Funds
Fund availability

The following tables indicate which Clerical Medical unitised funds are available within each product, and the annual management charge (AMC) that currently applies. The AMC is an 'all–in–one' charge and is also known as the total expense ratio (TER).

Some of these funds may not be available for new investment and funds could be closed to investment at any time.

We'll let you know if your chosen funds are unavailable.

Group pensions

Group SHP	Group Stakeholder Pension Plan
Group PPP	Group Personal Pension Plan
GMPP	Group Money Purchase Plan
Group AVC	Group Additional Voluntary Contribution Plan

Fund	AMC %	Group SHP	Group PPP	GMPP	Group AVC
Clerical Medical Adventurous	1	●	●	●	●
Clerical Medical Balanced	1	●	●	●	●
Clerical Medical Balanced Fund of Funds	1.75		●	●	●
Clerical Medical Cash	1	●	●	●	●
Clerical Medical Cautious	1	●	●	●	●
Clerical Medical Dynamic Return	1.75		●	●	●
Clerical Medical UK Equity Tracker 7 (prior to 18/11/2024 this fund was the Clerical Medical UK Equity Income Fund)	1	●	●	●	●
CM Vanguard ESG Developed World All Cap Equity Index 2 (prior to 24/06/2024 this fund was the Clerical Medical Ethical Fund)	1	●	●	●	●
Clerical Medical International Growth 7 (prior to 21/10/2024 this fund was the Clerical Medical European Fund)	1	●	●	●	●
Clerical Medical International Growth 9 (prior to 21/10/2024 this fund was the Clerical Medical Far Eastern Fund)	1	●	●	●	●
Clerical Medical Gilt & Fixed Interest	1	●	●	●	●
Clerical Medical Global Equity Tracker	1	●	●	●	●
Clerical Medical Halifax	1	●	●	●	●
Clerical Medical UK Index Linked Gilt	1	●	●	●	●
Clerical Medical International Growth	1	●	●	●	●
Clerical Medical International Growth 8 (prior to 21/10/2024 this fund was the Clerical Medical Japanese Fund)	1	●†	●	●	●
Clerical Medical Non–Equity	1	●	●	●	●
Clerical Medical International Growth 6 (prior to 21/10/2024 this fund was the Clerical Medical North American Fund)	1	●	●	●	●
Clerical Medical UK Property	1	●	●	●	●
Clerical Medical Retirement Protection	1	●	●	●	●
Clerical Medical Target Return	1.75		●	●	●
Clerical Medical UK Equity Tracker 6 (prior to 18/11/2024 this fund was the Clerical Medical UK Growth Fund)	1	●	●	●	●
Clerical Medical UK Equity Tracker	1	●	●	●	●
Clerical Medical UK Equity Tracker 2 (prior to 24/06/2024 this fund was the Clerical Medical Smaller Companies Fund)	1	●	●	●	●
Clerical Medical With–Profits (Regular)**	1		●	●	●
Clerical Medical With–Profits (Single)**	1		●	●	●
CM Blackrock (BGI) Corporate Bond All Stock	1	●	●	●	●
CM Blackrock (BGI) Over 15 Year Gilt	1	●	●	●	●
CM Blackrock (BGI) Over 5 Year Index Linked Gilt	1	●	●	●	●
CM Blackrock (BGI) UK Equity	1	●	●	●	●
CM Blackrock (BGI) World Ex UK	1	●	●	●	●

Group pensions* (continued)

Fund	AMC%	Group SHP	Group PPP	GMPP	Group AVC
CM Fidelity Defensive Managed	1.75		●	●	●
CM Fidelity MoneyBuilder Growth	1.75		●	●	●
CM Fidelity MoneyBuilder Income	1.6		●	●	●
CM Fidelity Worldwide Special Situations	2.1		●	●	●
CM Invesco Perpetual Distribution	1.85		●	●	●
CM Invesco Perpetual Global Bond	1.65		●	●	●
CM BNY Mellon US Equity Income Fund Pen (prior to 01/11/2024 this fund was the CM Boston Company US Opportunities Fund)	1.35	●†	●	●	●
CM Newton Multi–Asset Balanced	1.25	●†	●	●	●
CM Newton Continental European	1.35	●†	●	●	●
CM Newton UK Income	1.4	●†	●	●	●
CM Newton UK Equity	1.35	●†	●	●	●
CM Newton International Bond	1.4	●†	●	●	●
CM Newton Global Equity	1.35	●†	●	●	●
CM Newton Multi–Asset Growth	1.25	●†	●	●	●
CM Newton Multi–Asset Diversified Return	1.85		●	●	●
CM Schroder Corporate Bond	1.6		●	●	●
CM Schroder Gilt & Fixed Interest	1.35		●	●	●
CM Schroder Global Equity	1.45		●	●	●
CM Schroder Managed Balanced	1.3		●	●	●
CM Schroder Monthly High Income	1.6		●	●	●
Clerical Medical UK Equity Tracker 4 (prior to 24/06/2024 this fund was the CM UK Smaller Companies Fund)	1	●†	●	●	●
Clerical Medical UK Equity Tracker 5 (prior to 18/11/2024 this fund was the CM UK Equity Fund)	1			●	●
CM Veritas Asian Pension	1.5		●	●	●

†Availability to Group Stakeholder may be restricted to keep charges within the stakeholder charge cap.

**Group pensions schemes set up before 1 January 2004 have an AMC of 1%.

Please note: The above list was correct at the time of going to print. Please check with your financial adviser to ensure that this information is still correct.

Charges, terms and limits can change. We can change the range of funds that we make available. Pensions are a long–term investment. The retirement benefits you receive from your pension plan will depend on a number of factors including the value of your plan when you decide to take your benefits which isn't guaranteed, and can go down as well as up. The value of your plan could fall below the amount(s) paid in.

*Lifestyle investment programming is also available on all Group Pension products with the following options: cautious option, balanced option and adventurous option. Ask your scheme administrator, trustee or financial adviser for further information.

Each Clerical Medical fund carries an Annual Management Charge (AMC), which covers the cost of managing your investments. However, Gwynedd Pension Fund members benefit from a 0.5% discount on all Clerical Medical funds.
For example:
A fund listed with a 1.0% AMC will be charged at 0.5%
A fund listed with a 1.75% AMC will be charged at 1.25%