

Things I need to know:

This document lists all the funds in our Standard Life Investment Policy (SLIP) Pensions fund range. Customers with a Pension Fund Withdrawal Plan (PFWP), who are part of a group SIPP, or who have accessed our SIPP via Fidelity, HSBC, UBS or Coutts should refer to our Investor's Fund List (SLSIP5g). Before making a decision you should read 'Investor's Guide from Standard Life' (SLSIP5a) if you are a SIPP customer or 'This is an adviser guide about investment options for SIPP' (SLSIP5b) if you are an adviser. These will give you an explanation of the different types of funds (managed and sector), Lifestyle Profiles, risk groups, fund types, asset classes and general information on investments. They also detail some of the risks you should be aware of. If you are a SIPP customer we strongly recommend that you speak to a financial adviser before making a decision on your fund choice. Information within this document was updated in October 2010.

- Before buying a product, you need to be aware of the risks and commitment involved. Details are available in the 'SIPP Key Features Document' (SLSIP17).
- The return on your investment in investment-linked funds is directly related to the performance of the assets in which they invest and the charges on the fund.
- The price of units in investment-linked funds depends on the value of the underlying assets and can go down as well as up. You may not get back as much as you invest.
- The volatility ratings for funds are kept under review and might be subject to change.
- The sterling value of overseas assets in these funds may rise and fall as a result of exchange rate fluctuations.
- The asset mix for each investment-linked fund is continuously reviewed and may be changed in line with developments in the relevant markets. A proportion of each fund may be held in cash and other money market instruments.
- In order to maintain fairness between unitholders remaining in and unitholders leaving a fund, we may, in exceptional circumstances, delay transferring or switching all or part of your funds for up to one month or, in the case of units of a fund which invests directly or indirectly in buildings or land, for up to six months. If we delay the transfer or switch, we will use the unit prices that apply on the day on which the transfer or switch actually takes place.
- If you decide to invest in a property fund, you should be aware that property can be difficult to sell, so you might not be able to sell your investment when you want to. In exceptional circumstances, it may take up to six months. The valuation of property is generally a matter of a valuer's opinion rather than fact.

- Investment-linked funds are reviewed regularly - this may, for example, lead to changes to the asset mix held by a fund, to the fund charges and to the availability of a fund to new investments. Important fund information can also be found in the Fund Factsheets which are available on our website http://www.standardlife.co.uk/content/policy/sl_funds/slfunds_index.html
- You can switch your payments in and out of various funds to change the mix of investments but you can only invest in 12 of our SLIP funds at any one time (or 11 if you have any other investments).
- Funds linked to the fund of external fund managers may be withdrawn at any time by their respective investment companies – this is outside Standard Life’s control. Standard Life is not responsible for the investment performance of these funds. The external fund manager may suspend dealings in their fund or delay withdrawals from it.
- Charges are regularly reviewed and may increase to reflect increases in overall costs and/or changes in assumptions made. Any increases in charges will not increase Standard Life's profit margin above reasonable levels.
- As part of our investment strategy we may lend some assets of our funds to selected financial institutions, with the objective of enhancing the returns to the fund. In certain circumstances, for example if the institution encountered financial difficulties and was unable to return the asset, the fund could suffer a loss. As part of the management of a fund it is possible to use a number of controls, such as obtaining security from the borrower and monitoring their credit rating, in order to reduce the risk to the fund. External fund managers may also lend assets and are responsible for their own controls.
- Funds may be able to use derivatives for the purposes of efficient portfolio management and in some cases meeting their investment objective. A derivative is a financial instrument, the value of which is derived from the underlying value or movement in other assets, financial commodities or instruments, such as equities, bonds, interest rates etc. There is a risk that a counterparty will wholly or partially fail to honour their contractual obligations under the arrangement. Where a counterparty fails the fund could suffer a loss. As part of the management of a fund it is possible to use a number of controls, such as holding collateral and monitoring credit ratings, in order to reduce the impact of this risk. Depending on how they are used, a derivative can involve little financial outlay but result in large gains or losses. Standard Life has control over the use of derivatives in its funds and external fund managers are responsible for their own controls.
- Fund name and fund code – this provides the name of the fund and internal code used by Standard Life. Please enter both of these in full in the appropriate boxes when completing an application form. This will help us process your application more quickly and accurately.
- Citi Code – this is the external fund code.
- Volatility – the volatility rating of an investment-linked fund is an indicator of how much the fund price might vary relative 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.



