

31 December 2024

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 goal of this Fund is to provide a return (before charges and tax) in line with stock markets from around the world, excluding the UK, by investing in one or more passively managed index tracking funds.	Pension Investment Fund
	These funds can change from time to time without notice, to ensure the fund continues to meet its goal.	Tracker Fund
	You can learn about our investment beliefs and how we reflect them in our investment approach at standardlife.co.uk/investments	Quarterly
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.		

Standard Life Launch Date	03/03/2004
Standard Life Fund Size (31/12/2024)	£974.5m
Standard Life Fund Code	H5
Volatility Rating (0-7)	6

Fund Information *

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

Composition by Fund Exposure

	Fund (%)
SL US Equity Tracker Pension Fund	76.7
SL European Equity Tracker Pension Fund	11.9
SL Japanese Equity Tracker Pension Fund	5.6
SL Canadian Tracker Pension Fund	3.0
SL Pacific Basin Equity Tracker Pension Fund	2.8
Total	100.0%

Source: FE fundinfo 31/12/2024

Fund Performance *

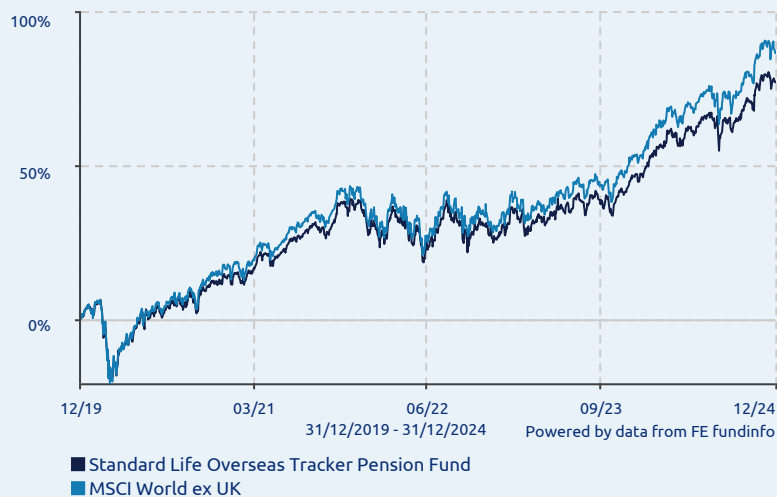
Year on Year

Source: FE fundinfo

	Year to 31/12/2024 (%)	Year to 31/12/2023 (%)	Year to 31/12/2022 (%)	Year to 31/12/2021 (%)	Year to 31/12/2020 (%)
Standard Life Overseas Tracker Pension Fund	20.6	16.3	-8.2	23.9	11.3
MSCI World ex UK	21.8	17.8	-8.0	23.6	14.4

Performance

Source: FE fundinfo



Cumulative Performance

Source: FE fundinfo

	3 Months (%)	1 Year (%)	3 Years (%)	5 Years (%)
Standard Life Overseas Tracker Pension Fund	7.6	20.6	28.7	77.6
MSCI World ex UK	7.3	21.8	32.1	86.8

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

Call charges will vary.