

Sustainable Focus range Adviser guide

For professional and adviser use only

Sustainable Focus range

Our Sustainable Focus range consists of five risk-rated, sustainable focused funds that your clients can select based on their attitude to risk.

Across the range we focus on three key themes:

1. Sustainability that makes financial sense

Aiming to deliver better outcomes for the environment and society

- Focusing on growth doesn't have to come at the expense of sustainability; we apply the Standard Life responsible investment approach and use exclusions, tilting and stewardship
- The funds with higher sustainable content invest mainly in growth assets. We continue to work on improving sustainability content for assets that have defensive characteristics.

2. Risk-managed investment options

Match investment to risk attitude – at the same time as investing responsibly

- We aim to grow your client's investment over the long term through a risk-managed, responsible investment approach
- There are five funds in the range, each designed to match a different risk attitude on a scale of 1 (lowest) and 5 (highest)
- Investment experts will manage the fund with the aim of achieving the best possible returns for the risk level chosen

3. Multi-asset investments managed by experts

A diverse range of investments including equities, bonds, property and money market instruments

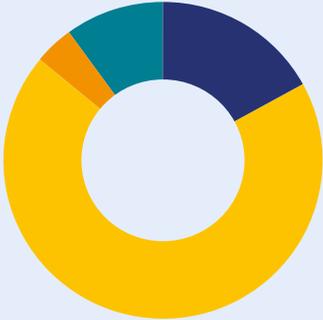
- Each fund combines underlying funds managed by leading asset managers
- These are mainly passive solutions, however funds can use active or passive strategies and will invest through other funds from across the industry. The amounts invested in each fund may change.

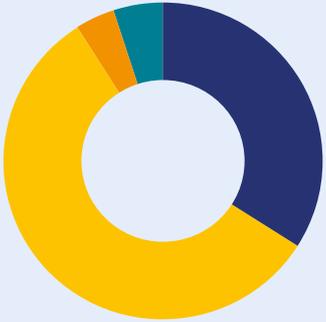
The information in this guide is correct as at 6 December 2021.

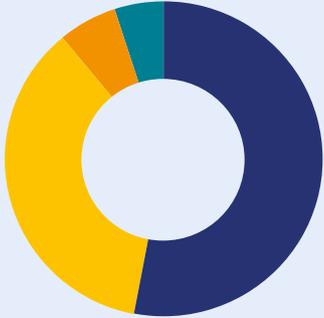
The value of your clients' investments can go down as well as up and may be worth less than was paid in.

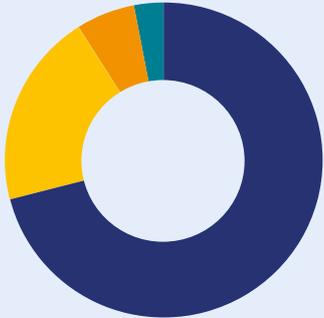
Find out more about the five funds in the Sustainable Focus range

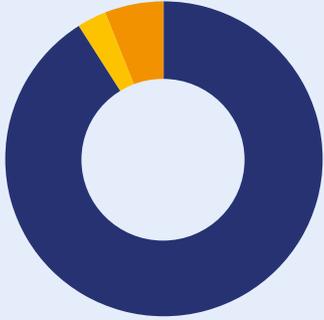
Full details including fund descriptions and links to factsheets can be found below:

Fund name and factsheet link	Fund description										
<p>Standard Life Sustainable Focus 1 Pension Fund (MJMN)</p> <p>Risk: Lowest risk in the range</p> <p>Assets: Mainly bonds</p> <p>Sustainable content: 15.67%*</p>  <table border="1" data-bbox="331 862 654 1052"> <tbody> <tr> <td>Equities</td> <td>16.5%</td> </tr> <tr> <td>Bonds</td> <td>69.0%</td> </tr> <tr> <td>Property</td> <td>4.1%</td> </tr> <tr> <td>Money market instruments (inc. cash)</td> <td>10.4%</td> </tr> <tr> <td>Specialist & other (inc. absolute return)</td> <td>0.0%</td> </tr> </tbody> </table>	Equities	16.5%	Bonds	69.0%	Property	4.1%	Money market instruments (inc. cash)	10.4%	Specialist & other (inc. absolute return)	0.0%	<p>The Fund aims to deliver long-term growth through a risk-managed, responsible investment approach. It is part of the Sustainable Focus range, which offers five different combinations of investment risk and return. Simply choose the fund which most closely matches your attitude to risk and return and a team of experts will do the rest.</p> <p>This Fund is the lowest risk fund in the range. It will have the highest amount in lower risk investments such as money market instruments and certain types of bonds (loans to a government or a company), and a lower amount in higher risk investments such as equities (company shares) and property. It may also invest in alternatives and other unlisted assets. This may suit you if you have a conservative approach to investing and only want to take a limited amount of risk and expect to achieve only modest or relatively stable returns.</p> <p>The Fund will invest through other funds, selected from across the industry. The funds and the amounts invested in each may change from time to time to ensure we meet the long term aims of the Fund. The investments in these funds can be from around the world, including from emerging markets. These funds can use different investment strategies to achieve their aims and could be passively or actively managed. Some of these funds will use strategies that take into account the responsible investment issues that can impact fund performance.</p> <p>Further details on these strategies, as well as our approach to responsible investment, can be found on the Standard Life website www.standardlife.co.uk/investments/guides/sustainable-investing</p> <p>The value of investments within the Fund can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p> <p>The funds may use derivatives for the purpose of efficient portfolio management, reduction of risk or to meet its investment objectives if this is permitted and appropriate.</p> <p>The sterling value of overseas assets held in the Fund may fall or rise as a result of exchange rate fluctuations.</p>
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Fund name and factsheet link	Fund description										
<p data-bbox="327 174 657 264">Standard Life Sustainable Focus 2 Pension Fund (NIAE)</p> <p data-bbox="327 282 657 338">Risk: Second lowest risk in the range</p> <p data-bbox="327 349 657 376">Assets: Bonds and equities</p> <p data-bbox="327 387 657 414">Sustainable content: 31.85%*</p>  <table border="1" data-bbox="327 786 657 981"> <tbody> <tr> <td>Equities</td> <td>33.6%</td> </tr> <tr> <td>Bonds</td> <td>56.8%</td> </tr> <tr> <td>Property</td> <td>4.6%</td> </tr> <tr> <td>Money market instruments (inc. cash)</td> <td>5.0%</td> </tr> <tr> <td>Specialist & other (inc. absolute return)</td> <td>0.0%</td> </tr> </tbody> </table>	Equities	33.6%	Bonds	56.8%	Property	4.6%	Money market instruments (inc. cash)	5.0%	Specialist & other (inc. absolute return)	0.0%	<p data-bbox="689 174 1469 315">The Fund aims to deliver long-term growth through a risk-managed, responsible investment approach. It is part of the Sustainable Focus range, which offers five different combinations of investment risk and return. Simply choose the fund which most closely matches your attitude to risk and return and a team of experts will do the rest.</p> <p data-bbox="689 331 1469 562">This Fund is the second lowest risk fund in the range. It will have a high amount in lower risk investments such as money market instruments and certain types of bonds (loans to a government or a company), but can still invest in higher risk investments such as equities (company shares) and property. It may also invest in alternatives and other unlisted assets. This may suit you if you are relatively cautious with your investments but are willing to accept some risk to try and achieve a reasonable return.</p> <p data-bbox="689 577 1469 831">The Fund will invest through other funds, selected from across the industry. The funds and the amounts invested in each may change from time to time to ensure we meet the long term aims of the Fund. The investments in these funds can be from around the world, including from emerging markets. These funds can use different investment strategies to achieve their aims and could be passively or actively managed. Some of these funds will use strategies that take into account the responsible investment issues that can impact fund performance.</p> <p data-bbox="689 846 1469 936">Further details on these strategies, as well as our approach to responsible investment, can be found on the Standard Life website www.standardlife.co.uk/investments/guides/sustainable-investing</p> <p data-bbox="689 952 1469 1093">The value of investments within the Fund can fall as well as rise and is not guaranteed – you may get back less than you pay in. The funds may use derivatives for the purpose of efficient portfolio management, reduction of risk or to meet its investment objectives if this is permitted and appropriate.</p> <p data-bbox="689 1108 1469 1167">The sterling value of overseas assets held in the Fund may fall or rise as a result of exchange rate fluctuation</p>