- We allocate ratings using the judgement of our experts taking into account data on:
 - how the fund price has varied from month to month in the past, relative to other funds available
 - how investments in similar asset classes vary from month to month and the investment policy of the fund.
- Fund management charge – we make a fund management charge, which is set as an annual percentage of the value of your funds. We deduct this daily before we set the unit price. We calculate the unit price of your investment funds each working day. The charge for your pension plan varies if you invest in different funds. Please see the ‘SIPP Key Features Document’ (SLSIP17) or Illustration for more information about the charges that apply to you.

- Additional expenses - Additional expenses such as trustees', registrar's, auditors and regulators' fees may be deducted from some investment-linked funds. In addition, where the Standard Life investment-linked fund links to a Fund of Funds (a fund that holds other underlying funds as its investments) the additional expenses may also include the cost of managing the underlying funds. Where these expenses arise within the fund they have been taken into account in the calculation of the unit price. Additional expenses are not guaranteed. They are regularly reviewed and may change.
- Switch Charge - a charge may apply if you decide to switch funds. Please see 'SIPP Charges and Discounts' (SLSIP20) for more information regarding charges.
- The ratings and charges in this guide are correct as at October 2010. We will aim to review the information in this guide on a yearly basis.

The following notes are for specific funds:

- (1) FTSE International Limited ("FTSE") does not sponsor, endorse, or promote this fund. All copyright in the index values and constituent list vests in FTSE. Standard Life group has obtained a license from FTSE to use such copyright in the creation of this fund. "FTSE®" is a trade mark jointly owned by the London Stock Exchange plc and The Financial Times Limited and is used by FTSE under license.
- (2) The Fund Manager of the **BlackRock UK Absolute Alpha (ZS)** fund may apply a performance fee. A performance fee is included in the current additional expenses figure.
- (3) **MyFolio Funds**

MyFolio Funds are carefully constructed investment portfolios – there are 15 to choose from. They are all managed by Standard Life Investments. Each is built to reflect different attitudes to risk and investment objectives. The asset mix of all our MyFolio Funds are regularly reviewed.

You can choose from three different investment philosophies: active, market and multi-manager.

Standard Life MyFolio Funds: an actively managed and competitively priced option that invests mainly in funds managed by Standard Life Investments.

Standard Life MyFolio Market Funds: a competitively priced option investing mainly in tracker funds.

Standard Life MyFolio Multi-Manager Funds: portfolios of carefully selected funds from some of the leading managers in the market.

To make the most of diversification we've included commercial property in all three styles, and absolute return strategies in the actively managed styles. Absolute return funds aim to perform well in both rising and falling markets. An absolute return portfolio can hold a variety of asset classes depending on the manager strategy and market conditions.

Please note that the value of investments in every asset class can fall as well as rise and is not guaranteed. You may get back less than you pay in. Past performance is not a reliable guide to future performance.

