Moneybox

Last updated 08/12/2025

IFSL Moneybox Cautious Fund (Pension Shares)

Fund objective and profile

The aim of the fund is to increase the value of an investment over a minimum of five years. The fund will do this through a combination of capital growth, which is profit on investments held, and income received by the fund, which is money paid out of investments, such as dividends and interest.

This fund is mainly invested in bonds. Here, the risk is lower, but so are the potential returns. It may be suitable for you if you're over 50 years old and you want to move your pension investments out of riskier investments if you're almost at retirement age.

Fees

The fund fee represents the annual costs of running the fund. You won't see these charges taken out of your investment directly. Instead, they are factored into the fund's daily value, meaning the performance figures you see are already net of fund fees.

Fund fees	**0.29%**

Transaction costs also apply.

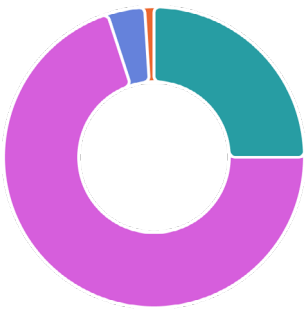
Investment manager

The funds are managed by Amundi, the largest European investment manager. Learn more about Amundi.

Amundi Investment Solutions

Asset class

This displays the asset class breakdown for the fund as of the last updated date.



Stocks	**25%**
Bonds	**70%**
Commodities	**4%**
Cash	**1%**

Risk rating

The risk is low, but so are the potential returns. It may be suitable if you're almost at retirement age.

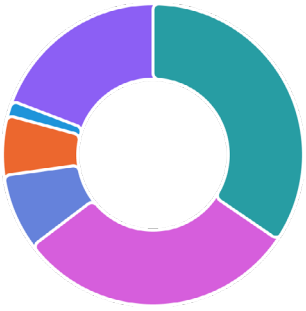
This indicator is based on simulated data using a representative portfolio.

1 2 **3** 4 5 6 7

Fund investments

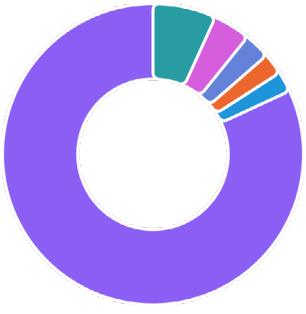
This fund invests in a selection of underlying exchange traded funds (ETFs). These ETFs have exposure to stocks, bonds, and in some cases commodities, from all over the world. This includes developed regions like North America, Europe, and Asia, as well as emerging areas.

Geography



North America	**34.5%**
Europe	**30.2%**
Emerging	**8.1%**
Japan	**6.4%**
Asia-Pacific (ex. Japan)	**1.6%**
Other	**19.2%**

Sector



Technology	**6.8%**
Consumer goods	**4.0%**
Industrials	**2.8%**
Healthcare	**2.3%**
Communication	**2.2%**
Other [1]	**81.9%**

Top 10 exposures

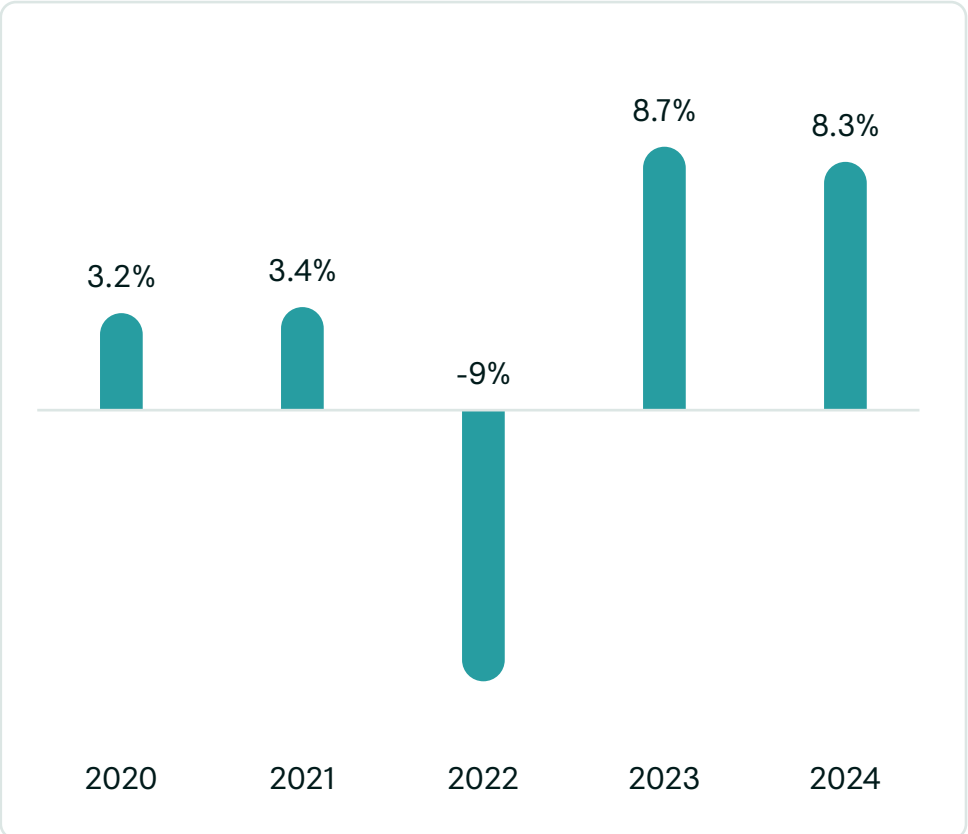
1	European Cash Alternative	**14.0%**
2	US Government Bonds	**8.9%**
3	Gold	**6.0%**
4	UK Government Bonds	**4.4%**
5	Japanese Government Bonds	**3.7%**
6	Chinese Government Bonds	**2.6%**
7	French Government Bonds	**1.4%**
8	Italian Government Bonds	**1.3%**
9	Nvidia	**1.2%**
10	US Mortgage-Backed Bonds	**1.2%**

[1] Other includes categories including energy, utilities, and real estate.

Simulated past performance
This simulated past performance uses historical data from the same market indices that make up the funds. This data is indicative and will be updated in January 2026.

Performance is calculated in GBP and we've already deducted the 0.29% fund fee.

Past performance is not a reliable indicator of future performance. Data provided by the investment manager, Amundi.



Important information

This document is provided for the purpose of information only. This factsheet is intended for individuals who are familiar with investment terminology. Please contact your financial adviser if you need an explanation of the terms used. This material should not be relied upon as sufficient information to support an investment decision. The portfolio data on this factsheet is updated on a quarterly basis. For full detail please see the Key Investor Information Document.

As with all investing, your capital is at risk. All investing should be long term (more than five years). The value of your pension can go up and down, and you may get back less than you invest. Tax treatment depends on individual circumstances and may be subject to change in the future. We don't offer financial advice, seek independent advice if needed. Protected by the Financial Services Compensation Scheme (FSCS).

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