

# TPT Emerging Markets Equity Fund

This is one of the investment funds you can choose to invest in

## TPT Emerging Markets Equity Fund Overview

This investment fund invests in the shares of many hundreds of different companies around the world.

An equity (or share) is a small stake in a company. If you hold shares in a company, you can be paid dividends (a share in the company's profits). You can also make a profit by selling your shares for a higher price than you paid for them – or lose money by selling at a lower price.

Investing in equities is generally 'riskier' than other types of investments, but the potential reward is greater. The reason being that share prices, both generally and for a single company, can change by a large amount (up or down) in a very short space of time. This Fund will invest in equities which meet Islamic investment principles, of companies in the Shariah Compliant Index. Investing in equities entails different levels of risk and reward, the value of any investment can fall as well as rise and you may not get back the same amount that you initially invested.

## What types of funds does it invest in?

**Equities:** Shares or Stocks in companies based around the world which entitles the owner to a share of their future profits.

## How does it invest?

The Fund invests in different companies around the world. The fund employs an index tracking strategy, aiming to replicate the performance of its benchmark. The index aims to provide exposure to the emerging equity markets while reflecting significant environmental, social and corporate governance (ESG) issues.

A large portion of this fund invests in emerging market countries such as countries in Asia and the Middle East. However this Fund may also invest a portion in developed markets.

## What are the risks?



**Currency Risk:** The risk of some of your investments falling in value due to the currency the investments are in, decreases in value versus the pound.



**Counterparty Risk:** The risk of losing money due to one of the parties failing to meet their obligations.



**Reinsurance Risk:** The risk of your savings not growing, or falling in value in the event of a failure by an insurance provider.



**Emerging Markets Risk:** Countries in emerging markets are seen to be less stable than developed markets. There is a higher risk of seeing large gains and falls.

## What currency does this fund trade in?

It trades in GBP.

## What can the fund fact sheet show me?

The detailed fund fact sheet will show you:

- The Fund's charges
- Where the money is invested by sector, geographical location and companies etc
- Investment performance

## Further Information

You can read more about this fund on the next few pages. This cover is to give you a brief overview before you start going into the detail.

**FUND FACTSHEET Q4 2023**  
**TPT Retirement Solutions**  
**TPT Emerging Markets Equity Fund**



**Fund Information as at 31/12/2023**

**Investment Objective**

The investment objective of the fund is to track the performance of the Solactive L&G ESG Emerging Markets Index (less withholding tax where applicable) to within +/-0.60% p.a. for two years out of three.

|                    |  |  |              |
|--------------------|--|--|--------------|
| <b>Launch Date</b> | 23/08/2023                               | <b>Total Expense Ratio (TER)*</b> consisting of: | <b>0.55%</b> |
| <b>Currency</b>    | GBP                                      | - Annual Management Charge (AMC)*                | 0.55%        |
| <b>Fund Size</b>   | £56,817                                  | - Fund Expenses*                                 | 0.00%        |
| <b>Benchmark</b>   | LGIM ESG Emerging Markets Index (Midday) |  |              |

\* Please see the descriptions in the 'Guide to your scheme fund factsheet'. The TER represents the cost for running the Fund, reflected daily in the unit price.

The Trustee of The Pensions Trust is responsible for selecting the underlying fund(s), the investment objective and benchmark, all of which may change from time to time.

The Fund is distinct from the underlying fund(s), with its own unit price and other fund specific details. However the Fund is fully invested in the underlying fund(s). The unit price and performance of the Fund will not exactly match those of the underlying fund(s).

**Underlying Fund Information**

**Underlying Fund Name: LGIM Future World Emerging Markets Equity Index**

|                     |            |                  |            |            |
|---------------------|------------|------------------|------------|------------|
| <b>Launch Date:</b> | 22/11/2019 | <b>Fund Size</b> | 29/12/2023 | £2,977.62m |
|---------------------|------------|------------------|------------|------------|

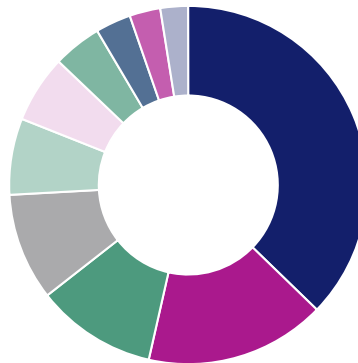
**FUND FACTSHEET Q4 2023**  
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**Underlying Fund Information (continued)**

**Sector Allocation as at 31/12/2023**

Figures may not total to 100% due to rounding.

