

# Creative Pension Trust - Self-Select Performance Summary End-Jan-2024

## Contents

2. Cushon Sustainable Global Equity
3. Cushon Sustainable UK Equity
4. Cushon Sustainable Europe (ex UK) Equity
5. Cushon Sustainable Japanese Equity
6. Cushon Sustainable North American Equity
7. Cushon Sustainable Pacific ex Japan Equity
8. Cushon Sustainable Emerging Market Equity
9. Cushon Fixed Interest Gilts
10. Cushon Index-Linked Gilts
11. Cushon Cash
12. Cushon Shariah
13. Cushon Global Impact
14. Cushon Sustainable UK Corporate Bonds

## Cushon Sustainable Global Equity

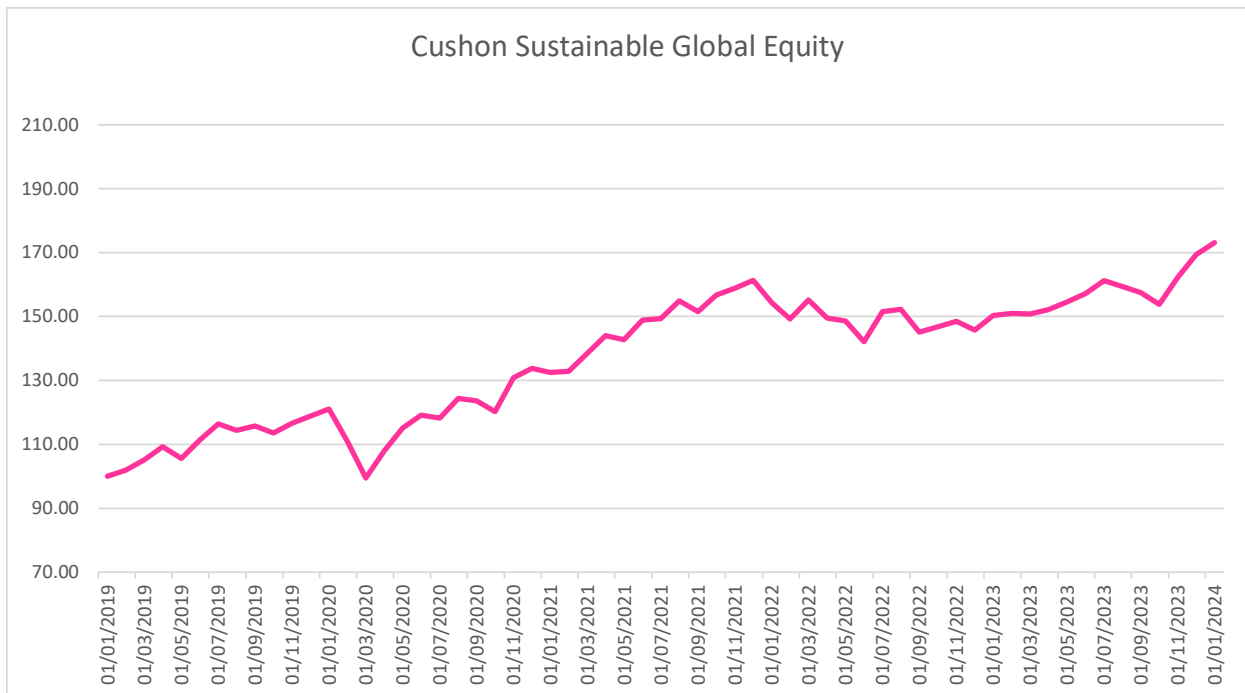
The Fund aims to provide long-term capital growth through an investment allocation to Global equity securities which exhibit positive Environmental, Social and Governance characteristics.

**Underlying fund:** L&G GPGE Future World Global Equity Index

### Net returns:

To 31/01/2024	Cushon Sustainable Global Equity
1 year	15.08%
3 year p.a	9.32%
5 year p.a	11.60%

