

## Things I need to know:

This document is for Group SIPP (GSIPP) customers, customers with a Pension Fund Withdrawal Plan (PFWP) and customers in a SIPP that's been arranged with one of these distributors: Fidelity, Coutts, UBS and HSBC. A customer with an active money SIPP should refer to 'active money SIPP' (SLSIP5c). 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 sectors), 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. There may be a charge for this. Information in 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 your relevant Key Features Document.
- 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. The delay could be much longer if the fund is linked to an external fund manager and that fund allows a longer delay. If we delay the transfer or switch, we will use the unit prices that apply on the day that 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 lead to changes being made, for example, to the asset mix held by the fund, to the fund charges, to the availability of a fund to new investments. Important 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](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.

(less volatile)	0	1	2	3	4	5	6	7	(more volatile)
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- 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 your relevant Key Features Document 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 your relevant 'charges sheet' for more information regarding charges.

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) This fund is not available to Group SIPP customers.
- (3) This fund is only available to Group SIPP customers.
- (4) 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.

### **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.

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.

To make the most of diversification, we've included commercial property in all three styles and the MyFolio and MyFolio Multi Manager funds invest in absolute return strategies. 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.

Speak to your financial adviser for more information about our MyFolio Funds.

## MyFolio Funds

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

### \* Active Investment

An active investment will use fund manager analysis to try to achieve above average returns. The fund manager will try to outperform the market by investing in companies which the fund manager believes will provide a higher than average return. There is also, however, the potential for underperformance (eg, resulting from poor stock selection investment decisions). Active investment may introduce greater volatility and will tend to be more expensive than passive investment.

### Passive Investment

A passive investment will, before charges are deducted, aim to track or replicate the performance of an index or indices. Market volatility will exist, but relative performance will not be positively or negatively impacted by stock selection.

## Managed Funds

Risk group	Fund type	Fund code	Citi code	Fund name	Volatility rating	Fund management charge	Additional expenses	Active /passive investment*
Cautious	Manager of Managers (MoM)	JD	ZR70	Standard Life Cautious Manager of Managers	3	1.60%	0.13%	Active
	Managed	F8	ST59	Standard Life Pension Cautious Managed	3	1.00%	0.00%	Active
	Managed	87	D998	Standard Life Investments Dynamic Distribution	3	1.30%	0.24%	Active
	Managed	VK	Q669	SL CF Midas Balanced Income	4	1.70%	0.31%	Active
	Managed	ZK	BFX9	SL F&C Lifestyle Cautious	4	1.90%	0.49%	Active
	Managed	ZL	BFY3	SL F&C Lifestyle Defensive	3	1.90%	0.49%	Active
	Managed	VR	Q659	SL F&C MultiManager Distribution	4	1.63%	0.53%	Active
	Managed	2C	QD08	SL Fidelity Multi Manager Income Portfolio	4	1.40%	0.99%	Active
	Managed	NS	J702	SL Gartmore Cautious Managed	3	1.54%	0.19%	Active
	Managed	R2	AKL2	SL HSBC Open Global Distribution	3	1.60%	0.72%	Active
	Managed	2Y	KX52	SL Investec Cautious Managed	4	1.63%	0.11%	Active
	Managed	KH	ZQ18	SL Jupiter Distribution	3	1.50%	0.15%	Active
	Managed	1E	KW88	SL Jupiter Merlin Income Portfolio	3	1.85%	0.71%	Active
	Managed	73	E576	SL Newton Phoenix MultiAsset	3	1.85%	0.14%	Active
	Managed	CD	GSV1	SL Schroder Multi-Manager Cautious Managed	4	1.56%	0.38%	Active
	Managed	Z6	DIW0	SL Towry A0715	3	1.70%	0.64%	Active
Managed	YJ	Y739	SL UBS Targeted Return	4	1.75%	0.06%	Active	
Balanced	Manager of Managers (MoM)	JE	ZR64	Standard Life Balanced Manager of Managers	5	1.60%	0.13%	Active
	Managed	FA	ST47	Standard Life Managed	5	1.00%	0.00%	Active
	Managed	G7	ST34	Standard Life Pension Ethical	5	1.00%	0.00%	Active