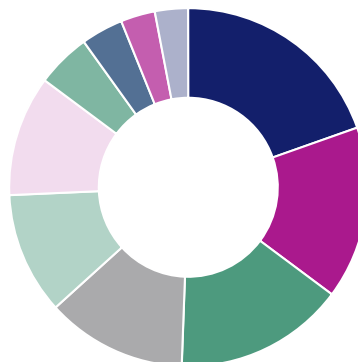
|                               |       |
|-------------------------------|-------|
| ● Communications & Technology | 37.3% |
| ● Banks (Equity)              | 16.3% |
| ● Consumer Non-cyclical       | 10.9% |
| ● Consumer Cyclical           | 9.7%  |
| ● Financial Services (Equity) | 6.9%  |
| ● Industrials                 | 6.1%  |
| ● Commodities                 | 4.4%  |
| ● Other                       | 3.2%  |
| ● Energy                      | 2.8%  |
| ● Insurance (Equity)          | 2.5%  |



**Geographical Allocation as at 31/12/2023**

Figures may not total to 100% due to rounding.

|                  |       |
|------------------|-------|
| ● Taiwan         | 19.6% |
| ● India          | 15.6% |
| ● Other          | 15.4% |
| ● Cayman Islands | 12.7% |
| ● China          | 11.0% |
| ● Korea          | 10.9% |
| ● Brazil         | 4.9%  |
| ● South Africa   | 3.8%  |
| ● USA            | 3.1%  |
| ● Mexico         | 3.0%  |



**Principal Holdings as at 31/12/2023**

|  |      |                           |      |
|--|------|---------------------------|------|
| <b>1</b> Taiwan Semiconductor Manufacturing Co | 8.8% | <b>6</b> Icici Bank       | 1.1% |
| <b>2</b> Tencent Holdings                      | 3.7% | <b>7</b> PDD Holdings ADR | 1.0% |
| <b>3</b> Samsung Electronics Co                | 2.9% | <b>8</b> SK Hynix         | 1.0% |
| <b>4</b> Alibaba Group Holding                 | 2.8% | <b>9</b> Hdfc Bank        | 0.8% |
| <b>5</b> Infosys                               | 1.8% | <b>10</b> Naspers         | 0.8% |

**FUND FACTSHEET Q4 2023**  
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| Year on Year Performance |                          |                          |                          |                          |                          |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
|                          | 31/12/2022 to 31/12/2023 | 31/12/2021 to 31/12/2022 | 31/12/2020 to 31/12/2021 | 31/12/2019 to 31/12/2020 | 31/12/2018 to 31/12/2019 |
| Fund growth              | -                        | -                        | -                        | -                        | -                        |
| Benchmark                | -                        | -                        | -                        | -                        | -                        |

| Cumulative Performance to 31/12/2023 |          |        |         |         |          |
|--------------------------------------|----------|--------|---------|---------|----------|
|                                      | 3 months | 1 Year | 3 Years | 5 Years | 10 Years |
| Fund growth                          | -        | -      | -       | -       | -        |
| Benchmark                            | -        | -      | -       | -       | -        |

| Annualised Performance to 31/12/2023 |         |         |          |
|--------------------------------------|---------|---------|----------|
|                                      | 3 Years | 5 Years | 10 Years |
| Fund growth                          | -       | -       | -        |
| Benchmark                            | -       | -       | -        |

As the Fund has been available for less than 12 months we are unable to show performance data, due to Financial Conduct Authority (FCA) guidelines.

**The fund performance figures refer to the past and past performance is not a reliable indicator of future performance. You should be aware that the value of investments may fall as well as rise and is not guaranteed. You may get back less than you invest.**

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### Important Information

**TPT Retirement Solutions have appointed Phoenix Corporate Investment Services (CIS) to make this Fund available to your pension scheme and to produce this fund factsheet.**

**This factsheet should be read with your Member Guide and the 'Guide to your scheme fund factsheet'.**

It is updated quarterly and the most up-to-date version can be requested by telephone from the TPT Retirement Solutions Customer Helpline on 0345 072 6780 (call charges will vary). It provides you with fund information only and is not an invitation to invest or advice about the suitability of an investment for your personal financial situation. If you have any questions or wish to discuss your investment options, you should speak to the Scheme Administrator or Trustee of your pension scheme or seek financial advice.

#### Fund Pricing

This Fund has a single unit price, which means that on any given date, an investor will purchase units at the same price as an investor selling units. The Fund's unit price is determined by the unit price of the underlying fund(s) in which it invests. Our Fund or the underlying fund's unit price can be impacted by whether money is going in or out of the fund and also the trend of flows in or out. Full details on how our unit linked Funds are valued and priced can be found in the document titled 'Unit Linked Principles & Practices' which is available on <https://www.phoenixwealth.co.uk/Literature/Funds/>

#### Data Source

The source of data in our factsheets is FE fundinfo, a specialist investment data provider.

Although Phoenix CIS takes every care to ensure that the data provided by or to external sources about their own funds is accurate, occasionally discrepancies may occur, for example, due to pricing delays. In all cases Phoenix CIS will endeavour to ensure that these discrepancies are corrected. Phoenix CIS accepts no liability for loss due to such discrepancies, for example where the investor has relied on the information contained in the factsheet to help them make investment decisions.