### 5 year return graph:



## Cushon Sustainable UK Equity

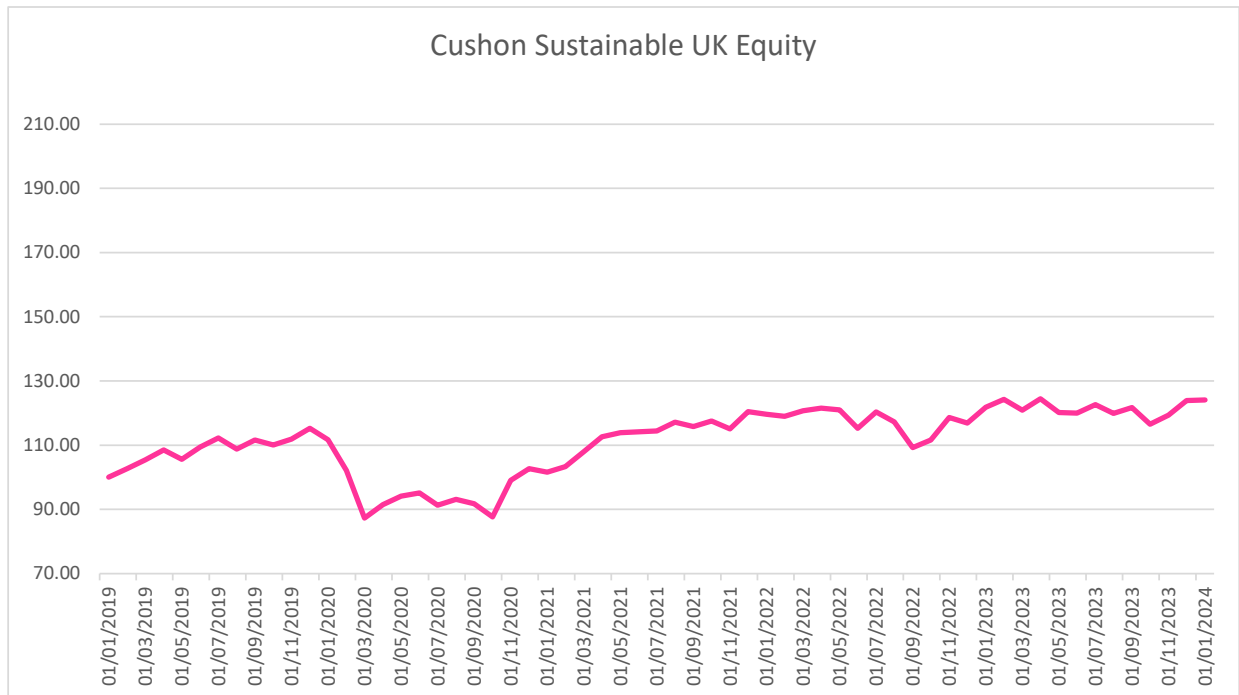
The Fund aims to provide long-term capital growth through an investment allocation to UK equity securities which exhibit positive Environmental, Social and Governance characteristics.

**Underlying fund:** L&G UPAK Future World UK Equity Index

### Net returns:

To 31/01/2024	Cushon Sustainable Global Equity
1 year	1.78%
3 year p.a	6.89%
5 year p.a	4.41%

### 5 year return graph:



## Cushon Sustainable Europe (ex UK) Equity

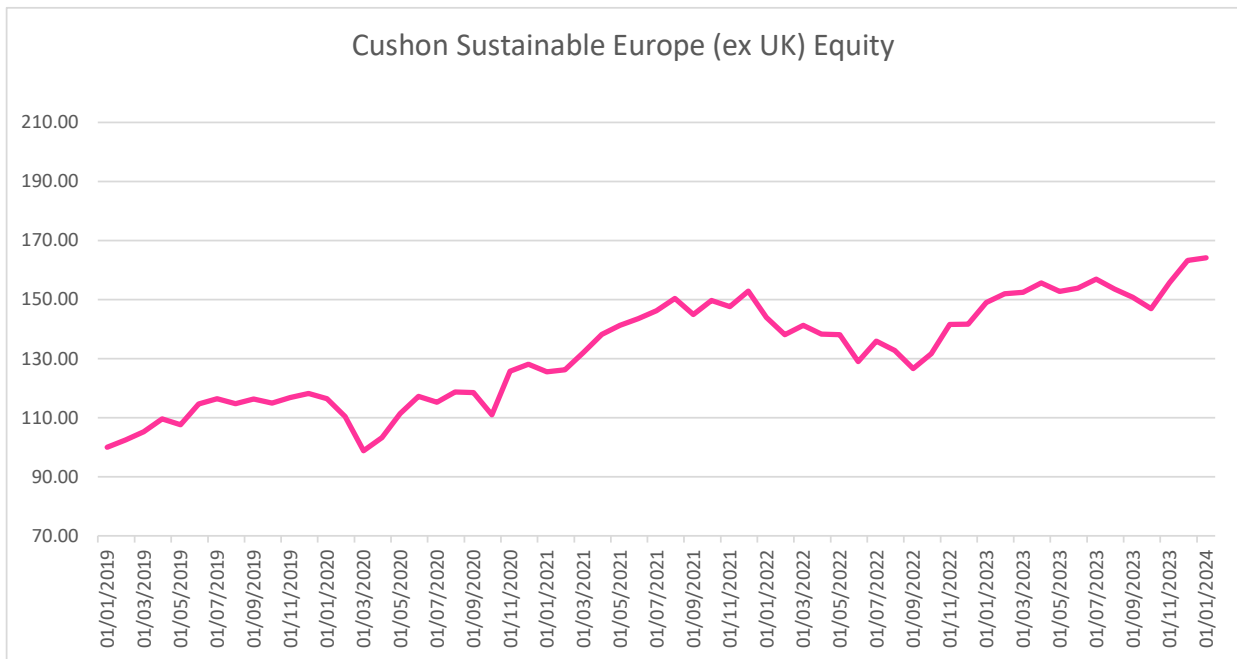
The Fund aims to provide long-term capital growth through an investment allocation to Europe (ex UK) equity securities which exhibit positive Environmental, Social and Governance characteristics.