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Risk group	Fund type	Fund code	Citi code	Fund name	Volatility rating	Fund management charge	Additional expenses	Active /passive investment*
	Managed	KL	BV35	SL Aberdeen Multi Asset	5	1.30%	0.05%	Active
	Managed	KA	BU16	SL Aberdeen Multi-Asset Ex Property	5	1.30%	0.00%	Active
	Managed	KC	AY87	SL Baillie Gifford Managed	5	1.30%	0.01%	Active
Balanced	Managed	JU	RY31	SL BlackRock HP Consensus	5	1.00%	0.02%	Passive
	Managed	VJ	Q673	SL CF Midas Balanced Growth	5	1.70%	0.34%	Active
	Managed	ZJ	BFX5	SL F&C Lifestyle Balanced	4	1.90%	0.49%	Active
	Managed	R3	AKL5	SL HSBC Open Global Return	3	1.60%	0.95%	Active
	Managed	2W	KX50	SL Insight Wealthbuilder Balanced	4	1.60%	0.50%	Active
	Managed	1F	KW89	SL Jupiter Merlin Balanced Portfolio	4	1.85%	0.78%	Active
	Managed	KF	SN02	SL Newton Exempt Global Balanced	4	1.30%	0.05%	Active
	Managed	Z7	DIW2	SL Towry A2535	4	1.70%	0.68%	Active
	Managed	Z8	DIW4	SL Towry A3743	4	1.70%	0.76%	Active
	Managed	KB	SL29	SL UBS Life Managed	5	1.30%	0.00%	Active
Opportunity	Managed	FB	ST57	Standard Life Stock Exchange	5	1.00%	0.00%	Active
	Managed	KI	ZR60	SL Baillie Gifford Worldwide Equity	6	1.30%	0.00%	Active
	Managed	ZM	BFY7	SL F&C Lifestyle Growth	5	1.90%	0.49%	Active
	Managed	2D	QD10	SL Fidelity Multi Manager Growth Portfolio	5	1.40%	0.98%	Active
	Managed	2X	KX51	SL Insight Diversified Dynamic Return	5	1.60%	0.37%	Active
	Managed	KE	SL28	SL JP Morgan Life Moderate	4	1.30%	0.00%	Active
	Managed	1D	KW87	SL Jupiter Merlin Growth Portfolio	5	1.85%	1.07%	Active
	Managed	VQ	Q657	SL M&G Cautious Multi Asset	4	1.68%	0.50%	Active
	Managed	KM	BV32	SL Newton Managed	5	1.30%	0.12%	Active
	Managed	61	AKM2	SL Schroder Intermediated Diversified Growth	5	1.75%	0.15%	Active

## Sector Funds

Asset class	Fund code	Citi code	Fund name	Volatility rating	Fund management charge	Additional expenses	Active /passive investment*
Money Market Instruments (including cash)	G4	CWRO	Standard Life Managed Cash	1	1.00%	0.00%	Active
Money Market Instruments (including cash)	GS	ST61	Standard Life Pension Sterling	1	1.00%	0.00%	Active
Absolute Returns	YX	BPA4	Standard Life Investments Global Absolute Return Strategies	3	1.50%	0.11%	Active
Absolute Returns	ZS	CET0	SL BlackRock UK Absolute Alpha Fund (see fund note 4 on page 3)	3	1.75%	1.12%	Active
UK Equities	G6	ST39	Standard Life FTSE Tracker Pension (See note 1 on page 3)	6	1.00%	0.00%	Passive
UK Equities	FN	ST63	Standard Life UK Equity	6	1.00%	0.00%	Active
UK Equities	JG	ZQ44	Standard Life UK Equity Manager of Managers	6	1.60%	0.12%	Active
UK Equities	HR	ZQ46	Standard Life UK Equity Select	6	1.40%	0.00%	Active
UK Equities	BL	G2D2	Standard Life Investments UK Equity Growth	5	1.50%	0.10%	Active
UK Equities	88	E768	Standard Life Investments UK Equity High Income	5	1.30%	0.09%	Active
UK Equities	BI	G2C9	Standard Life Investments UK Equity Recovery	6	1.65%	0.12%	Active
UK Equities	K6	ZQ50	Standard Life Investments UK Opportunities	6	1.30%	0.10%	Active
UK Equities	KR	BV33	Standard Life Investments UK Smaller Companies	6	1.30%	0.10%	Active
UK Equities	KU	ZR56	SL Baillie Gifford UK Equity	5	1.30%	0.00%	Active
UK Equities	JP	RY29	SL BlackRock Aquila HP UK Equity	6	1.00%	0.00%	Passive
UK Equities	72	E577	SL BlackRock UK Dynamic	6	1.75%	0.18%	Active
UK Equities	HY	VY61	SL BlackRock UK Income	5	1.40%	0.19%	Active
UK Equities	71	E578	SL BlackRock UK Special Situations	6	1.75%	0.18%	Active
UK Equities	KO	BV30	SL Fidelity Special Situations	6	2.00%	0.16%	Active
UK Equities	K1	ZQ16	SL Invesco Perpetual High Income	5	1.72%	0.19%	Active

