

FUND FACTSHEET Q3 2025

The Oracle UK Pension Plan

Oracle Cash Fund

This factsheet has been produced by Phoenix Corporate Investment Services (CIS) and should be read with your pension scheme booklet and the 'Guide to your scheme fund factsheet'.

The factsheet is updated quarterly and the most up-to-date version is available via <https://myoraclepension.com/investments-factsheets.html>. It provides you with fund information only and is not an invitation to invest or advice about the suitability of an investment for your personal financial situation. If you have any questions or wish to discuss your investment options, you should speak to the Scheme Administrator or Trustees of your pension scheme or seek financial advice.

This Fund is made available by Phoenix CIS. The Trustees of the Oracle UK Pension Plan are responsible for selecting the underlying fund(s), the investment objective and benchmark, all of which may change from time to time.

Fund Information as at 30/09/2025

Investment Objective

The Fund aims to maximise current income whilst preserving capital and liquidity through the maintenance of a portfolio of high quality short-term "money market" instruments.

Launch Date	13/11/2015	Total Expense Ratio (TER)* consisting of:	0.18%
Currency	GBP	- Annual Management Charge (AMC)*	0.18%
Fund Size	£11.69m	- Fund Expenses*	0.01%
Benchmark	Bank Of England Sterling Overnight Index Average		

* Please see the descriptions in the 'Guide to your scheme fund factsheet'. The TER represents the cost for running the Fund, reflected daily in the unit price.

The Fund is distinct from the underlying fund(s), with its own unit price and other fund specific details. However the Fund is fully invested in the underlying fund(s). The unit price and performance of the Fund will not exactly match those of the underlying fund(s).

Underlying Fund Information

Underlying Fund Name: BlackRock ICS Sterling Liquidity

Launch Date:	16/12/1998	Fund Size 30/09/2025	£44,499.38m
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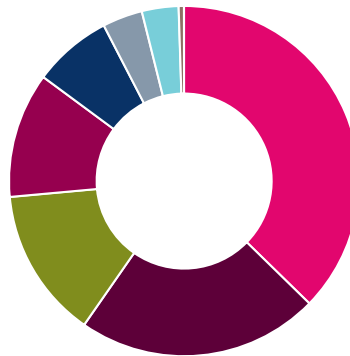
Oracle Cash Fund

Underlying Fund Information (continued)

Sector Allocation as at 30/09/2025

Figures may not total to 100% due to rounding.

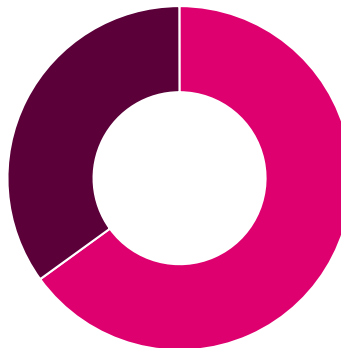
● Certificates of Deposit	37.4%
● Money Market	22.4%
● Commercial Paper	13.9%
● Time Deposits	11.6%
● Fixed Interest	7.3%
● Other	3.7%
● Asset Backed Commercial Paper	3.4%
● Insurance	0.5%



Credit Allocation as at 30/09/2025

Figures may not total to 100% due to rounding.

● AA	65.1%
● A	35.0%



Principal Holdings as at 30/09/2025

1	ING BANK NV (AMSTERDAM BRANCH)	1.3%	6	BRED BANQUE POPULAIRE	0.8%
2	ROYAL BANK OF CANADA (LONDON BRANC MTN RegS)	1.2%	7	ING BANK NV (AMSTERDAM BRANCH)	0.8%
3	SUMITOMO MITSUI BANKING CORP (BRUSSELS BRANCH)	1.0%	8	DZ BANK AG DEUTSCHE ZENTRAL GENOSSENSCHAFTSBANK FRANKFURT AM MAIN	0.8%
4	BRED BANQUE POPULAIRE	0.9%	9	NATIONAL AUSTRALIA BANK LTD MTN RegS	0.8%
5	BPCE SA	0.9%	10	ROYAL BANK OF CANADA (LONDON BRANC MTN RegS)	0.7%