**Underlying fund:** L&G EPAG Future World Europe (ex UK) Equity Index

### Net returns:

To 31/01/2024	Cushon Sustainable Europe (ex UK) Equity
1 year	10.20%
3 year p.a	9.34%
5 year p.a	10.42%

### 5 year return graph:



## Cushon Sustainable Japanese Equity

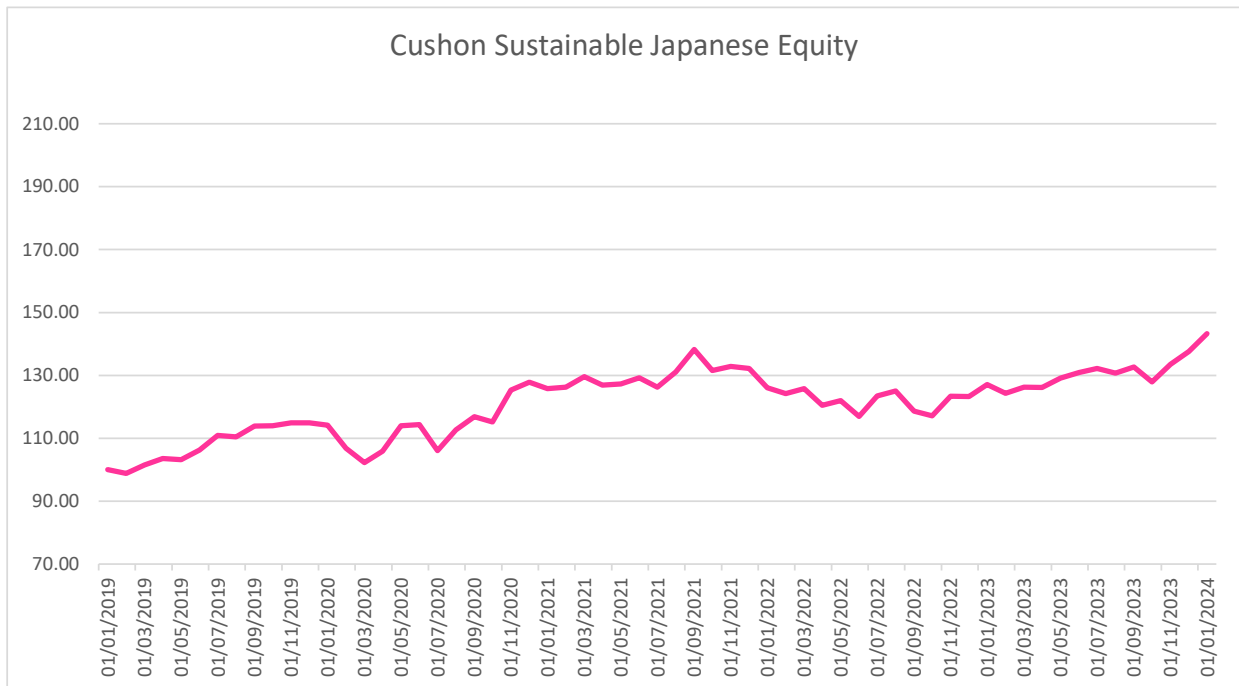
The Fund aims to provide long-term capital growth through an investment allocation to Japanese equity securities which exhibit positive Environmental, Social and Governance characteristics.

**Underlying fund:** L&G JPAC Future World Japan Equity Index

### Net returns:

To 31/01/2024	Cushon Sustainable Japanese Equity
1 year	12.71%
3 year p.a	4.43%
5 year p.a	7.46%

### 5 year return graph:



## Cushon Sustainable North American Equity

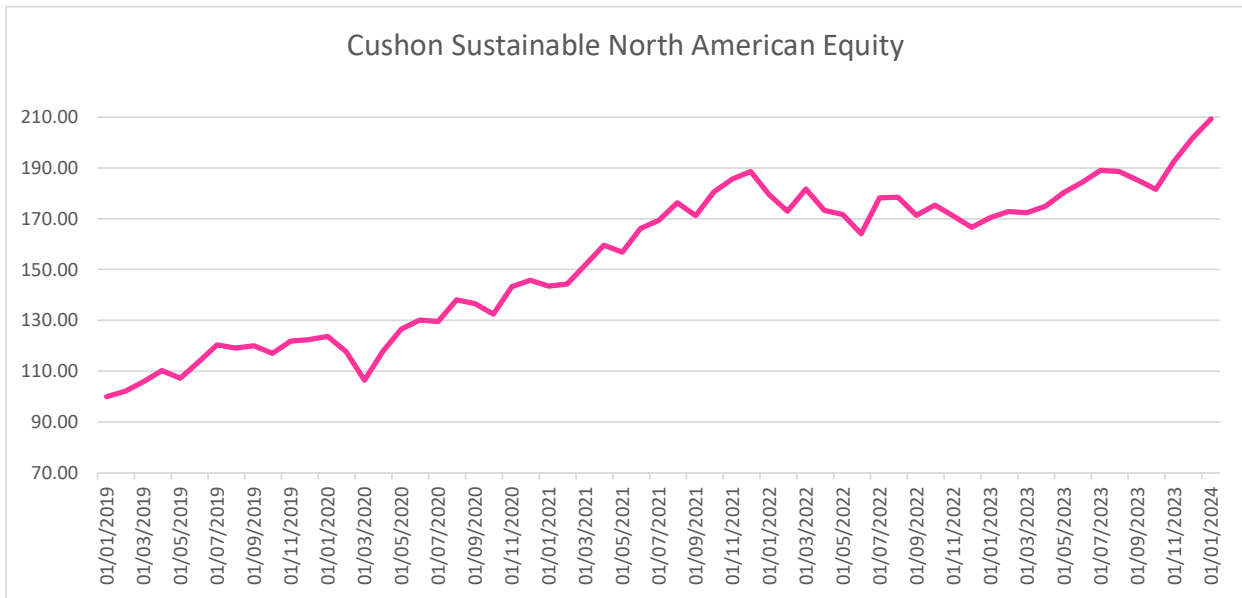
The Fund aims to provide long-term capital growth through an investment allocation to North American equity securities which exhibit positive Environmental, Social and Governance characteristics.