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<p data-bbox="327 174 655 264">Standard Life Sustainable Focus 3 Pension Fund (IABB)</p> <p data-bbox="327 282 603 309">Risk: Middle of the range</p> <p data-bbox="327 320 582 347">Assets: Mainly equities</p> <p data-bbox="327 356 660 383">Sustainable content: 50.24%*</p>  <table border="1" data-bbox="327 757 660 952"> <tbody> <tr> <td>Equities</td> <td>52.9%</td> </tr> <tr> <td>Bonds</td> <td>36.5%</td> </tr> <tr> <td>Property</td> <td>5.6%</td> </tr> <tr> <td>Money market instruments (inc. cash)</td> <td>5.0%</td> </tr> <tr> <td>Specialist & other (inc. absolute return)</td> <td>0.0%</td> </tr> </tbody> </table>	Equities	52.9%	Bonds	36.5%	Property	5.6%	Money market instruments (inc. cash)	5.0%	Specialist & other (inc. absolute return)	0.0%	<p data-bbox="691 174 1430 315">The Fund aims to deliver long-term growth through a risk-managed, responsible investment approach. It is part of the Sustainable Focus range, which offers five different combinations of investment risk and return. Simply choose the fund which most closely matches your attitude to risk and return and a team of experts will do the rest.</p> <p data-bbox="691 333 1465 562">This Fund aims to be in the middle of the risk range. It will invest in both lower risk investments such as money market instruments and certain types of bonds (loans to a government or a company), and higher risk investments such as equities (company shares) and property. It may also invest in alternatives and other unlisted assets. This fund may suit you if you have a balanced attitude to risk; not seeking risky investments but not avoiding them either, accepting fluctuations in the value of your investment to try and achieve better long term returns.</p> <p data-bbox="691 580 1458 808">The Fund will invest through other funds, selected from across the industry. The funds and the amounts invested in each may change from time to time to ensure we meet the long term aims of the Fund. The investments in these funds can be from around the world, including from emerging markets. These funds can use different investment strategies to achieve their aims and could be passively or actively managed. These funds will mainly use strategies that take into account the responsible investment issues that can impact fund performance.</p> <p data-bbox="691 826 1458 909">Further details on these strategies, as well as our approach to responsible investment, can be found on the Standard Life website www.standardlife.co.uk/investments/guides/sustainable-investing</p> <p data-bbox="691 927 1465 1068">The value of investments within the Fund can fall as well as rise and is not guaranteed – you may get back less than you pay in. The funds may use derivatives for the purpose of efficient portfolio management, reduction of risk or to meet its investment objectives if this is permitted and appropriate.</p> <p data-bbox="691 1086 1458 1140">The sterling value of overseas assets held in the Fund may fall or rise as a result of exchange rate fluctuations.</p>
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Fund name and factsheet link	Fund description										
<p data-bbox="325 172 655 264">Standard Life Sustainable Focus 4 Pension Fund (IDEC)</p> <p data-bbox="325 280 624 338">Risk: Second highest risk in the range</p> <p data-bbox="325 347 608 376">Assets: Primarily equities</p> <p data-bbox="325 383 655 412">Sustainable content: 67.75%*</p>  <table border="1" data-bbox="325 786 660 981"> <tbody> <tr> <td>Equities</td> <td>71.4%</td> </tr> <tr> <td>Bonds</td> <td>19.5%</td> </tr> <tr> <td>Property</td> <td>6.4%</td> </tr> <tr> <td>Money market instruments (inc. cash)</td> <td>2.7%</td> </tr> <tr> <td>Specialist & other (inc. absolute return)</td> <td>0.0%</td> </tr> </tbody> </table>	Equities	71.4%	Bonds	19.5%	Property	6.4%	Money market instruments (inc. cash)	2.7%	Specialist & other (inc. absolute return)	0.0%	<p data-bbox="691 172 1430 315">The Fund aims to deliver long-term growth through a risk-managed, responsible investment approach. It is part of the Sustainable Focus range, which offers five different combinations of investment risk and return. Simply choose the fund which most closely matches your attitude to risk and return and a team of experts will do the rest.