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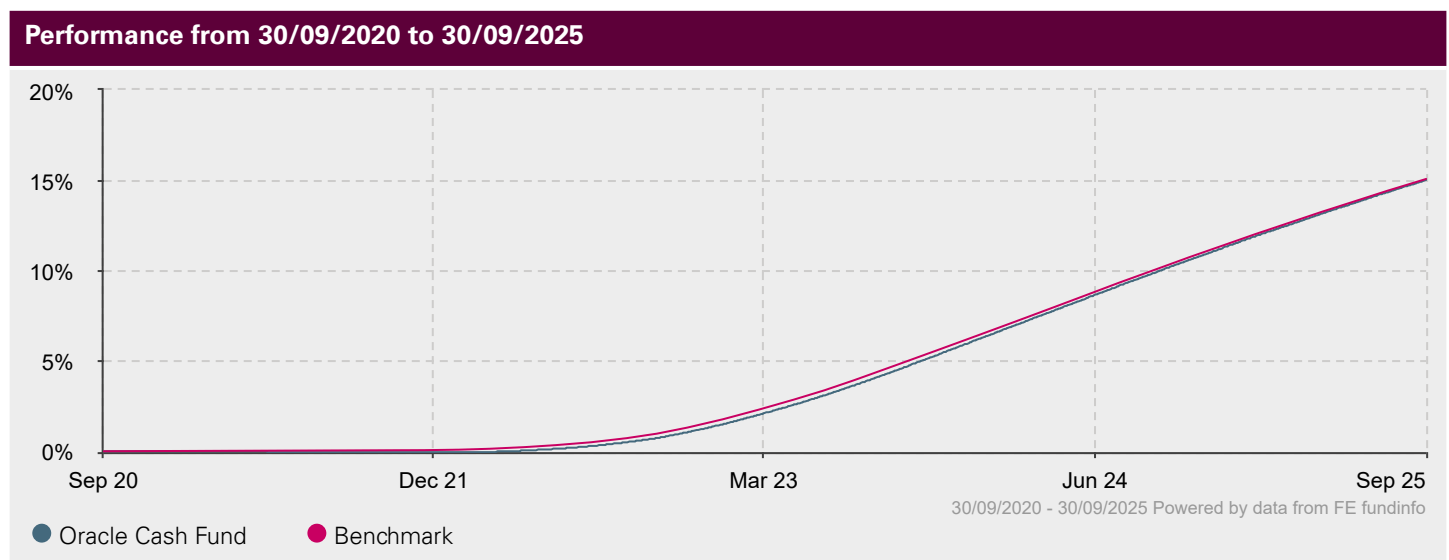
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Year on Year Performance					
	30/09/2024 to 30/09/2025	30/09/2023 to 30/09/2024	30/09/2022 to 30/09/2023	30/09/2021 to 30/09/2022	30/09/2020 to 30/09/2021
Fund growth	4.5%	5.3%	3.9%	0.6%	0.0%
Benchmark	4.4%	5.2%	4.0%	0.7%	0.1%

Cumulative Performance to 30/09/2025					
	3 months	1 Year	3 Years	5 Years	10 Years
Fund growth	1.0%	4.5%	14.4%	15.0%	-
Benchmark	1.0%	4.4%	14.2%	15.1%	-

Annualised Performance to 30/09/2025			
	3 Years	5 Years	10 Years
Fund growth	4.6%	2.8%	-
Benchmark	4.5%	2.8%	-



Fund performance figures shown include reinvestment of any income the Fund receives and deduction of the Annual Management Charge, Fund Expenses and where applicable, Property Expense Ratio. Charges and expenses may have changed over time, which is reflected in the performance figures. The Fund performance shown does not take into consideration any additional charges that may apply to your scheme.

Benchmark performance shown in our tables and charts is for comparison purposes only and is based on Total Returns, which assumes the reinvestment of any income. The benchmark will not include any costs and charges that apply to the Fund, which could be a reason why the performance of the Fund may not exactly match the performance of the benchmark.

The fund performance figures refer to the past and past performance is not a reliable indicator of future performance. You should be aware that the value of investments may fall as well as rise and is not guaranteed. You may get back less than you invest.

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Important Information

This Fund has a single unit price, which means that on any given date, an investor will purchase units at the same price as an investor selling units. The Fund's unit price is determined by the unit price of the underlying fund(s) in which it invests. Our Fund or the underlying fund's unit price can be impacted by whether money is going in or out of the fund and also the trend of flows in or out. Full details on how our unit linked Funds are valued and priced can be found in the document titled 'Unit Linked Principles & Practices' which is available on <https://www.phoenixwealth.co.uk/Literature/Funds/>

Risk of Investment

- Exchange Rates: Many underlying funds invest in shares or other assets which are in a different currency from this Fund. Where there are currency differences, prices may rise and fall purely as a result of changes in exchange rates.
- Counterparty: In the event of the failure by a counterparty of the underlying fund (i.e. other firms that the underlying fund manager is contracted with), the impact of this failure will be reflected in the value of the assets and also within our Fund.

Some funds are exposed to additional special risk factors linked to the type of investment strategy they pursue. This section indicates which risks are applicable to this particular fund. Please read the 'Guide to your scheme fund factsheet' for a detailed description of these risks:

- Money Markets
- Interest Rate

Data Source

The source of data in our factsheets is FE fundinfo, a specialist investment data provider.

Although Phoenix CIS takes every care to ensure that the data provided by or to external sources about their own funds is accurate, occasionally discrepancies may occur, for example, due to pricing delays. In all cases Phoenix CIS will endeavour to ensure that these discrepancies are corrected. Phoenix CIS accepts no liability for loss due to such discrepancies, for example where the investor has relied on the information contained in the factsheet to help them make investment decisions.