**Underlying fund:** L&G NPAD Future World North American Equity Index

### Net returns:

To 31/01/2024	Cushon Sustainable North American Equity
1 year	22.89%
3 year p.a	13.40%
5 year p.a	15.92%

### 5 year return graph:



## Cushon Sustainable Pacific ex-Japan Equity

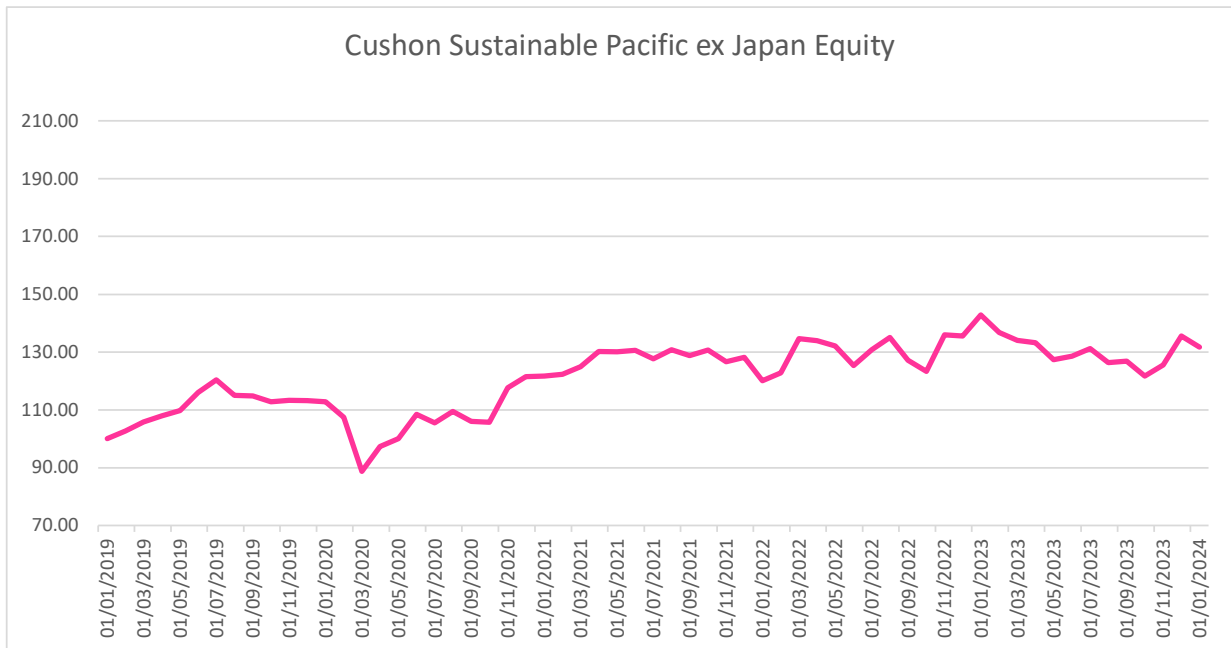
The Fund aims to provide long-term capital growth through an investment allocation to Asia Pacific (ex-Japan) equity securities which exhibit positive Environmental, Social and Governance characteristics

**Underlying fund:** L&G PPAD Future World Asia Pacific (ex-Japan) Equity Index

### Net returns:

To 31/01/2024	Cushon Sustainable Pacific ex Japan Equity
1 year	-7.77%
3 year p.a	2.66%
5 year p.a	5.67%

