charge which will result in a negative return from this fund. |
| Management style: | Active |

Fund details

| | |
|--------------------------------|--------------------|
| Launch date: | 1st March 1984 |
| Fund size: | £4220.43m |
| ABI Sector: | Deposit & Treasury |
| Benchmark: | SONIA |
| Manager: | Tony Cole |
| Fund Management Charge: | 1.00% |
| Investment Expenses: | 0.00% |
| Total Expense Ratio: | 1.00% |
| SEDOL: | 0783248 |

All data as at 31.01.2025.

Performance

Past performance is not a guide to the future. Prices can fall as well as rise meaning you may not get back the full amount of capital originally invested. Investment returns may fluctuate and are not guaranteed.

| | Percentage Change | | | | |
|-------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| | 31.01.2024 - 31.01.2025 % Chg | 31.01.2023 - 31.01.2024 % Chg | 31.01.2022 - 31.01.2023 % Chg | 31.01.2021 - 31.01.2022 % Chg | 31.01.2020 - 31.01.2021 % Chg |
| RLP Deposit | 4.28 | 4.03 | 0.75 | -0.92 | -0.72 |
| Benchmark | 4.11 | 3.82 | 0.68 | -0.93 | -0.87 |

| | Compound Annual Growth Rate | | | | |
|-------------|-----------------------------|---------|---------|----------|----------|
| | Fund Volatility | 3 Years | 5 Years | 10 Years | 15 Years |
| RLP Deposit | 0.51 | 3.00 | 1.46 | 0.51 | 0.22 |
| Benchmark | - | 2.85 | 1.34 | 0.41 | 0.11 |

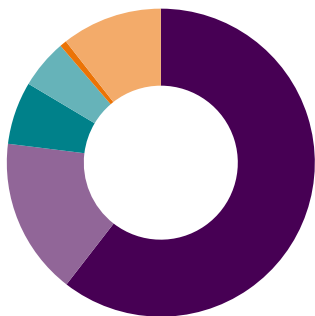
Source: Lipper, as at 31.01.2025. All performance figures have been calculated net of the Fund Management Charge applicable to the fund.

The fund volatility figure shown is the annualised standard deviation of the monthly returns on the fund over a 3 year time period to 31.01.2025. Standard deviation is a measure of the spread of monthly returns around the average (mean) return. A higher volatility figure indicates that the fund has produced a wider range of returns over the three year period while a fund with a lower volatility figure has been more stable.

Top ten holdings

| | Holding | % | | Holding | % |
|---|---------------------------------|------|----|---|------|
| 1 | REP null 4.73% 02/01/2025 | 6.66 | 6 | UNITED KINGDOM OF GREAT BRITAIN AN 0% 27/01/2025 | 2.71 |
| 2 | Cash | 6.59 | 7 | UNITED KINGDOM OF GREAT BRITAIN AN 0% 06/01/2025 | 2.66 |
| 3 | UK CONV GILT 0.25% 31/01/2025 | 3.19 | 8 | GOLDMAN SACHS INTERNATIONAL BANK 0% 11/03/2025 | 2.48 |
| 4 | REP null 4.75% 02/01/2025 | 3.03 | 9 | DNB BANK ASA 0% 04/03/2025 | 1.99 |
| 5 | SG ISSUER SA 4.7801% 10/02/2025 | 2.90 | 10 | AUSTRALIA AND NEW ZEALAND BANKING 4.7% 05/06/2025 | 1.88 |

Asset Type



All data as at 31.01.2025.

Risk factors

It is important that you understand the potential risks associated with this fund. We have detailed below the specific risks we think you should be aware of. For further information on each of these risks please refer to our [Guide to Fund Risks](#).

| | | | |
|------------------------|----|------------------|-----|
| Exchange Rate | No | Property | No |
| Emerging Markets | No | Higher Risk Fund | No |
| Concentrated Portfolio | No | Derivatives | No |
| Smaller Companies | No | Equities | No |
| High Yield Bonds | No | Bonds | Yes |
| Sector Specific | No | Money Market | Yes |
| Geared Investments | No | Stock Lending | Yes |

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