Q3
2026

Standard Life Sustainable Multi Asset Growth (Series 3) Pension Fund

Standard Life

30 September 2026

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.

This Fund is designed to be used as part of a lifestyle profile and may not be suitable as a standalone fund or if you're building your own portfolio from our full fund range. The lifestyle profiles automatically switch you over a ten year period from this growth fund into other funds that are more appropriate for how you are likely to access your money.

The Fund will invest through other funds, selected from across the industry. These funds will mainly invest in equities (company shares), and may also invest in other assets such as bonds (loans to a government or a company), property, money market instruments, alternatives and other unlisted assets. The funds and the amounts invested in each may change from time to time to ensure we meet the long term aims of the Fund. The investments in these funds can be from around the world, including from emerging markets.

These funds can use different investment strategies to achieve their aims and could be passively or actively managed. These funds will mainly use strategies that take into account the responsible investment issues that can impact fund performance. Further details on these strategies, as well as our approach to responsible investment, can be found on the Standard Life website www.standardlife.co.uk/investments/guides/sustainable-investing.

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. The funds may use derivatives for the purpose of efficient portfolio management, reduction of risk or to meet its investment objectives if this is permitted and appropriate. The sterling value of overseas assets held in the Fund may fall or rise as a result of exchange rate fluctuations.

Pension Investment Fund

Blended Fund

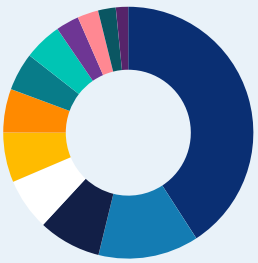
Quarterly

Standard Life Launch Date	20/05/2022
Standard Life Fund Size (30/09/2026)	£47.1m
Standard Life Fund Code	DKHC
Volatility Rating (0-7)	5

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 Sustainable Index North America Equity Pension Fund	40.9	
Standard Life Sustainable Index European Equity Pension Fund	13.0	
Standard Life Sustainable Index Japan Equity Pension Fund	8.1	
Standard Life Sustainable Index Emerging Market Equity Pension Fund	6.7	
Standard Life Sustainable Index UK Equity Pension Fund	6.4	
Standard Life Sustainable Index Asia Pacific (ex Japan) Equity Pension Fund	5.6	
SL Global Property Securities Asset Fund	4.9	
SL PUTM Bothwell Emerging Market Debt Unconstrained Pension Fund	4.9	
SL PUTM ACS Sustainable Index Global Short Dated Credit (GBP Hedged) Pension Fund	3.0	
SL PUTM ACS Sustainable Index Global All Maturities Credit (GBP Hedged) Pension Fund	2.7	
Standard Life Property Pension Fund	2.3	
Standard Life UK Gilt Pension Fund	1.6	

Source: Standard Life 30/09/2026

Fund Performance *

Year on Year

Source: FE fundinfo

	Year to 30/09/2026 (%)	Year to 30/09/2025 (%)	Year to 30/09/2024 (%)	Year to 30/09/2023 (%)	Year to 30/09/2022 (%)
Standard Life Sustainable Multi Asset Growth (Series 3) Pension Fund	14.9	11.8	16.4	6.7	-

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 0.98% and Additional Expenses of 0.02%, i.e. a Total Fund Charge of 1.00%. 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 (%)
Standard Life Sustainable Multi Asset Growth (Series 3) Pension Fund	1.1	14.9	49.4	-

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.

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 - 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 immoveable 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.

Key Risks (continued)

Property Risk - This fund can invest in direct property. The value of properties held in any property fund is generally a matter of the valuer's opinion and not fact. Property can also be difficult to sell, so you might not be able to sell your investment when you want to.

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.

Money Market Risk - This fund can invest in money market funds which can invest in a variety of short term money market instruments such as Certificates of Deposit (CDs), Floating Rate Notes (FRNs) including Asset Backed Securities (ABSs). It is important to note that some of these assets are not the same as cash deposit accounts and as such are not guaranteed. There are circumstances where their values will fall.

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