MyFolio Funds

Asset class	Fund code	Citi code	Fund name	Volatility rating	Fund management charge	Additional expenses
Unclassified	CCEF	KWF3	Standard Life MyFolio I	2	0.80%	0.31%
	AAMI	KWF8	Standard Life MyFolio II	3	0.80%	0.42%
	AAAF	KWG3	Standard Life MyFolio III	4	0.80%	0.50%
	DDNP	KWH3	Standard Life MyFolio IV	5	0.80%	0.55%
	NBGC	KWG8	Standard Life MyFolio V	6	0.80%	0.56%
	BBEE	KOU2	Standard Life MyFolio Market I	2	0.80%	0.29%
	LLJE	KOU4	Standard Life MyFolio Market II	3	0.80%	0.32%
	AACE	KOU6	Standard Life MyFolio Market III	4	0.80%	0.34%
	LLNB	KOU8	Standard Life MyFolio Market IV	5	0.80%	0.36%
	BBIA	KOV0	Standard Life MyFolio Market V	6	0.80%	0.30%
	MMBA	KRP9	Standard Life MyFolio Multi Manager I	2	1.05%	0.61%
	AADC	KRQ1	Standard Life MyFolio Multi Manager II	3	1.05%	0.73%
	MMKF	KRQ3	Standard Life MyFolio Multi Manager III	4	1.05%	0.83%
	BBJP	KRQ5	Standard Life MyFolio Multi Manager IV	5	1.05%	0.86%
	KKGF	KRQ7	Standard Life MyFolio Multi Manager V	6	1.05%	0.87%

Managed Funds

Risk group	Fund type	Fund code	Citi code	Fund name	Volatility rating	Fund management charge	Additional expenses
Cautious	Manager of Managers (MoM)	JD	ZR70	Standard Life Cautious Manager of Managers	3	1.60%	0.13%
	Managed	F8	ST59	Standard Life Pension Cautious Managed	3	1.00%	0.00%
	Managed	GJ	DBA2	Standard Life Pension Managed 60/40	3	0.60%	0.00%
	Managed	87	D998	Standard Life Investments Dynamic Distribution	3	1.30%	0.24%
	Managed	VK	Q669	SL CF Midas Balanced Income	4	1.70%	0.31%
	Managed	ZK	BFX9	SL F&C Lifestyle Cautious	4	1.90%	0.49%
	Managed	ZL	BFY3	SL F&C Lifestyle Defensive	3	1.90%	0.49%
	Managed	VR	Q659	SL F&C MultiManager Distribution	4	1.63%	0.53%
	Managed	2C	QD08	SL Fidelity Multi Manager Income Portfolio	4	1.40%	0.99%
	Managed	NS	J702	SL Gartmore Cautious Managed	3	1.54%	0.19%
	Managed	R2	AKL2	SL HSBC Open Global Distribution	3	1.60%	0.72%
	Managed	2Y	KX52	SL Investec Cautious Managed	4	1.63%	0.11%
	Managed	KH	ZQ18	SL Jupiter Distribution	3	1.50%	0.15%
	Managed	1E	KW88	SL Jupiter Merlin Income Portfolio	3	1.85%	0.71%
	Managed	73	E576	SL Newton Phoenix MultiAsset	3	1.85%	0.14%
	Managed	CD	GSV1	SL Schroder Multi-Manager Cautious Managed	4	1.56%	0.38%
	Managed	Z6	DIW0	SL Towry A0715	3	1.70%	0.64%
Managed	YJ	Y739	SL UBS Targeted Return	4	1.75%	0.06%	
Balanced	Manager of Managers (MoM)	JE	ZR64	Standard Life Balanced Manager of Managers	5	1.60%	0.13%
	Managed	FA	ST47	Standard Life Managed	5	1.00%	0.00%
	Managed	G7	ST34	Standard Life Pension Ethical	5	1.00%	0.00%
	Managed	GE	DBA1	Standard Life Pension Managed 50/50	3	0.60%	0.00%
	Managed	GK	DBA3	Standard Life Pension Managed 70/30	4	0.60%	0.00%
	Managed	KL	BV35	SL Aberdeen Multi Asset	5	1.30%	0.05%
	Managed	KA	BU16	SL Aberdeen Multi-Asset Ex Property	5	1.30%	0.00%
	Managed	KC	AY87	SL Baillie Gifford Managed	5	1.30%	0.01%
	Managed	JU	RY31	SL BlackRock HP Consensus	5	1.00%	0.02%
	Managed	VJ	Q673	SL CF Midas Balanced Growth	5	1.70%	0.34%

