

The Standard Life Euro Global Liquidity Fund invests fully in the abrdn Liquidity Fund (Lux) - Euro Fund. The aim of the abrdn Liquidity Fund is summarised below.

The Fund aims to preserve capital and provide liquidity whilst aiming to provide a return in line with prevailing short term money market rates for which ESTR has been chosen as a performance comparator.

Portfolio securities

- The Fund invests in high quality Euro denominated money market instruments.
- The Fund invests in securities with an outstanding term to maturity of no more than 397 Days. The entire Fund must have a weighted average maturity (WAM) of no more than 60 days and a weighted average life (WAL) of no more than 120 days.
- The Fund may have exposure to assets which have zero or negative yields depending upon the market conditions.

Income received by the fund will be reinvested and reflected in the unit price of the fund.

The value of investments within the fund can fall as well as rise and is not guaranteed - you may get back less than you pay in. The Fund and its holdings may use derivatives for the purpose of efficient portfolio management, reduction of risk or to meet its respective investment objective if this is permitted and appropriate. The euro value of overseas assets held in the fund may rise and fall as a result of exchange rate fluctuations.

Standard Life
Ireland
Investment
Fund

Money Market
Fund

Monthly

Standard Life Launch Date	16/02/2010
Standard Life Fund Size (30/04/2024)	€428.26m
Base Currency	EUR
Volatility Rating (0-7)	1
Fund Manager(s)	abrdn: Stuart Lindsay

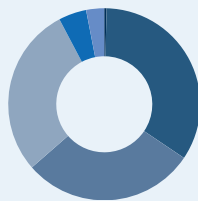
Running Yield	4.01% (as at 31/03/2024)
Annual Management Charge	1.00%

A decision to invest should not be based on the information within this document. Please talk to your financial adviser for more information or if you need an explanation of the terms.

Fund Information *

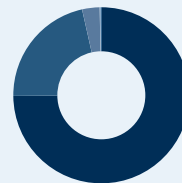
Source: FE fundinfo

Composition by Asset (as at 30/04/2024)



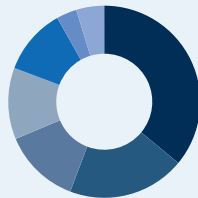
- Corporate Bond 0.4%
- Commercial Paper 34.8%
- Certificate of Deposit 29.8%
- Time Deposits 29.3%
- Call Bank Account 4.8%
- Floating Rate Note 3.1%
- Cash -2.2%

Composition by Credit Rating (as at 30/04/2024)



- A-1 74.9%
- A-1+ 21.6%
- AA- 3.2%
- A 0.2%
- A+ 0.1%

Composition by Maturity (as at 30/04/2024)



- <=7 Days 36.8%
- 31_92 Days 20.2%
- 93_183 Days 13.2%
- 8_30 Days 12.3%
- >= 184 Days 11.4%
- 0_7 Days -2.2%
- Other 3.5%
- CASH 4.8%

Fund Performance *

Year on Year

Source: FE fundinfo

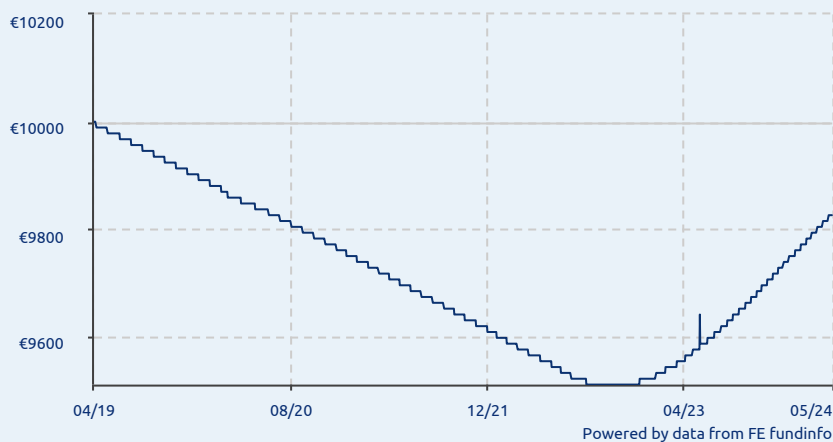
	Year to 30/04/2024 (%)	Year to 30/04/2023 (%)	Year to 30/04/2022 (%)	Year to 30/04/2021 (%)	Year to 30/04/2020 (%)
Standard Life Euro Global Liquidity Fund	2.9	-0.1	-1.5	-1.4	-1.5

Cumulative Performance

Source: FE fundinfo

	1 Month (%)	3 Months (%)	YTD (%)	1 Year (%)	3 Years (% p.a)	5 Years (% p.a)	S/L (% p.a)
Standard Life Euro Global Liquidity Fund	0.2	0.7	1.0	2.9	0.4	-0.4	-0.7

Growth of €10,000 to 01/05/2024



■ Standard Life Euro Global Liquidity Fund

Performance is net of 1.00% Annual Management Charge (AMC), gross of taxes. Your AMC may be different, please talk to your financial adviser or contact us for more information.