### 5 year return graph:



## Cushon Sustainable Emerging Market Equity

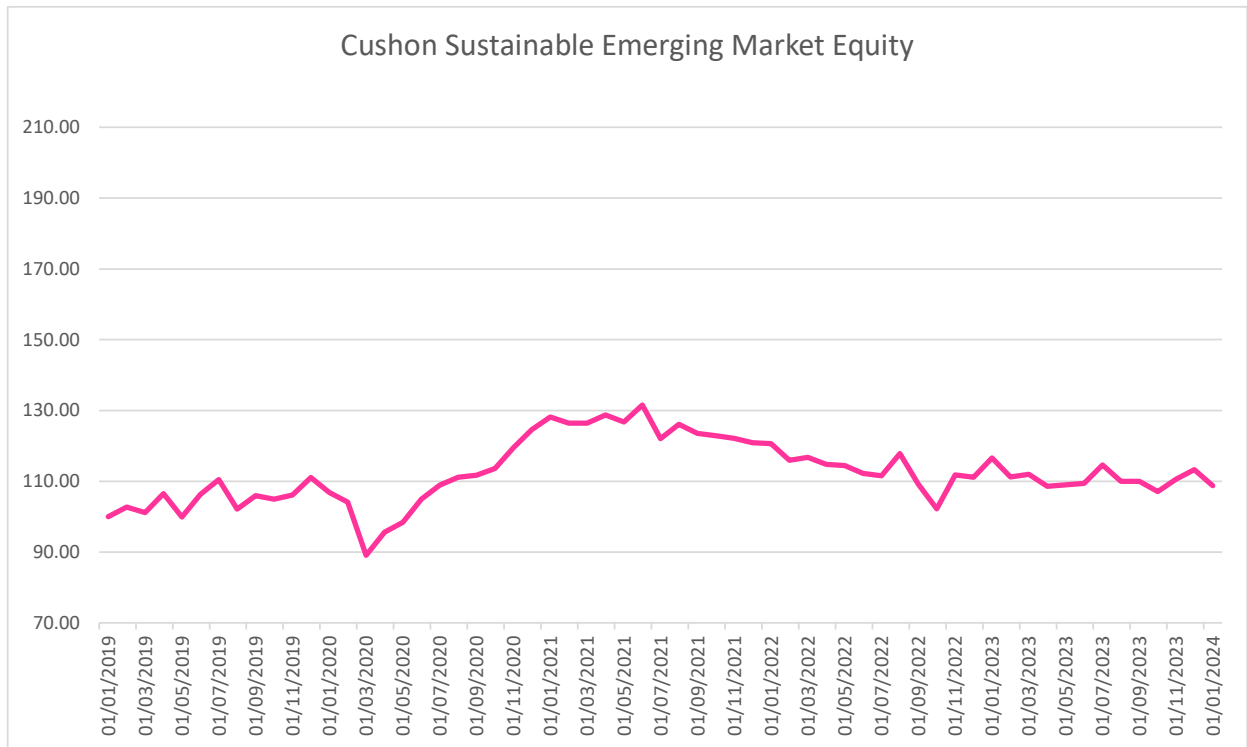
The Fund aims to provide long-term capital growth through an investment allocation to Emerging Markets equity securities which exhibit positive Environmental, Social and Governance characteristics.

**Underlying fund:** L&G GPEM Future World Emerging Markets Equity Index

### Net returns:

To 31/01/2024	Cushon Sustainable Emerging Market Equity
1 year	-6.76%
3 year p.a	-5.53%
5 year p.a	1.69%

### 5 year return graph:





## Cushon Fixed Interest Gilts

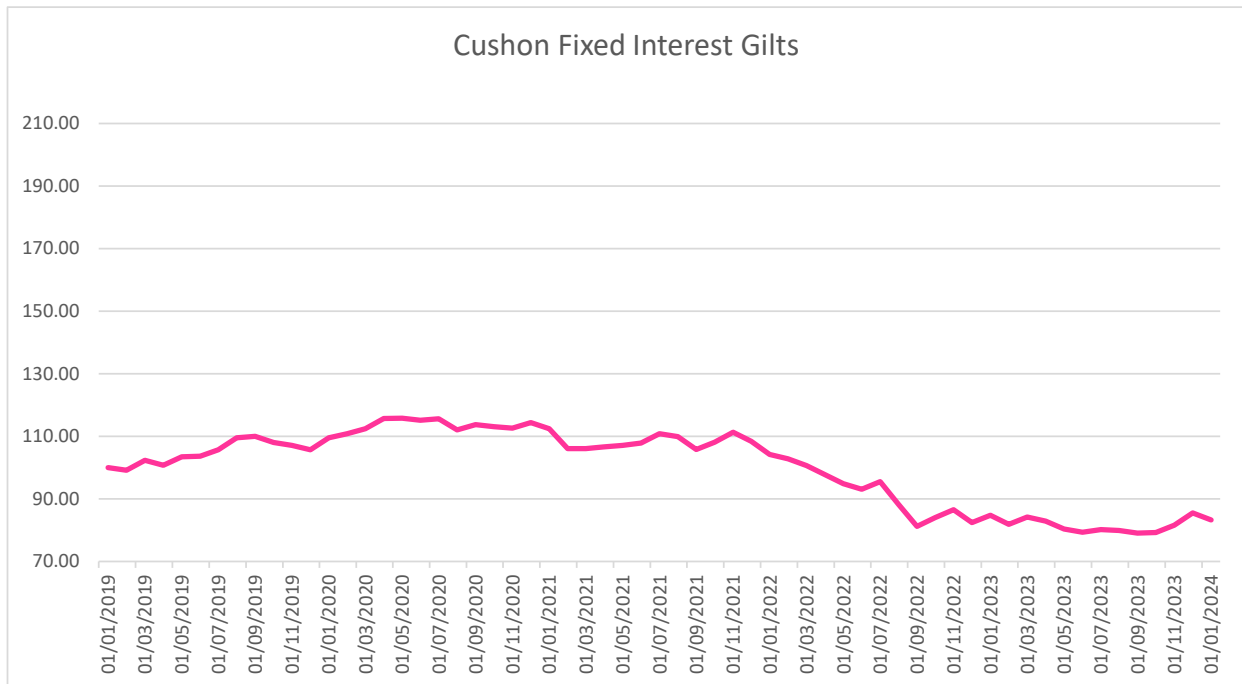
The Fund aims to provide long-term investment return through an investment allocation to UK fixed interest gilt securities.

