

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.

<p>This Fund is intended for use within a lifestyle profile and may not be suitable as a standalone investment or if you're building your own portfolio from the full fund range.</p> <p>The Fund aims to provide long term growth by investing in a diversified portfolio of assets through a number of underlying funds managed by a range of investment managers from around the world.</p> <p>The Fund will invest in a mix of equity funds, bond funds and multi-asset funds, in order to reduce the risk associated with being solely invested in any one asset class. The equity funds may invest in broad market securities as well as focused sectors such as infrastructure and infrastructure-related listed equities. These funds may invest in assets from around the world, including emerging markets. The allocation between these funds may vary over time.</p> <p>The Fund may invest in both passive index tracking and actively managed funds.</p> <p>Where the Fund invests in more than one fund, the allocation between these funds will be rebalanced periodically if outside their rebalancing tolerance.</p> <p>One or more of the underlying funds may have a bias towards a range of investment factors and may also apply Environmental Social &amp; Governance (ESG) strategies within their portfolios. These strategies may exclude companies that are involved in certain activities, and may be managed with a particular ESG focus. These funds may also utilise a stewardship approach to encourage better conduct around ESG by using their voting rights where applicable. Further details on the strategies applied can be found in the underlying fund factsheets.</p> <p>The underlying funds may utilise a wide range of advanced investment strategies including those using derivatives. Derivatives are financial instruments whose value comes from movement in other investments, such as equities and currencies. They may use derivatives for the purpose of efficient portfolio management, reduction of risk or to meet their respective investment objective (including taking short positions) where permitted and appropriate.</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 was paid in.</p> <p>The sterling value of overseas assets held in the Fund may rise and fall as a result of exchange rate fluctuations. In order to mitigate some of the currency risk, a proportion of the overseas exposure may be invested in currency hedged share classes.</p> <p>The Fund has been designed by the Trustee of the Standard Chartered Pension Fund and its advisers specifically for the Investor Plan section of the Fund. The future make up of the Fund may be changed from time to time following instruction from the Trustee in consultation with its advisers.</p>	<p>Pension Investment Fund</p>
	<p>Blended Fund</p>
	<p>Quarterly</p>

Standard Life Launch Date	11/03/2025
Standard Life Fund Size (31/12/2025)	£28.4m
Standard Life Fund Code	JKPJ
Volatility Rating (0-7)	4

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 fund directly. This will be as a result of a number of differences, such as charges, tax and timing of investment.

**Fund Information \***

**Note:** Figures may not add up to 100 due to rounding.



**Composition of Portfolio by Fund**

	Fund %	Fund fact sheet link
SL BlackRock ACS World ESG Screened and Optimised Equity Tracker Hedged Pension Fund	22.5	<a href="#">Link</a>
SL abrdn Evolve World Equity Index Pension Fund	22.5	<a href="#">Link</a>
SL Insight Broad Opportunities Pension Fund	15.0	<a href="#">Link</a>
SL BNY Mellon Global Dynamic Bond Pension Fund	15.0	<a href="#">Link</a>
SL L&G Global Infrastructure Index Pension Fund	10.0	<a href="#">Link</a>
SL BlackRock Corporate Bond 1 to 10 Year Pension Fund	10.0	<a href="#">Link</a>
SL Vanguard Emerging Markets Stock Index Pension Fund	5.0	<a href="#">Link</a>

Source: Standard Life 31/12/2025

## Fund Performance \*

**Note:** This fund has been running for less than one year therefore no past performance has been shown.

Where a fund holds overseas assets the Sterling value of these assets may rise and fall as a result of exchange rate fluctuations.

**Definition(s):** 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.

Money Market - may include bank and building society deposits, other money market instruments such as Certificates of Deposits (CDs), Floating Rate Notes (FRNs) including Asset Backed Securities (ABSs), Money Market Funds and allowances for tax, dividends and interest due if appropriate.

## 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 this fund rather than an exhaustive list.

**Collective Investment Schemes Risk** - 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.

**ESG Risk** - This fund may seek to exclude companies engaging in certain activities inconsistent with ESG criteria. Investors should therefore make a personal ethical assessment of this fund's ESG screening prior to investing in the fund. Such ESG screening may adversely affect the value of the fund's investments compared to a fund without such screening.

**Extensive use of Derivatives** - In order to achieve its objectives an absolute return fund utilises a combination of traditional investments (such as equities, bonds and foreign exchange) and advanced techniques where it can use derivatives extensively. Derivatives are financial instruments which derive their value from an underlying asset, such as a share or bond, and are used routinely in global financial markets. Used carefully, derivatives offer an effective and cost-efficient way of investing in markets. However, derivatives can lead to increased volatility of returns in a fund, thus requiring a robust and extensive risk management process. While the fund will not borrow cash for investment purposes, the total value of exposures to markets will routinely exceed the Fund's net asset value. Derivatives may be Exchange Traded or Over the Counter (OTC).

**Standard Risks** - What you get back depends on future investment performance and is not guaranteed. Past performance is not a guide to future returns. The value of your investment, and any income from it, may go down as well as up - you may get back less than was paid in.

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