

# SL Schroder Life Intermediated Diversified Growth (CR2) Pension Fund

31 March 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.

The SL Schroder Life Intermediated Diversified Growth (CR2) Pension Fund invests primarily in the Schroder Life Intermediated Diversified Growth Fund. The aim of the Schroder Life Intermediated Diversified Growth Fund is summarised below.

The Fund aims to provide capital growth and income of the ICE BofA Sterling 3-Month Government Bill Index plus 4.5% per annum (before fees have been deducted\*) over a five to seven year period by investing in a diversified range of assets and markets worldwide. This cannot be guaranteed and could change according to prevailing market conditions. Your capital is at risk. The Fund aims to achieve this with a target average annual volatility (a measure of how much the Fund's returns may vary over a year) over a five to seven year period of less than 67% of that of global stock markets (represented by the MSCI All Country World GBP hedged index). The Fund seeks to achieve its investment objective by investing up to 100% in the Schroder Diversified Growth Fund.

The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.

For further information on the Schroder Life Intermediated Diversified Growth Fund, please refer to the fund manager fact sheet, link provided below.

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Schroder Life Intermediated Diversified Growth - Fund Factsheet - Underlying Factsheet link

Pension Investment Fund

Multi-Asset Fund

Quarterly

Standard Life Launch Date	13/08/2019
Standard Life Fund Size (31/03/2025)	£69,589.0
Standard Life Fund Code	ADJC
Volatility Rating (0-7)	4

Underlying Fund Launch Date	05/10/2007
Underlying Fund Size (31/03/2025)	£537.7m
Underlying Fund Manager(s)	Dominique Braeuninger, Remi Olu-Pitan

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.

## Underlying Fund Information \*

**Note:** Asset / Sector / Regional compositions are shown in a standardised format due to categorisation of items. This may be marginally different to the way the same information is displayed by the underlying fund manager. Figures may not add up to 100 due to rounding.

### Top Holdings

	Fund (%)
SDR GLOBAL EQUITY FUND I ACC GBP	15.9
SISF QEP GLOBAL CORE I ACC	9.3
INFRASTRUCTURE DEBT COM V	5.7
SISF EM LOCAL CCY BOND I USD ACC	5.5
SISF US DOLLAR HIGH YIELD I ACC	5.2
SCHRODER ALL MATURITIES CORPORATE BOND FUND X ACC	4.9
ISHARES PHYSICAL METALS PLC GOLD ETC USD	4.4
SISF SUSTAINABLE EURO CREDIT I ACC	4.1
SISF QEP GLOBAL ACTIVE VALUE I ACCUMULATION	4.1
SIF FLEXIBLE CAT BOND I ACC USD	3.4
<b>Total</b>	<b>62.5</b>

Source: FE fundinfo 31/03/2025

## Fund Performance \*

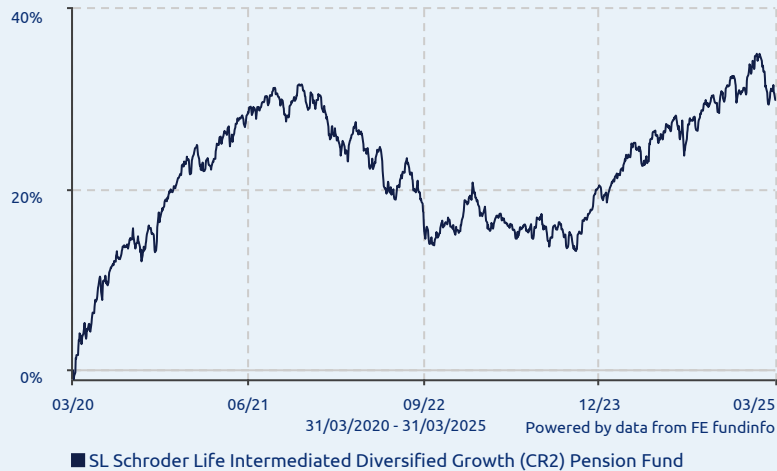
### Year on Year

Source: FE fundinfo

	Year to 31/03/2025 (%)	Year to 31/03/2024 (%)	Year to 31/03/2023 (%)	Year to 31/03/2022 (%)	Year to 31/03/2021 (%)
SL Schroder Life Intermediated Diversified Growth (CR2) Pension Fund	3.8	7.6	-8.4	3.2	23.1

### 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 0.62% and Additional Expenses of 0.05%, i.e. a Total Fund Charge of 0.67%. For the relevant charges on your policy, including any rebates or discounts that may apply, please refer to your policy documentation.

### Cumulative Performance

Source: FE fundinfo

	3 Months (%)	1 Year (%)	3 Years (%)	5 Years (%)
SL Schroder Life Intermediated Diversified Growth (CR2) Pension Fund	-0.5	3.8	2.3	29.9

**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.

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#### Useful numbers -

Pension Fund Servicing  
0345 60 60 012

Call charges will vary.