</p> <p data-bbox="691 331 1453 562">This Fund is the second highest risk fund in the range. It will have a high amount in higher risk investments such as equities (company shares) and property, but can still invest in lower risk investments such as money market instruments and certain types of bonds (loans to a government or a company) . It may also invest in alternatives and other unlisted assets. This may suit you if you are relatively comfortable with investment risk and accept there may be fluctuations in the fund value while aiming for higher returns.</p> <p data-bbox="691 577 1458 808">The Fund will invest through other funds, selected from across the industry. The funds and the amounts invested in each may change from time to time to ensure we meet the long term aims of the Fund. The investments in these funds can be from around the world, including from emerging markets. These funds can use different investment strategies to achieve their aims and could be passively or actively managed. These funds will mainly use strategies that take into account the responsible investment issues that can impact fund performance.</p> <p data-bbox="691 824 1458 907">Further details on these strategies, as well as our approach to responsible investment, can be found on the Standard Life website www.standardlife.co.uk/investments/guides/sustainable-investing</p> <p data-bbox="691 922 1466 1066">The value of investments within the Fund can fall as well as rise and is not guaranteed – you may get back less than you pay in. The funds may use derivatives for the purpose of efficient portfolio management, reduction of risk or to meet its investment objectives if this is permitted and appropriate.</p> <p data-bbox="691 1081 1458 1140">The sterling value of overseas assets held in the Fund may fall or rise as a result of exchange rate fluctuations.</p>
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<p data-bbox="325 172 655 264">Standard Life Sustainable Focus 5 Pension Fund (EBLG)</p> <p data-bbox="325 282 651 311">Risk: Highest risk in the range</p> <p data-bbox="325 320 627 347">Assets: Significant equities</p> <p data-bbox="325 356 660 383">Sustainable content: 85.83%*</p>  <table border="1" data-bbox="325 757 660 949"> <tbody> <tr> <td>Equities</td> <td>90.5%</td> </tr> <tr> <td>Bonds</td> <td>3.4%</td> </tr> <tr> <td>Property</td> <td>6.1%</td> </tr> <tr> <td>Money market instruments (inc. cash)</td> <td>0.0%</td> </tr> <tr> <td>Specialist & other (inc. absolute return)</td> <td>0.0%</td> </tr> </tbody> </table>	Equities	90.5%	Bonds	3.4%	Property	6.1%	Money market instruments (inc. cash)	0.0%	Specialist & other (inc. absolute return)	0.0%	<p data-bbox="691 172 1430 315">The Fund aims to deliver long-term growth through a risk-managed, responsible investment approach. It is part of the Sustainable Focus range, which offers five different combinations of investment risk and return. Simply choose the fund which most closely matches your attitude to risk and return and a team of experts will do the rest.</p> <p data-bbox="691 331 1466 562">This Fund is the highest risk fund in the range. It will have a high amount in higher risk investments such as equities (company shares) and property, and a lower amount in lower risk investments such as money market instruments and certain types of bonds (loans to a government or a company). It may also invest in alternatives and other unlisted assets. This may suit you if you are very comfortable with investment risk and accept the full extent of stock market fluctuations to aim for high long-term investment returns.</p> <p data-bbox="691 577 1458 808">The Fund will invest through other funds, selected from across the industry. The funds and the amounts invested in each may change from time to time to ensure we meet the long term aims of the Fund. The investments in these funds can be from around the world, including from emerging markets. These funds can use different investment strategies to achieve their aims and could be passively or actively managed. These funds will mainly use strategies that take into account the responsible investment issues that can impact fund performance.</p> <p data-bbox="691 824 1461 907">Further details on these strategies, as well as our approach to responsible investment, can be found on the Standard Life website www.standardlife.co.uk/investments/guides/sustainable-investing</p> <p data-bbox="691 922 1466 1066">The value of investments within the Fund can fall as well as rise and is not guaranteed – you may get back less than you pay in. The funds may use derivatives for the purpose of efficient portfolio management, reduction of risk or to meet its investment objectives if this is permitted and appropriate.</p> <p data-bbox="691 1081 1458 1137">The sterling value of overseas assets held in the Fund may fall or rise as a result of exchange rate fluctuations.</p>
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Property	6.1%										
Money market instruments (inc. cash)	0.0%										
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Find out more about the Standard Life approach to responsible investment and other sustainable investment options available to your clients.

Contact the Sales Team Sales Teams by email: sl_distribution@standardlife.com or call **0345 607 0216**.

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