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### Passive Investment

A passive investment will, before charges are deducted, aim to track or replicate the performance of an index or indices. Market volatility will exist, but relative performance will not be positively or negatively impacted by stock selection.

Asset class	Fund code	Citi code	Fund name	Volatility rating	Fund management charge	Additional expenses	Active /passive investment*
UK Equities	1A	KX54	SL Investec UK Blue Chip	5	1.75%	0.11%	Active
UK Equities	KX	ZQ20	SL Jupiter Income Trust	5	1.80%	0.19%	Active
UK Equities	KY	ZQ22	SL Jupiter Undervalued Assets	6	1.80%	0.28%	Active
UK Equities	1H	KX58	SL Liontrust Income	6	1.75%	0.08%	Active
UK Equities	KV	ZQ23	SL Liontrust Large Cap	5	1.80%	0.15%	Active
UK Equities	1N	KX62	SL M&G Recovery	6	1.75%	0.16%	Active
UK Equities	KW	ZQ28	SL Newton Income	5	1.40%	0.11%	Active
UK Equities	1V	KW85	SL Old Mutual UK Select Mid Cap	6	1.75%	0.15%	Active
UK Equities	1Y	KX69	SL Rathbone Income	6	1.75%	0.06%	Active
UK Equities	1Z	KX70	SL Rathbone Recovery	6	1.75%	0.21%	Active
UK Equities	2V	AKL7	SL Schroder Income Maximiser	6	1.75%	0.17%	Active
UK Equities	CN	GSV3	SL Schroder UK Alpha Plus	6	1.68%	0.16%	Active
UK Equities	KZ	ZQ38	SL Schroder UK Mid 250	7	1.80%	0.17%	Active
UK Equities	YL	Y730	SL Schroder UK Smaller Companies	6	1.60%	0.16%	Active
European Equities	FE	ST32	Standard Life European	6	1.00%	0.00%	Active
European Equities	H4	ZR80	Standard Life European Equity Tracker	6	1.00%	0.00%	Passive
European Equities	BH	G2C6	Standard Life Investments European Equity Income	6	1.50%	0.10%	Active
European Equities	K2	ZR66	SL BlackRock Ascent Life European Equity	7	1.50%	0.05%	Active
European Equities	NF	I567	SL BlackRock HP European Equity	7	1.00%	0.02%	Active
European Equities	2B	QD06	SL Fidelity European	6	1.75%	0.18%	Active
European Equities	KK	BV36	SL Gartmore European Select Opportunities	6	1.75%	0.21%	Active
European Equities	1P	KX63	SL Henderson European Growth	6	1.75%	0.23%	Active
European Equities	2P	KX44	SL Ignis Argonaut European Alpha	6	1.87%	0.03%	Active
European Equities	0A	KX71	SL Threadneedle European	6	1.75%	0.18%	Active
North American Equities	FK	ST48	Standard Life North American	6	1.00%	0.00%	Active
North American Equities	H2	ZQ52	Standard Life US Equity Tracker	6	1.00%	0.00%	Passive
North American Equities	K3	ZR68	SL BlackRock Ascent Life US Equity	6	1.50%	0.05%	Active
North American Equities	NJ	I568	SL BlackRock HP US Equity	6	1.00%	0.01%	Passive
North American Equities	CX	GSU5	SL Schroder US Mid Cap Pension	6	1.68%	0.17%	Active
North American Equities	KN	BV34	SL Threadneedle American Select	6	1.75%	0.20%	Active
Far East Equities	FY	ST51	Standard Life Pacific Basin	7	1.00%	0.00%	Active
Far East Equities	FF	ST36	Standard Life Pension Far East	6	1.00%	0.00%	Active
Far East Equities	FJ	ST44	Standard Life Pension Japanese	6	1.00%	0.00%	Active

