

**31 December 2025**

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>The Fund aims to provide exposure principally to short term money market instruments by investing primarily in one or more short term money market funds. Short term money market funds in general aim to maintain capital and provide returns before charges in line with short term money market rates by investing in deposits and short term money market instruments.</p> <p>The Fund price is not guaranteed by Standard Life and there could be circumstances where the Fund price may fall. A fall might happen if, for example, there is a default by one of the banks where some of the money is held or where there is an adverse market movement in the value of some of the money market instruments held. A fall may also happen if Fund income falls so low such that it is less than the charges applied to the Fund.</p> <p>The Fund may invest in both actively managed and passive index tracking funds. Where the Fund invests in more than one fund, the allocation between these funds will be re-balanced periodically.</p> <p>These funds may use derivatives for the purpose of efficient portfolio management, reduction of risk or to meet their respective investment objective if this is 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 you put in.<br/>The sterling value of overseas assets held in the Fund may rise and fall as a result of exchange rate fluctuations.</p> <p>The Fund has been designed in conjunction with Senior and its advisers specifically for Senior Group Flexible Retirement Plan. Standard Life will continue to consult with Senior and its advisers on the future make up of the Fund, which may be changed from time to time by Standard Life following discussion with Senior and its advisers.</p> | Pension Investment Fund |
|  | Blended Fund            |
|  | Quarterly               |

|                                      |            |
|--------------------------------------|------------|
| Standard Life Launch Date            | 09/04/2014 |
| Standard Life Fund Size (31/12/2025) | £1.8m      |
| Standard Life Fund Code              | CCMN       |
| Volatility Rating (0-7)              | 1          |

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   |
|---|--------|------------------------|
| Standard Life Deposit and Treasury Pension Fund | 100.0  | <a href="#">[Link]</a> |

Source: Standard Life 31/12/2025

## Fund Performance \*

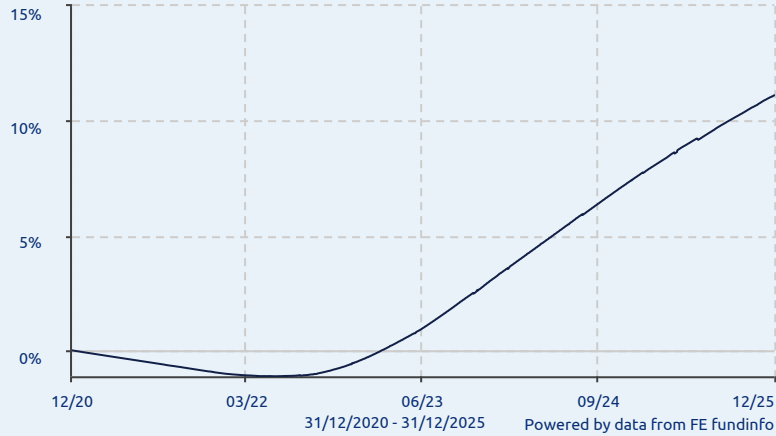
### Year on Year

Source: FE fundinfo

|  | Year to<br>31/12/2025 (%) | Year to<br>31/12/2024 (%) | Year to<br>31/12/2023 (%) | Year to<br>31/12/2022 (%) | Year to<br>31/12/2021 (%) |
|--|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| Standard Life Senior Money Market Pension Fund | 3.4                       | 4.3                       | 3.7                       | 0.4                       | -0.9                      |

### Performance

Source: FE fundinfo



Figures quoted are calculated over the stated period on a bid to bid basis with gross income reinvested and are based on units which contain an Annual Management Charge (AMC) of 1.00% and Additional Expenses of 0.01%, i.e. a Total Fund Charge of 1.01%. For the relevant charges on your policy, including any rebates or discounts that may apply, please refer to your policy documentation.

■ Standard Life Senior Money Market Pension Fund

### Cumulative Performance

Source: FE fundinfo

|  | 3 Months (%) | 1 Year (%) | 3 Years (%) | 5 Years (%) |
|--|--------------|------------|-------------|-------------|
| Standard Life Senior Money Market Pension Fund | 0.8          | 3.4        | 11.7        | 11.1        |

**Note(s):** The information shown relates to the past. Past performance is not a guide to the future. The value of your investment can go down as well as up. For the relevant charges on your policy please refer to your policy documentation.

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.

\*Any data contained herein which is attributed to a third party ("Third Party Data") is the property of (a) third party supplier(s) (the "Owner") and is licensed for use by Standard Life. Third Party Data may not be copied or distributed. Third Party Data is provided "as is" and is not warranted to be accurate, complete or timely. To the extent permitted by applicable law, none of the Owner, Standard Life or any other third party (including any third party involved in providing and/or compiling Third Party Data) shall have any liability for Third Party Data or for any use made of Third Party Data. Past performance is no guarantee of future results. Neither the Owner nor any other third party sponsors, endorses or promotes the fund or product to which Third Party Data relates.

"FTSE®", "FT-SE®", "Footsie®", ["FTSE4Good®" and "techMARK] are trade marks jointly owned by the London Stock Exchange Plc and The Financial Times Limited and are used by FTSE International Limited ("FTSE") under licence. ["All-World®", "All-Share®" and "All-Small®" are trade marks of FTSE.]

The Fund is not in any way sponsored, endorsed, sold or promoted by FTSE International Limited ("FTSE"), by the London Stock Exchange Plc (the "Exchange"), Euronext N.V. ("Euronext"), The Financial Times Limited ("FT"), European Public Real Estate Association ("EPRA") or the National Association of Real Estate Investment Trusts ("NAREIT") (together the "Licensor Parties") and none of the Licensor Parties make any warranty or representation whatsoever, expressly or impliedly, either as to the results to be obtained from the use of the FTSE EPRA NAREIT Developed Index (the "Index") and/or the figure at which the said Index stands at any particular time on any particular day or otherwise. The Index is compiled and calculated by FTSE. However, none of the Licensor Parties shall be liable (whether in negligence or otherwise) to any person for any error in the Index and none of the Licensor Parties shall be under any obligation to advise any person of any error therein.

"FTSE®" is a trade mark of the Exchange and the FT, "NAREIT®" is a trade mark of the National Association of Real Estate Investment Trusts and "EPRA®" is a trade mark of EPRA and all are used by FTSE under licence."

**standardlife.co.uk**