

## Experian Retirement Savings Plan - Historic Performance Data

### Performance Returns to 31 December 2019

The table below is updated annually and shows one year, three years and five years performance returns for all of the Plan's funds (after the deduction of fees). The returns are shown against their benchmark returns. Please note that the aim of the passive funds is to match their benchmarks before fees are deducted. The objective of the active funds is to outperform their benchmarks after fees.

Fund	Asset Class	1 Year (%)		3 Years (% p.a.)		5 Years (% p.a.)	
		Fund	Benchmark	Fund	Benchmark	Fund	Benchmark
<b>Global Equities - Passive Fund</b>	Equities	22.6	23.2	9.8	10.2	8.7	9.1
<b>Overseas Equities - Passive Fund</b>	Equities	20.4	19.4	9.0	9.6	11.4	11.7
<b>UK Equities - Passive Fund</b>	Equities	19.9	19.2	6.9	6.9	7.6	7.5
<b>Shariah - Passive Fund</b>	Equities	28.4	29.4	13.7	14.8	14.4	15.2
<b>Index-Linked Gilts - Passive Fund</b>	Index-Linked Govt. Bonds	4.0	6.8	2.5	2.9	5.9	6.5
<b>Corporate Bonds - Passive Fund</b>	Corp. Bonds	17.5	16.2	6.1	5.7	n/a	n/a
<b>Pre-Retirement - Passive Fund</b>	Corp. and Govt. Bonds	12.3	11.8	4.5	4.7	n/a	n/a
<b>Cash - Active Fund</b>	Cash	0.6	0.6	0.4	0.4	0.3	0.4
<b>Global Equities - Active Fund</b>	Equities	27.5	22.7	11.1	10.0	12.8	12.3
<b>UK Equities - Active Fund</b>	Equities	15.4	19.2	5.3	6.9	5.3	7.5
<b>Diversified Assets - Active Fund</b>	Mix	11.7	4.4	4.4	5.2	3.8	4.7

Source: Fidelity

- N/a means that these funds were not available over some of the time periods in the table.
- The value of assets invested in the individual funds can go down as well as up and are not guaranteed. Past performance is not necessarily a guide to future performance.
- Although the objective of the passive funds is to deliver the same performance as their benchmarks, some funds have achieved higher or lower returns than their benchmark. This is primarily due to three reasons:
  - Fees have been deducted from the fund returns whilst there are no charges associated with the benchmarks. This has the impact of reducing fund returns relative to the benchmarks.
  - Fund returns include the impact of fund dealing costs. This could increase or decrease fund returns relative to the benchmark and will be dependent on the level of dealing costs being applied by the manager on the first and last days of each measurement period. The impact of this typically reduces over the longer time periods.
  - Some fund returns are measured over a slightly different time period than the benchmarks. This is because some managers use the previous day's fund value whilst the benchmarks use the first and last days of the measurement period. This could increase or decrease fund returns relative to the benchmarks and the impact of this typically reduces over longer time periods.

For further fund information, please refer to the individual fund fact sheets provided by Fidelity on the Plan website at [www.experian.co.uk/retirementplan](http://www.experian.co.uk/retirementplan)

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**Annual Management Charges and Total Expense Ratios for the funds**

<b>Fund Name</b>	<b>Benchmark</b>	<b>Annual Management Charge (% p.a.)</b>	<b>Total Expense Ratio <sup>[1]</sup> (% p.a.)</b>
<b>Global Equities - Passive Fund</b>	30% FTSE All-Share Index, 60% Developed Overseas Equities, 10% Emerging Markets Equities	0.17	0.18
<b>Overseas Equities - Passive Fund</b>	Mix of FTSE and MSCI regional indices	0.25	0.32
<b>UK Equities - Passive Fund</b>	FTSE All-Share Index	0.15	0.16
<b>Shariah - Passive Fund</b>	Dow Jones Islamic Market Titans 100 Index	0.05	0.35
<b>Corporate Bonds - Passive Fund</b>	Markit iBoxx £ Non-Gilts (ex-BBB) Over 15 Years index	0.14	0.14
<b>Pre-Retirement - Passive Fund</b>	Composite of Gilts and Corporate Bonds	0.14	0.14
<b>Index-Linked Gilts - Passive Fund</b>	FTSE A Over 5 Years Index-Linked Index	0.15	0.15
<b>Cash - Active Fund</b>	7 Day London Inter Bank Bid Rate (LIBID)	0.15	0.15
<b>Global Equities - Active Fund</b>	MSCI World Index	0.65	0.71
<b>UK Equities - Active Fund</b>	FTSE All-Share Index	0.68	0.70
<b>Diversified Assets - Active Fund</b>	CPI + 3% p.a.	0.30	0.34

Source: Fidelity

<sup>[1]</sup> Total expense ratio (TER) includes costs in addition to the fund manager fee such as custody, audit and accounting charges for each pooled fund, but not pension administration.

**Please read - important information about the performance data**

This document has been created by the Trustee, in conjunction with their investment advisers, to show historic investment performance data for the underlying funds in which your retirement account is invested. Whilst the Trustee has made every effort to ensure the accuracy of the data, the information given in respect of investment performance prior to October 2013 is provided for general information purposes. Actual investment performance for this period may be different. In addition, the information provided in this document does not constitute financial or investment advice. You should consider taking such advice before relying on, or taking any action in relation to, the contents of this document. In no event shall the Trustee be liable for any loss of any kind (including, but not limited to, direct, indirect, consequential or loss of profit) arising out of, or in connection with, your reliance on the investment performance data provided in this document.

Prepared by Hymans Robertson LLP, July 2020