Asset class	Fund code	Citi code	Fund name	Volatility rating	Fund management charge	Additional expenses	Active /passive investment*
Far East Equities	NK	I570	SL BlackRock HP Japanese Equity	6	1.00%	0.02%	Passive
Far East Equities	NH	I569	SL BlackRock HP Pacific Rim Equity	7	1.00%	0.02%	Passive
Far East Equities	KQ	BV29	SL Fidelity South East Asia	7	2.00%	0.23%	Active
Far East Equities	5Y	I564	SL Schroder Tokyo	6	1.80%	0.09%	Active
Global Equities	FX	EO95	Standard Life Global Equity Select 60:40	6	1.35%	0.00%	Active
Global Equities	H8	ZQ03	Standard Life Global Equity 50:50 Tracker	6	1.00%	0.00%	Passive
Global Equities	FO	ST42	Standard Life International	6	1.00%	0.00%	Active
Global Equities	GZ	ZQ35	Standard Life Overseas	6	1.00%	0.00%	Active
Global Equities	JH	ZQ34	Standard Life Overseas Manager of Managers	6	1.60%	0.16%	Active
Global Equities	H5	ZQ30	Standard Life Overseas Tracker	6	1.00%	0.00%	Passive
Global Equities	HT	ZQ09	Standard Life Pension Global Equity 50:50	6	1.00%	0.00%	Active
Global Equities	JF	ZQ07	Standard Life Pension Global Equity Manager of Managers	6	1.60%	0.14%	Active
Global Equities	KS	BV31	Standard Life Investments Global Equity Unconstrained	7	1.30%	0.15%	Active
Global Equities	JO	RY28	SL BlackRock HP (50:50) Global Equity	6	1.00%	0.01%	Passive
Global Equities	JQ	RY30	SL BlackRock HP World (Ex-UK) Equity	6	1.00%	0.02%	Passive
Global Equities	62	E140	SL Fidelity Global Special Situations	7	2.00%	0.18%	Active
Global Equities	JA	VY57	SL Fidelity Wealthbuilder	6	2.00%	0.24%	Active
Global Equities	JB	VY59	SL HSBC Amanah	5	1.30%	0.00%	Active
Global Equities	YK	Y734	SL Investec Global Free Enterprise	6	1.75%	0.11%	Active
Global Equities	KD	SL07	SL JP Morgan Life Global Equity	6	1.30%	0.00%	Active
Global Equities	YM	Y728	SL JP Morgan Life Growth	6	1.45%	0.00%	Active
Global Equities	1G	KW90	SL Jupiter Merlin Worldwide Portfolio	6	1.85%	1.20%	Active
Global Equities	1L	KX60	SL M&G Global Basics	6	1.75%	0.18%	Active
Global Equities	HAPH	JXZ7	SL M&G Global Dividend	6	1.73%	0.26%	Active
Global Equities	YB	K526	SL M&G Global Growth	6	1.75%	0.19%	Active
Global Equities	KJ	US24	SL Newton 50/50 Global Equity	6	1.50%	0.05%	Active
Global Equities	5V	I566	SL Newton International Growth	6	1.60%	0.13%	Active
Global Equities	5W	I565	SL Schroder Global Emerging Markets	7	1.75%	0.17%	Active
Global Equities	CV	GSU7	SL Schroder Global Equity Income	6	1.68%	0.20%	Active
Global Equities	KP	ZQ42	SL UBS Life Global Equity	6	1.35%	0.01%	Active
Global Equities	KT	ZQ40	SL UBS Life Global Optimal	6	1.35%	0.09%	Active
Bonds	HH	ZR72	Standard Life Corporate Bond	2	1.00%	0.00%	Active
Bonds	FP	ST37	Standard Life Fixed Interest	2	1.00%	0.00%	Active

