







## Growth funds

Name	Method	No of fund managers	No of funds	Annual Management Charge (30/06/2019)*	Risk rating	Invests in	Aims to
<b>Balanced</b>	Active	3	4	0.442%		Global equities Bonds Property Emerging markets Commodities	Achieve a moderate level of long-term growth with significantly less variability in returns than from investing only in equities
<b>Property &amp; Infrastructure</b>	Active 40% Passive 60%	2	3	0.411%		Traded property funds Commercial property	Provide long term growth similar to investing directly in commercial property
<b>UK Equity-Index Tracker</b>	Passive	1	1	0.095%		UK equities	Track the performance of the FTSE All Share Index at low cost
<b>Global Equity - Index Tracker</b>	Passive	1	3	0.102%		Global equities	Match the performance of the markets
<b>Opportunity</b>	Passive 92% Active 8%	2	10	0.167%		Global equities Emerging market eqs Property and infrastructure	Achieve long-term growth that is similar to equities but with less variability in returns
<b>Global Equity - Active</b>	Active	3	3	0.602%		Global equities	Outperform the markets

\* In addition to the fixed Annual Management Charge there are other variable fund charges. For details of these other charges please go to [Fidelity](#), then click on the fund factsheets. The Annual Management Charge plus the other charges gives the fund's Total Expense Ratio.

### Key



## Preservation funds

Name	Method	No of fund managers	No of funds	Annual Management Charge (30/06/2019)*	Risk rating	Invests in	Aims to
Cash	Active	1	1	0.135%	L1	Cash-like securities provided by Government and financial institutions	Match returns from bank deposit accounts
Inflation Linked Annuity Target	Active	1	1	0.135%	L2	Index-linked Gilts Corporate Bonds	Grow in line with inflation and mirror any price changes in index-linked annuities
Annuity Target	Active	1	1	0.135%	M1	Corporate Bonds Gilts	Grow in line with market interest rates and mirror any price changes in fixed rate annuities
Consolidation	Active 70% Passive 30%	4	5	0.332%	M1	Fixed interest, primarily	Achieve stable growth above inflation over the medium-term with low levels of return variability

## Ethical & Shariah fund

Name	Method	No of fund managers	No of funds	Annual Management Charge (30/06/2019)*	Risk rating	Invests in	Aims to
Ethical	Active	1	1	0.300%	H	UK equities	Exclude companies which fail to meet the ethical criteria whilst including companies whose business activities are regarded as making a positive contribution to society
Shariah	Passive	1	1	0.045%	M2	Global equities	Invest consistently with specific aspects of Islamic law by mirroring the performance of the Dow Jones Islamic Titans fund

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### Key