**Underlying fund:** L&G AA All Stocks Gilt Index

### Net returns:

To 31/01/2024	Cushon Fixed Interest Gilts
1 year	-1.72%
3 year p.a	-9.54%
5 year p.a	-3.60%

### 5 year return graph:



## Cushon Index-Linked Gilts

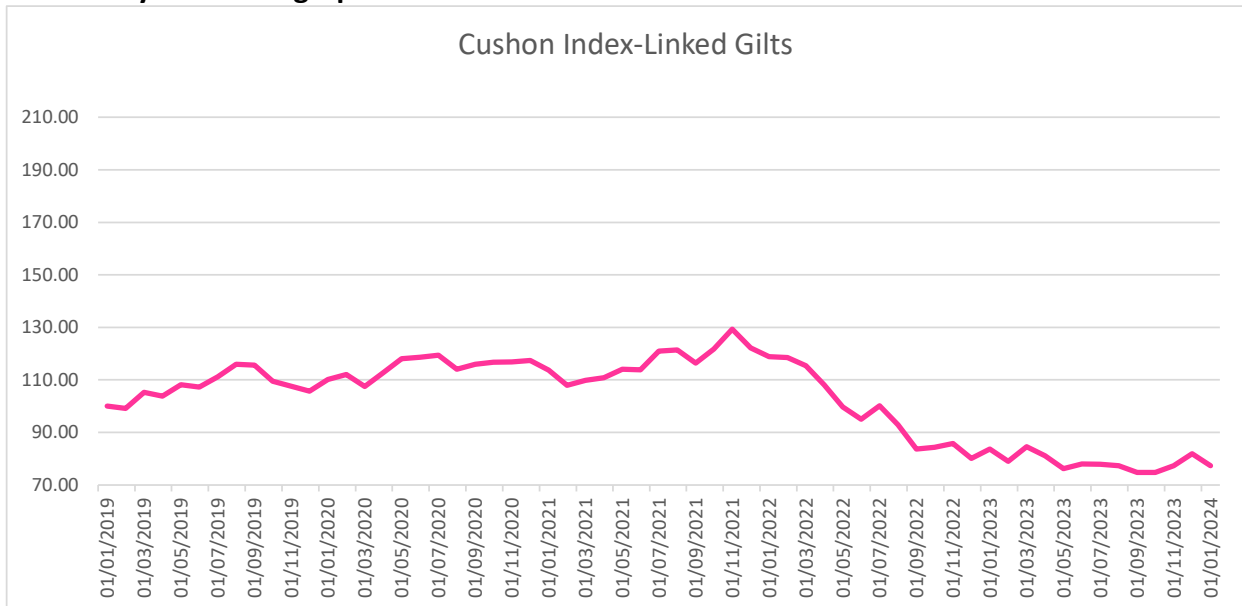
The Fund aims to provide long-term investment return through an investment allocation to UK index-linked gilt securities.

**Underlying fund:** L&G Y All Stocks Index-Linked Gilts Index

### Net returns:

To 31/01/2024	Cushon Index-Linked Gilts
1 year	-7.61%
3 year p.a	-12.10%
5 year p.a	-5.03%

### 5 year return graph:



## Cushon Cash

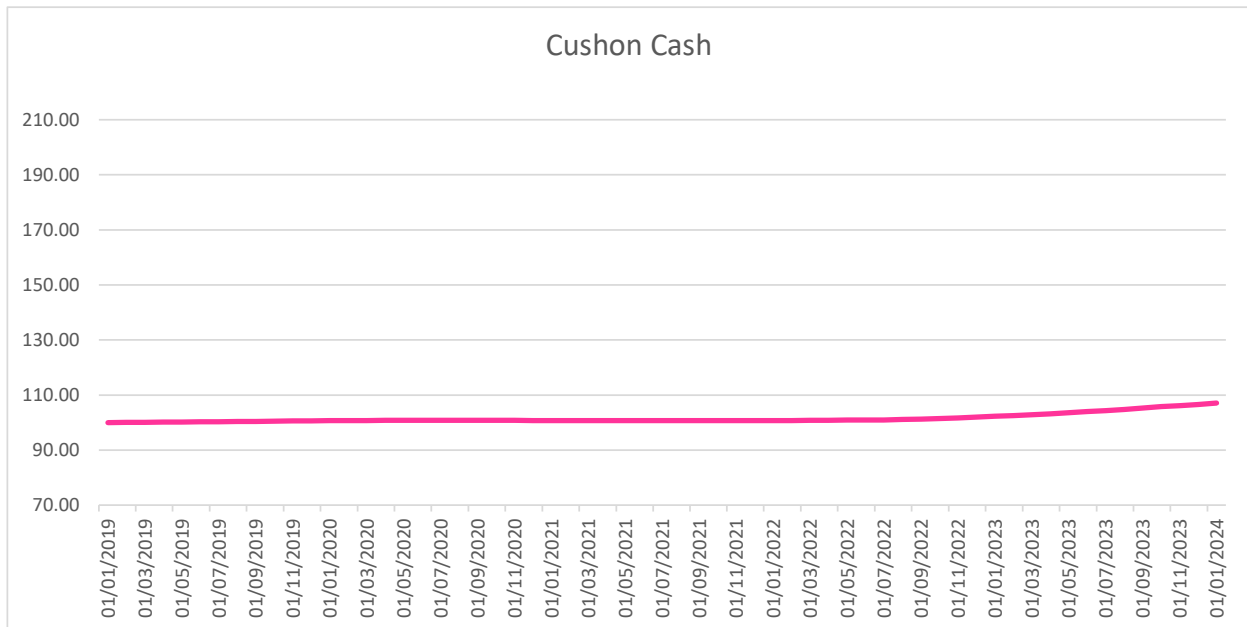
The Fund aims to provide returns in line with short term deposits.

