

Standard Life

Standard Life Sustainable Multi Asset Growth Pension Fund

Launch Information – 15/12/2020

(Fund Code – LPNL)

This document is intended for use by individuals who are familiar with investment terminology. Please contact your financial adviser if you need an explanation of the terms used.

Fund Description

The goal of this Fund is to provide long term growth and is designed to be used in the growth phase of a strategic lifestyle profile (SLP). These profiles automatically change your investments as you approach retirement, to make sure they are appropriate for how you plan to take your pension savings.

The Fund aims to meet this goal by holding different types of investment funds which will invest mainly in equities (company shares), and may also invest in other assets such as bonds (loans to a government or a company), property shares and money market instruments. The investments in these funds can be from around the world, including emerging markets.

While focusing on growth, these funds also take into account sustainability factors, particularly those that can have a negative financial impact on company performance. The strategies of the majority of these funds may screen out (remove) certain types of investment. In addition they may target more positive outcomes such as reducing carbon emissions, or investing in green technology. They also utilise a Stewardship approach where the fund managers engage with the management of the companies the funds invest in, seeking to influence positive practices and behaviours. For explanations of any of these terms and more information please visit standardlife.co.uk.

The weightings and fund managers of these investment funds are reviewed regularly to make sure they remain suitable for the Fund's goal, and may change over time. One or more of these funds may have a bias towards a range of investment factors at any one time. Further details on these investment factors and the screening strategies deployed by the funds may be found in the SL underlying fund factsheet.

Most of the investment funds used are 'tracker' funds which means that their return, before charges, will be as close to their index benchmark as possible.

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. These funds may use derivatives for the purposes of efficient portfolio management, reduction of risk or to meet its investment objective if this is permitted and appropriate. The Sterling value of overseas assets held in the Fund may rise and fall as a result of exchange rate fluctuations.

The investment performance you will experience from investing in the Standard Life version of the fund will vary from the investment performance you would experience from investing in the underlying funds directly. This will be as a result of a number of differences, such as charges, tax and timing of investment.

Charges, Volatility Rating & Fund Type

For further information on volatility, risks and additional expenses please refer to "How to choose the right investment options for your pension" guide.

Annual Management Charge (AMC)	0.98%
Additional Expenses	0.01%
Total Fund Charge (AMC + Additional Expenses)	0.99%
Volatility Rating (0-7)	5
Fund Type	Specialist

Composition by Fund Exposure

Holdings as at 15/12/2020

SL ASI Sustainable Index World Equity Pension Fund	59.84%
SL ASI Sterling Corporate Bond Tracker Pension Fund	10.00%
SL Global Property Securities Asset Fund	8.00%
SL Vanguard Emerging Markets Stock Index Pension Fund	7.60%
SL ASI Global Corporate Bond Tracker Pension Fund	7.00%
SL ASI Sustainable Index UK Equity Pension Fund	4.56%
SL ASI Global Inflation-linked Bond Tracker Pension Fund	3.00%

Definition:

Volatility Rating - The volatility rating of a fund indicates how much the fund price might move compared to other funds. The higher the volatility rating, the less stable the fund price is likely to be. You can use this to help you decide how much risk you're comfortable taking with your investments. Volatility ratings are calculated on a scale of 0-7.

Key Risks

The fund can invest in a wide variety of investment strategies and assets. Below we document the specific or heightened risks applicable to the fund rather than an exhaustive list of all potential strategies or asset classes.

Collective Investment Schemes - The fund can invest in collective investment schemes which can themselves invest in a diverse range of other assets. These underlying assets may vary from time to time but each category of asset (which may include equities, bonds or immovable property) has individual risks associated with them. The fund may not have any control over the activities of any collective investment scheme invested in by the fund.

Equities Risk - This fund can invest in equities which are one of the more volatile asset classes and can therefore suffer sudden sharp falls or rises. Equities can offer good growth potential over the longer term but may have a higher volatility than other asset classes.

Bond Risk- This fund can invest in bonds, the value of a bond may fall if, for example, the company or government issuing the bond is unable to pay the loan amount or interest when they are supposed to. The value may also be affected by movements in interest rates which may result in the value of the bond rising or falling. This may (or will) result in the value of the fund falling.

FFSLaunchInfo LPNL 1220

Standard Life Assurance Limited is owned by the Phoenix Group and used the Standard Life brand under licence from the Standard Life Aberdeen Group. You can find more information about Standard Life Aberdeen plc's strategic partnership with Phoenix at www.standardlife.com/partnership

Standard Life Assurance Limited is registered in Scotland (SC286833) at Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH.

Standard Life Assurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

www.standardlife.co.uk © 2020 Standard Life Aberdeen, reproduced under licence. All rights reserved