Warning: Past performance is not a reliable guide to future performance
Warning: The value of this investment may go down as well as up
Warning: This investment may be affected by changes in currency exchange rates
Warning: If you invest in this fund you may lose some or all of the money you invest

Definition:

S/L - Since Launch

Volatility rating - 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 choose between funds with different volatility ratings. The volatility ratings of our funds are calculated using the European Security and Markets Authority (ESMA) guidelines, which use a seven point scale to rate funds based on their five year annualised volatilities. Higher volatility ratings typically mean greater potential investment returns over the longer term. But high volatility funds can suddenly fall or rise in value. Volatility ratings are regularly reviewed and may change over time.

Key Risks

Below we document the specific or heightened risks applicable to this fund rather than an exhaustive list.

Counterparty risk - The insolvency of any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments, may expose the fund to financial loss.

Inflation risk - The value of your investments may not be worth as much in the future due to changes in purchasing power resulting from inflation.

The fund invests in securities which are subject to the risk that the issuer may default on interest or capital payments.

The fund price can go up or down daily for a variety of reasons including changes in interest rates, inflation expectations or the perceived credit quality of individual countries or securities.

A concentrated portfolio may be more volatile and less liquid than a more broadly diversified one. The funds investments are concentrated in a particular region, country or sector.

Use of derivatives - Investing in derivatives carries the risk of reduced liquidity, substantial loss and increased volatility in adverse market conditions, such as a failure amongst market participants. The use of derivatives may result in the fund being leveraged (where economic exposure and thus the potential for loss by the fund exceeds the amount it has invested) and in these market conditions the effect of leverage will be to magnify losses. The fund does make extensive use of derivatives.

Key Risks

While this fund is not a capital protected product, it aims to preserve capital and produce a return in line with euro money market rates, before charges.

How ESG is integrated into the investment strategy of the fund

The Fund is classified as Article 6 under the EU's Sustainable Finance Disclosure Regulation ("SFDR"). Article 6 funds don't promote ESG characteristics or have a specific sustainable investment objective. This fund is managed using an investment process that integrates environmental, social and governance ("ESG") factors but does not promote ESG characteristics or have specific sustainable investment objectives. This means that while ESG factors and risks are considered, they may or may not impact portfolio construction.

Furthermore, investments within this Fund do not take into account the EU Taxonomy criteria for environmentally sustainable economic activities.

Further information on SFDR can be found at www.standardlife.ie/sfdr.

abrnd, the Investment Manager of the fund, integrates sustainability risks and opportunities into its research, analysis and investment decision-making process. abrnd believes that the consideration of sustainability risks and opportunities of a company can have a material impact on a company's competitive position and future success and as such on long-term investment returns for investors. abrnd's ESG integration requires, in addition to its inclusion in the investment decision making process, appropriate monitoring of sustainability considerations in risk management, portfolio monitoring, engagement and stewardship activities. abrnd also engages with policymakers on ESG and stewardship matters. Combining the integration of sustainability risks and opportunities with broader monitoring and engagement activities may affect the value of investments and therefore returns.

Important information: Applying ESG and sustainability criteria in the investment process may result in the exclusion of securities in which these funds might otherwise invest. Such securities could be part of the benchmark against which the funds are managed, or be within the universe of potential investments. This may have a positive or negative impact on performance and may mean that the fund's performance profile differs to that of funds which are managed against the same benchmark or invest in a similar universe of potential investments but without applying ESG or sustainability criteria. There may be different methods on how definitions and labels regarding ESG and sustainability criteria are being implemented and this may result in different approaches by asset/fund managers when integrating ESG and sustainability criteria into investment decisions. This means that it may be difficult to compare funds with seemingly similar objectives. Additionally these funds may employ different security selection and exclusion criteria in the same investment universe. The interpretation of ESG and sustainability criteria is subjective, meaning that the fund may invest in companies which similar funds do not (and thus perform differently) and which do not align with the personal views of any individual investor.

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.

www.standardlife.ie

Standard Life

90 St. Stephen's Green, Dublin 2
(01) 639 7000

customerservice@standardlife.ie