Risk group	Fund type	Fund code	Citi code	Fund name	Volatility rating	Fund management charge	Additional expenses
Balanced	Managed	ZJ	BFX5	SL F&C Lifestyle Balanced	4	1.90%	0.49%
	Managed	R3	AKL5	SL HSBC Open Global Return	3	1.60%	0.95%
	Managed	2W	KX50	SL Insight Wealthbuilder Balanced	4	1.60%	0.50%
	Managed	1F	KW89	SL Jupiter Merlin Balanced Portfolio	4	1.85%	0.78%
	Managed	KF	SN02	SL Newton Exempt Global Balanced	4	1.30%	0.05%
	Managed	Z8	DIW4	SL Towry A3743	4	1.70%	0.76%
	Managed	Z7	DIW2	SL Towry A2535	4	1.70%	0.68%
	Managed	KB	SL29	SL UBS Life Managed	5	1.30%	0.00%
Opportunity	Managed	FB	ST57	Standard Life Stock Exchange	5	1.00%	0.00%
	Managed	KI	ZR60	SL Baillie Gifford Worldwide Equity	6	1.30%	0.00%
	Managed	ZM	BFY7	SL F&C Lifestyle Growth	5	1.90%	0.49%
	Managed	2D	QD10	SL Fidelity Multi Manager Growth Portfolio	5	1.40%	0.98%
	Managed	2X	KX51	SL Insight Diversified Dynamic Return	5	1.60%	0.37%
	Managed	KE	SL28	SL JP Morgan Life Moderate	4	1.30%	0.00%
	Managed	1D	KW87	SL Jupiter Merlin Growth Portfolio	5	1.85%	1.07%
	Managed	VQ	Q657	SL M&G Cautious Multi Asset	4	1.68%	0.50%
	Managed	KM	BV32	SL Newton Managed	5	1.30%	0.12%
	Managed	61	AKM2	SL Schroder Intermediated Diversified Growth	5	1.75%	0.15%

Sector Funds

Asset class	Fund code	Citi code	Fund name	Volatility rating	Fund management charge	Additional expenses
Money Market Instruments (including cash)	G4	CWR0	Standard Life Managed Cash	1	1.00%	0.00%
Money Market Instruments (including cash)	GS	ST61	Standard Life Pension Sterling	1	1.00%	0.00%
Absolute Returns	YX	BPA4	Standard Life Investments Global Absolute Return Strategies	3	1.50%	0.11%
Absolute Returns	ZS	CET0	SL BlackRock UK Absolute Alpha Fund (see fund note 2 on page 3)	3	1.75%	1.12%
UK Equities	ZU	I3D6	Standard Life 2010 FTSE Tracker (see fund note 1 on page 3)	5	0.50%	0.00%
UK Equities	FN	ST63	Standard Life UK Equity	6	1.00%	0.00%
UK Equities	JG	ZQ44	Standard Life UK Equity Manager of Managers	6	1.60%	0.12%
UK Equities	HR	ZQ46	Standard Life UK Equity Select	6	1.40%	0.00%
UK Equities	BL	G2D2	Standard Life Investments UK Equity Growth	5	1.50%	0.10%
UK Equities	88	E768	Standard Life Investments UK Equity High Income	5	1.30%	0.09%
UK Equities	BI	G2C9	Standard Life Investments UK Equity Recovery	6	1.65%	0.12%
UK Equities	K6	ZQ50	Standard Life Investments UK Opportunities	6	1.30%	0.10%
UK Equities	KR	BV33	Standard Life Investments UK Smaller Companies	6	1.30%	0.10%
UK Equities	KU	ZR56	SL Baillie Gifford UK Equity	5	1.30%	0.00%
UK Equities	JP	RY29	SL BlackRock Aquila HP UK Equity	6	1.00%	0.00%
UK Equities	72	E577	SL BlackRock UK Dynamic	6	1.75%	0.18%
UK Equities	HY	VY61	SL BlackRock UK Income	5	1.40%	0.19%
UK Equities	71	E578	SL BlackRock UK Special Situations	6	1.75%	0.18%
UK Equities	KO	BV30	SL Fidelity Special Situations	6	2.00%	0.16%
UK Equities	K1	ZQ16	SL Invesco Perpetual High Income	5	1.72%	0.19%
UK Equities	1A	KX54	SL Investec UK Blue Chip	5	1.75%	0.11%
UK Equities	KX	ZQ20	SL Jupiter Income Trust	5	1.80%	0.19%
UK Equities	KY	ZQ22	SL Jupiter Undervalued Assets	6	1.80%	0.28%
UK Equities	1H	KX58	SL Liontrust First Income	6	1.75%	0.08%
UK Equities	KV	ZQ23	SL Liontrust First Large Cap	5	1.80%	0.15%
UK Equities	1N	KX62	SL M&G Recovery	6	1.75%	0.16%

