LifeGoals.

PEPP Returns.

Net returns of the LifeGoals Pan-European Personal Pension Product portfolios since launch, by PEPP type and member age.

LIFECYCLE DE-RISKING - RETURNS NET OF PORTFOLIO FEES

IMPORTANT

Past performance is not a reliable indicator of future results. The figures shown reflect net returns of the underlying portfolios for the following periods: 2025 (21 May 2025 to 31 December 2025) and 2026 (31 December 2025 to 30 September 2026) and do not constitute a forecast.

1 Basic PEPP

AGE Band		2025	2026
18 – 55	Growth (with Exclusions)	**12.69%**	**7.14%**
55 – 60	Dynamic (with Exclusions)	**9.25%**	**3.84%**
60 – 63	Balanced (with Exclusions)	**7.78%**	**2.36%**
63 – 65	Conservative (with Exclusions)	**5.03%**	**1.98%**

2 Growth PEPP

AGE Band		2025	2026
18 – 55	Aggressive (with Exclusions)	**14.53%**	**9.07%**
55 – 59	Growth (with Exclusions)	**12.69%**	**7.14%**
59 – 62	Dynamic (with Exclusions)	**9.25%**	**3.84%**
62 – 64	Balanced (with Exclusions)	**7.78%**	**2.36%**
64 – 65	Conservative (with Exclusions)	**5.03%**	**1.98%**

3 Aggressive PEPP

AGE Band		2025	2026
18 – 55	Equity (with Exclusions)	**16.16%**	**12.22%**
55 – 59	Aggressive (with Exclusions)	**14.53%**	**9.07%**
59 – 62	Growth (with Exclusions)	**12.69%**	**7.14%**
62 – 64	Dynamic (with Exclusions)	**9.25%**	**3.84%**
64 – 65	Balanced (with Exclusions)	**7.78%**	**2.36%**