Asset class	Fund code	Citi code	Fund name	Volatility rating	Fund management charge	Additional expenses	Active /passive investment*
Bonds	FL	BV75	Standard Life Index-Linked	3	1.00%	0.00%	Active
Bonds	HB	J774	Standard Life Pension Long Corporate Bond	3	1.00%	0.00%	Active
Bonds	F9	ST55	Standard Life Pension Protection	3	1.00%	0.00%	Active
Bonds	2F	FHK0	Standard Life Investments AAA Income	2	1.30%	0.10%	Active
Bonds	2E	E769	Standard Life Investments Higher Income	3	1.30%	0.10%	Active
Bonds	ZR	CXF7	Standard Life Investments Select Income	2	1.30%	0.11%	Active
Bonds	ZT	EAK6	Standard Life Investments Strategic Bond	2	1.50%	0.14%	Active
Bonds	K4	ZR76	SL Aberdeen Life Sterling Credit	2	1.35%	0.04%	Active
Bonds	ND	I572	SL BlackRock HP Over 15 Year Gilt	3	1.00%	0.01%	Passive
Bonds	NB	I571	SL BlackRock HP Over 5 Year Index Linked Gilt	3	1.00%	0.01%	Passive
Bonds	NT	J701	SL Gartmore Fixed Interest	3	1.50%	0.19%	Active
Bonds	1S	KX66	SL Henderson Sterling Bond	4	1.65%	0.09%	Active
Bonds	2Q	KX45	SL Ignis Corporate Bond	3	1.55%	0.13%	Active
Bonds	K5	ZQ14	SL Invesco Perpetual Corporate Bond	2	1.60%	0.19%	Active
Bonds	2Z	KX53	SL Investic Strategic Bond	2	1.40%	0.11%	Active
Bonds	1C	KX56	SL Jupiter Corporate Bond	2	1.50%	0.29%	Active
Bonds	1K	KX59	SL M&G Corporate Bond	2	1.60%	0.17%	Active
Bonds	CGLA	JYA2	SL M&G Optimal Income	2	1.60%	0.16%	Active
Bonds	KNAA	JYA4	SL M&G Strategic Corporate Bond	2	1.50%	0.17%	Active
Bonds	1U	KW84	SL Old Mutual Corporate Bond	4	1.60%	0.11%	Active
Bonds	2G	J3M2	SL Standard Life Global Index Linked Bond	2	1.30%	0.10%	Active
Property	NR	J773	Standard Life Individual Property (See note 2 page 3)	3	1.50%	0.00%	Active
Property	FM	ST53	Standard Life Property (See note 3 page 3)	3	1.00%	0.00%	Active
Property	VB	K466	Standard Life Investments Global REIT	7	1.45%	0.14%	Active
Property	RS	TM61	Standard Life Investments Select Property	5	1.50%	0.11%	Active
Property	2N	KX43	SL Aberdeen Property Share	7	1.60%	0.07%	Active
Property	RM	RS99	SL Aviva Investors Property Investment	3	1.75%	0.03%	Active
Property	YO	Y714	SL CF Macquarie Global Property Securities	7	1.80%	0.47%	Active
Property	YV	AEZ5	SL Aviva Investors International Property	6	1.80%	0.22%	Active
Property	1R	KX65	SL Henderson UK Property	3	1.75%	0.24%	Active
Property	2R	KX46	SL Ignis UK Property	3	1.75%	0.47%	Active
Property	YE	K516	SL JP Morgan Global Property Securities	7	1.68%	0.18%	Active
Property	1M	KX61	SL M&G Property Portfolio	3	1.75%	0.19%	Active

Asset class	Fund code	Citi code	Fund name	Volatility rating	Fund management charge	Additional expenses	Active /passive investment*
Specialist	YP	Y722	SL CF Macquarie Global Infrastructure Securities	6	1.80%	0.25%	Active
Specialist	YA	K522	SL Insight Diversified Target Return	3	1.60%	0.69%	Active
Specialist	YD	K520	SL JP Morgan Cautious Total Return	3	1.56%	0.17%	Active
Specialist	CR	GSU9	SL Schroder Diversified Target Return	5	1.68%	0.25%	Active

Standard Life Assurance Limited\*, registered in Scotland (SC286833), Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH is the Provider and Scheme Administrator of the Standard Life Self Invested Personal Pension Scheme. Standard Life Trustee Company Limited, registered in Scotland (SC076046), also Standard Life House, is the Trustee. Telephone (0131) 225 2552. Calls may be recorded/monitored.  
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