Asset class	Fund code	Citi code	Fund name	Volatility rating	Fund management charge	Additional expenses
UK Equities	KW	ZQ28	SL Newton Income	5	1.40%	0.11%
UK Equities	1V	KW85	SL Old Mutual UK Select Mid Cap	6	1.75%	0.15%
UK Equities	1Y	KX69	SL Rathbone Income	6	1.75%	0.06%
UK Equities	1Z	KX70	SL Rathbone Recovery	6	1.75%	0.21%
UK Equities	2V	AKL7	SL Schroder Income Maximiser	6	1.75%	0.17%
UK Equities	CN	GSV3	SL Schroder UK Alpha Plus	6	1.68%	0.16%
UK Equities	KZ	ZQ38	SL Schroder UK Mid 250	7	1.80%	0.17%
UK Equities	YL	Y730	SL Schroder UK Smaller Companies	6	1.60%	0.16%
European Equities	ZQ	I3D8	Standard Life 2010 European Equity Tracker	6	0.50%	0.00%
European Equities	FE	ST32	Standard Life European	6	1.00%	0.00%
European Equities	BH	G2C6	Standard Life Investments European Equity Income	6	1.50%	0.10%
European Equities	K2	ZR66	SL BlackRock Ascent Life European Equity	7	1.50%	0.05%
European Equities	NF	I567	SL BlackRock HP European Equity	7	1.00%	0.02%
European Equities	2B	QD06	SL Fidelity European	6	1.75%	0.18%
European Equities	KK	BV36	SL Gartmore European Select Opportunities	6	1.75%	0.21%
European Equities	1P	KX63	SL Henderson European Growth	6	1.75%	0.23%
European Equities	2P	KX44	SL Ignis Argonaut European Alpha	6	1.87%	0.03%
European Equities	0A	KX71	SL Threadneedle European	6	1.75%	0.18%
North American Equities	ZX	I3D7	Standard Life 2010 US Equity Tracker	6	0.50%	0.00%
North American Equities	FK	ST48	Standard Life North American	6	1.00%	0.00%
North American Equities	K3	ZR68	SL BlackRock Ascent Life US Equity	6	1.50%	0.05%
North American Equities	NJ	I568	SL BlackRock HP US Equity	6	1.00%	0.01%
North American Equities	CX	GSU5	SL Schroder US Mid Cap Pension	6	1.68%	0.17%
North American Equities	KN	BV34	SL Threadneedle American Select	6	1.75%	0.20%
Far East Equities	FY	ST51	Standard Life Pacific Basin	7	1.00%	0.00%
Far East Equities	FF	ST36	Standard Life Pension Far East	6	1.00%	0.00%
Far East Equities	FJ	ST44	Standard Life Pension Japanese	6	1.00%	0.00%
Far East Equities	NK	I570	SL BlackRock HP Japanese Equity	6	1.00%	0.02%
Far East Equities	NH	I569	SL BlackRock HP Pacific Rim Equity	7	1.00%	0.02%
Far East Equities	KQ	BV29	SL Fidelity South East Asia	7	2.00%	0.23%
Far East Equities	5Y	I564	SL Schroder Tokyo	6	1.80%	0.09%
Global Equities	ZV	I3E1	Standard Life 2010 Global Equity 50:50 Tracker	6	0.50%	0.00%
Global Equities	ZW	I3D9	Standard Life 2010 Overseas Tracker	6	0.50%	0.00%

