

**Standard Life Wealth is the only investment management company to operate a Strategic Investment Allocation Fund (SIA). This fund enables us to manage our way through volatile markets and to mitigate some of the risks associated with financial investments.**

Used as part of a diverse portfolio, the fund is designed to even-out spikes and troughs in the market, providing a more reliable investment performance. It is available to Standard Life Wealth clients where it performs a vital role in their portfolios, increasing the certainty of us delivering their individual financial goals.

Traditional investment funds are based on equities, bonds or property, or a combination of all three. While these generally deliver good returns over the long term, short-term performance can be volatile. This volatility can be worrying if some of your investment goals are relatively short-term and most people become less and less comfortable with volatility the closer they become to realising their investment.

This is where the SIA Fund comes in.

As a client of Standard Life Wealth you will have a portfolio of investments such as equities, bonds, property and cash. Sitting alongside those investments will be the SIA Fund where an additional and entirely separate set of assets are actively managed to complement the assets in your portfolio.

Different types of investments behave in different ways. For example, bond markets can be strong when equities are weak. The SIA Fund allows your client portfolio manager to balance the potential risks in the main portfolio by investing in vehicles that behave differently to the main portfolio investments.

The SIA Fund also allows your client portfolio manager to access a range of sophisticated investment tools that are not available to traditional fund managers.

Overall this helps to minimise the impact of market falls, providing more reliable investment performance and aims to increase the certainty of the delivery of your individual financial goals.

The value of investments can go down as well as up. It is therefore important that you understand the risks and commitments.

### **Find out more**

To discuss Standard Life Wealth in more detail, please speak to your Financial Adviser or contact us:



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**Visit our website**  
standardlifewealth.com

Standard Life Wealth Limited (SC317950), Discretionary Investment Manager, registered in Scotland at 1 George Street, Edinburgh EH2 2LL, and Standard Life Savings Limited (SC180203), ISA Plan Manager, registered in Scotland at Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH, are both authorised and regulated by the Financial Services Authority.

Call 0845 279 8880 for Standard Life Wealth and 0845 279 2002 for Standard Life Savings. Calls may be recorded/monitored and call charges may vary. [www.standardlifewealth.com](http://www.standardlifewealth.com)