

**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 track as closely as possible the performance of the Dow Jones Islamic Market Titans 100 Index (the Index). The Fund will invest in, or gain exposure to shares of companies which make up the Index. The Index is designed to measure the performance of the largest 100 companies traded globally that pass rule-based screens for adherence to Shariah Principles. The Index Universe comprises all constituent companies of the Dow Jones Islamic Market World Index. The Index excludes shares of companies that generate more than 5% of income or revenue from the business activities such as: alcohol, tobacco, pork-related products, conventional financial services, weapons and defences, certain entertainment. The Fund will be passively managed and will aim to invest in the shares of the companies in generally the same proportion as in the Index. The Fund will only invest in shares of companies that meet Shariah compliance principles as interpreted or approved by the Shariah Committee. The Fund may invest up to 10% of its assets in other funds and may hold cash. The Fund will not invest in funds that are themselves tax transparent vehicles. See the Prospectus for a full description of the investment objectives and derivative usage.</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p> <p>For further information on the HSBC Islamic Global Equity Index Fund, please refer to the fund manager fact sheet, link provided below.</p> <p>Standard Life does not control or take any responsibility for the content of this.</p> <p><a href="#">HSBC Islamic Global Equity Index - Fund Factsheet - Underlying Factsheet link</a></p>	Pension Investment Fund
	Equity Fund
	Quarterly

Standard Life Launch Date	17/05/2005
Standard Life Fund Size (31/12/2025)	£826.3m
Standard Life Fund Code	JB
Volatility Rating (0-7)	6

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.

**Composition by Sector**



Source: FE fundinfo 31/12/2025

**Top Holdings**

	Fund (%)
NVIDIA CORP	8.3
MICROSOFT CORP	8.3
ALPHABET INC	8.1
APPLE INC	8.0
AMAZON.COM INC	6.2
BROADCOM INC	4.5
META PLATFORMS INC	4.0
TESLA INC	3.5
ELI LILLY & CO	2.3
VISA INC	1.6
<b>Total</b>	<b>54.8</b>

Source: FE fundinfo 31/12/2025

## Fund Performance \*

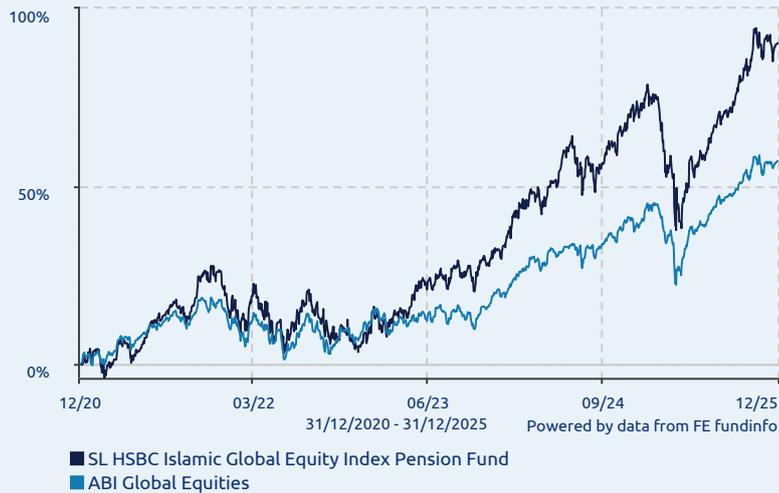
### Year on Year

Source: FE fundinfo

	Year to 31/12/2025 (%)	Year to 31/12/2024 (%)	Year to 31/12/2023 (%)	Year to 31/12/2022 (%)	Year to 31/12/2021 (%)
SL HSBC Islamic Global Equity Index Pension Fund	11.6	28.8	25.9	-16.7	26.2
ABI Global Equities	13.5	14.4	12.8	-9.1	18.0

### 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 1.11% and Additional Expenses of 0.05%, i.e. a Total Fund Charge of 1.16%. 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 HSBC Islamic Global Equity Index Pension Fund	5.7	11.6	81.0	90.3
ABI Global Equities	3.8	13.5	46.5	57.2

**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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0345 60 60 012

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