**Underlying fund:** L&G AR Cash

### Net returns:

To 31/01/2024	Cushon Cash
1 year	4.80%
3 year p.a	2.08%
5 year p.a	1.39%

### 5 year return graph:



## Cushon Shariah

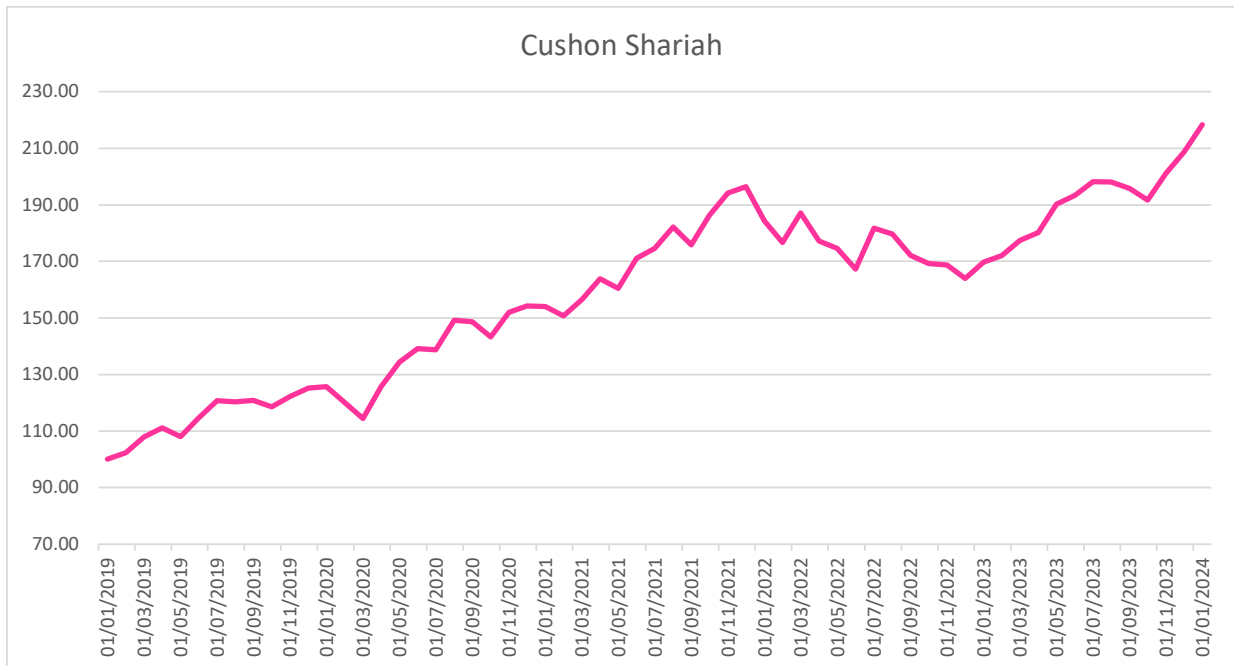
The Fund aims to provide long-term capital growth by investing in securities of a range of companies listed across the globe whilst meeting Islamic investment principles.

**Underlying fund:** HSBC Islamic Global Equity Index

### Net returns:

To 31/01/2024	Cushon Shariah
1 year	28.70%
3 year p.a	12.36%
5 year p.a	16.91%

### 5 year return graph:



## Cushon Global Impact

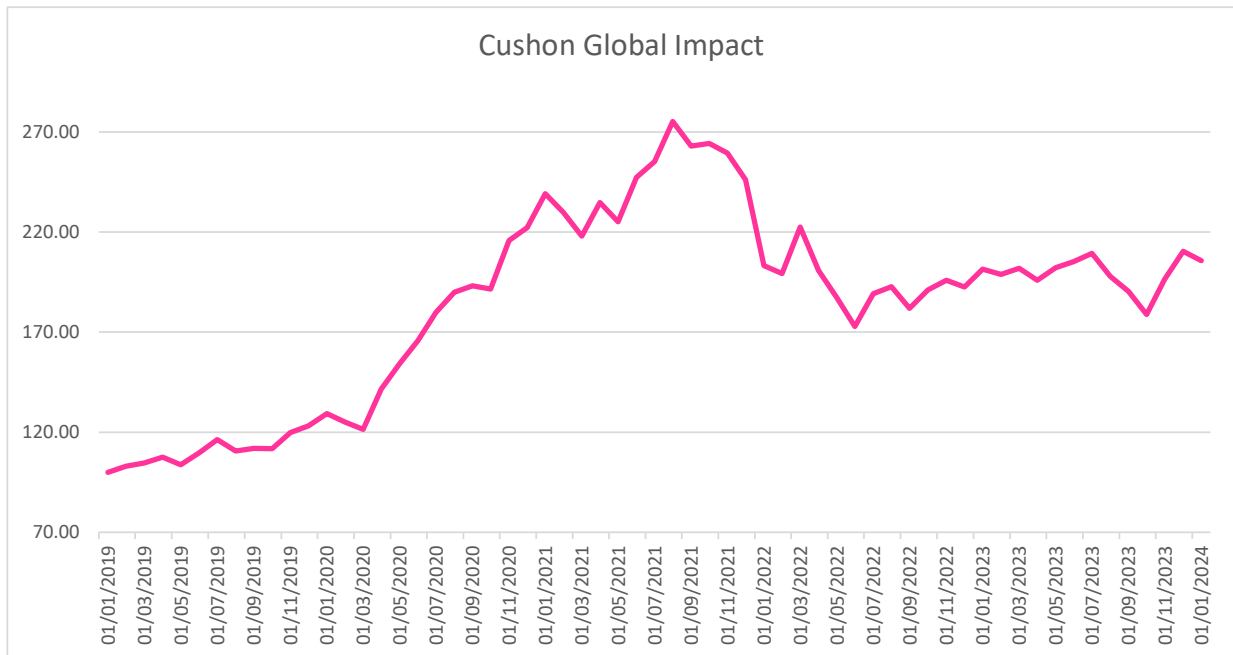
The Fund aims to provide long-term capital growth through an investment allocation to Global equity securities which exhibit positive change.