Asset class	Fund code	Citi code	Fund name	Volatility rating	Fund management charge	Additional expenses
Global Equities	FX	EO95	Standard Life Global Equity Select 60:40	6	1.35%	0.00%
Global Equities	FO	ST42	Standard Life International	6	1.00%	0.00%
Global Equities	GZ	ZQ35	Standard Life Overseas	6	1.00%	0.00%
Global Equities	JH	ZQ34	Standard Life Overseas Manager of Managers	6	1.60%	0.16%
Global Equities	HT	ZQ09	Standard Life Pension Global Equity 50:50	6	1.00%	0.00%
Global Equities	JF	ZQ07	Standard Life Pension Global Equity Manager of Managers	6	1.60%	0.14%
Global Equities	KS	BV31	Standard Life Investments Global Equity Unconstrained	7	1.30%	0.15%
Global Equities	JO	RY28	SL BlackRock HP (50:50) Global Equity	6	1.00%	0.01%
Global Equities	JQ	RY30	SL BlackRock HP World (Ex-UK) Equity	6	1.00%	0.02%
Global Equities	62	E140	SL Fidelity Global Special Situations	7	2.00%	0.18%
Global Equities	JA	VY57	SL Fidelity Wealthbuilder	6	2.00%	0.24%
Global Equities	JB	VY59	SL HSBC Amanah	5	1.30%	0.00%
Global Equities	YK	Y734	SL Investec Global Free Enterprise	6	1.75%	0.11%
Global Equities	KD	SL07	SL JP Morgan Life Global Equity	6	1.30%	0.00%
Global Equities	YM	Y728	SL JP Morgan Life Growth	6	1.45%	0.00%
Global Equities	1G	KW90	SL Jupiter Merlin Worldwide Portfolio	6	1.85%	1.20%
Global Equities	1L	KX60	SL M&G Global Basics	6	1.75%	0.18%
Global Equities	HAPH	JXZ7	SL M&G Global Dividend	6	1.73%	0.26%
Global Equities	YB	K526	SL M&G Global Growth	6	1.75%	0.19%
Global Equities	KJ	US24	SL Newton 50/50 Global Equity	6	1.50%	0.05%
Global Equities	5V	I566	SL Newton International Growth	6	1.60%	0.13%
Global Equities	5W	I565	SL Schroder Global Emerging Markets	7	1.75%	0.17%
Global Equities	CV	GSU7	SL Schroder Global Equity Income	6	1.68%	0.20%
Global Equities	KP	ZQ42	SL UBS Life Global Equity	6	1.35%	0.01%
Global Equities	KT	ZQ40	SL UBS Life Global Optimal	6	1.35%	0.09%
Bonds	ZZ	I3E0	Standard Life 2010 UK Gilt Tracker	2	0.50%	0.00%
Bonds	HH	ZR72	Standard Life Corporate Bond	2	1.00%	0.00%
Bonds	FP	ST37	Standard Life Fixed Interest	2	1.00%	0.00%
Bonds	FL	BV75	Standard Life Index-Linked	3	1.00%	0.00%
Bonds	HB	J774	Standard Life Pension Long Corporate Bond	3	1.00%	0.00%
Bonds	F9	ST55	Standard Life Pension Protection	3	1.00%	0.00%
Bonds	2F	FHK0	Standard Life Investments AAA Income	2	1.30%	0.10%
Bonds	2E	E769	Standard Life Investments Higher Income	3	1.30%	0.10%