**Underlying fund:** Baillie Gifford Positive Change Fund

### Net returns:

To 31/01/2024	Cushon Global Impact
1 year	2.15%
3 year p.a	-4.90%
5 year p.a	15.52%

### 5 year return graph:



## Cushon Sustainable UK Corporate Bonds

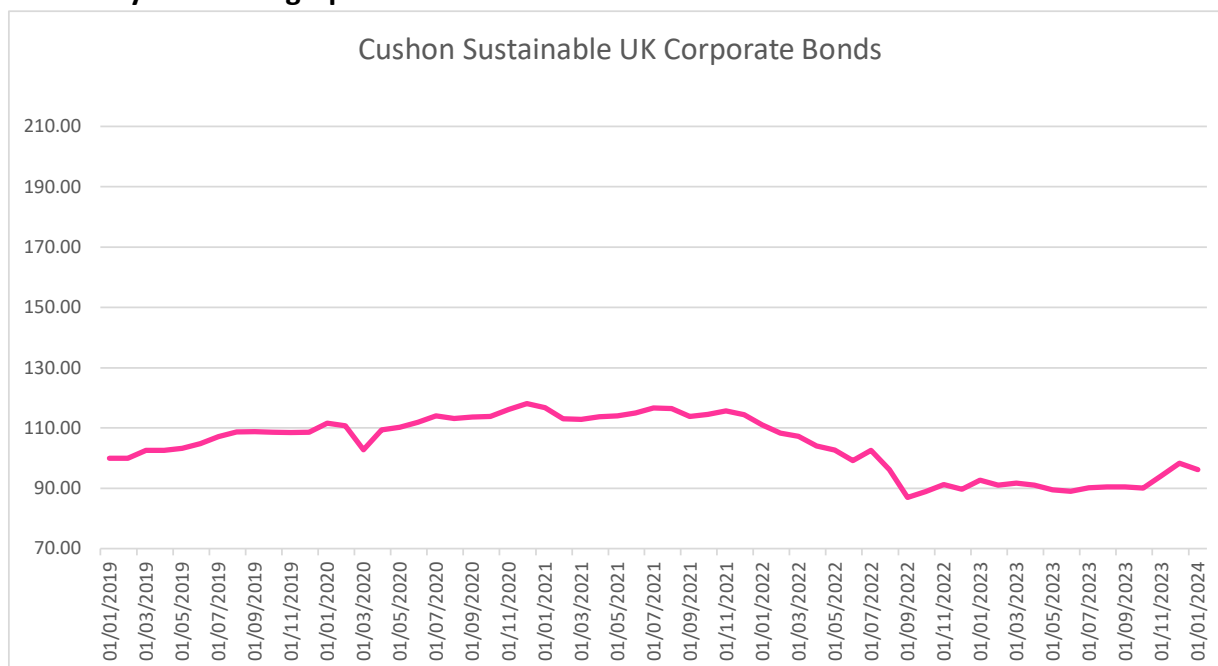
The fund aims to provide diversified exposure to the GBP corporate bond markets which exhibit positive Environmental, Social and Governance characteristics

**Underlying fund:** L&G CCAT Future World GBP Corporate Bond Index Fund

### Net returns:

To 31/01/2024	Cushon Sustainable UK Corporate Bonds
1 year	3.82%
3 year p.a	-6.25%
5 year p.a	-0.77%

### 5 year return graph:



## **Risk Warnings**

The value of your pension may go down as well as up. As with all investments, you may not get back the amount invested.

It's important to remember that your pension value will go up and down, even as you get closer to your Target Retirement Age.

Your choice of pension investments can have a big effect on your pot value at retirement. If you are in any doubt about which fund is right for you, you should speak to a financial adviser.

Creative Pension Trust is an occupational pension scheme governed by a group of Independent Trustees including PAN Trustees UK LLP (Company No. OC333840) of The Annex, Oathall House, Oathall Road, Haywards Heath, West Sussex, England RH16 3EN and BESTrustees Limited (Company No. 02671775) of Aquis House, 49-51 Blagrove Street, Reading, Berkshire RG1 1PL. The scheme is sponsored by Creative Auto Enrolment Limited (Company No. 8554978), trading as Creative. Registered office: Stephenson House, 2 Cherry Orchard Road, Croydon, Surrey, CR0 6BA.