Asset class	Fund code	Citi code	Fund name	Volatility rating	Fund management charge	Additional expenses
Bonds	ZR	CXF7	Standard Life Investments Select Income	2	1.30%	0.11%
Bonds	ZT	EAK6	Standard Life Investments Strategic Bond	2	1.50%	0.14%
Bonds	K4	ZR76	SL Aberdeen Life Sterling Credit	2	1.35%	0.04%
Bonds	ND	I572	SL BlackRock HP Over 15 Year Gilt	3	1.00%	0.01%
Bonds	NB	I571	SL BlackRock HP Over 5 Year Index Linked Gilt	3	1.00%	0.01%
Bonds	NT	J701	SL Gartmore Fixed Interest	3	1.50%	0.19%
Bonds	1S	KX66	SL Henderson Sterling Bond	4	1.65%	0.09%
Bonds	2Q	KX45	SL Ignis Corporate Bond	3	1.55%	0.13%
Bonds	K5	ZQ14	SL Invesco Perpetual Corporate Bond	2	1.60%	0.19%
Bonds	1C	KX56	SL Jupiter Corporate Bond	2	1.50%	0.29%
Bonds	1K	KX59	SL M&G Corporate Bond	2	1.60%	0.17%
Bonds	CGLA	JYA2	SL M&G Optimal Income	2	1.60%	0.16%
Bonds	KNAA	JYA4	SL M&G Strategic Corporate Bond	2	1.50%	0.17%
Bonds	1U	KW84	SL Old Mutual Corporate Bond	4	1.60%	0.11%
Bonds	2G	J3M2	SL Standard Life Global Index Linked Bond	2	1.30%	0.10%
Property	NR	J773	Standard Life Individual Property	3	1.50%	0.00%
Property	VB	K466	Standard Life Investments Global REIT	7	1.45%	0.14%
Property	RS	TM61	Standard Life Investments Select Property	5	1.50%	0.11%
Property	2N	KX43	SL Aberdeen Property Share	7	1.60%	0.07%
Property	RM	RS99	SL Aviva Investors Property Investment	3	1.75%	0.03%
Property	YO	Y714	SL CF Macquarie Global Property Securities	7	1.80%	0.47%
Property	YV	AEZ5	SL Aviva Investors International Property	6	1.80%	0.22%
Property	1R	KX65	SL Henderson UK Property	3	1.75%	0.24%
Property	2R	KX46	SL Ignis UK Property	3	1.75%	0.47%
Property	YE	K516	SL JP Morgan Global Property Securities	7	1.68%	0.18%
Property	1M	KX61	SL M&G Property Portfolio	3	1.75%	0.19%
Specialist	YP	Y722	SL CF Macquarie Global Infrastructure Securities	6	1.80%	0.25%
Specialist	YA	K522	SL Insight Diversified Target Return	3	1.60%	0.69%
Specialist	YD	K520	SL JP Morgan Cautious Total Return	3	1.56%	0.17%
Specialist	CR	GSU9	SL Schroder Diversified Target Return	5	1.68%	0.25%

Lifestyle Profiles

Fund code	Citi code	Fund name	Volatility rating	Fund management charge	Additional expenses
7BGI	n/a	BGI Global Equity 50:50 Index Lifestyle	5	1.00%	0.01%
4BAL	n/a	Standard Life Balanced II Lifestyle	4	1.00%	0.00%
4CAU	n/a	Standard Life Cautious II Lifestyle	3	1.00%	0.00%
5GLO	n/a	Standard Life Global Equity II Lifestyle	6	1.00%	0.00%

If you invest in a Lifestyle Profile you cannot invest in any other Standard Life Pension fund. You can only have one Lifestyle Profile at a time. You can hold your money in external investments and the SIPP Bank Account. Please ask for our leaflet on Lifestyle Profiles (GPEN41) for further information.

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