

April 2026

The Standard Life Europe ex UK Ethical Equity Fund fully invests in the abrdn OEIC Europe ex UK Ethical Equity Fund. The aim of the abrdn OEIC Europe ex UK Ethical Equity Fund is summarised below.

The Fund aims to generate growth over the long term (5 years or more) by investing in European equities (company shares) which adhere to the abrdn Europe ex UK Ethical Equity Investment Approach.

Portfolio securities

- The fund will invest at least 70% in European (excluding UK) equities that are considered to have preferred Environmental, Social and Governance ("ESG") characteristics in a global context based on analysis of a variety of data inputs. This analysis covers areas such as human rights, labour rights, environmental safeguards and combating bribery and corruption.
- The fund will invest in companies that adhere to the assessment criteria as set out in the abrdn Europe ex UK Ethical Equity Investment Approach (the "Investment Approach") available on www.abrdn.com under "Fund Centre".
- The fund may also invest in other funds (including those managed by abrdn), cash and assets that can be turned into cash quickly.
- As part of the Investment Approach, the fund applies a set of company exclusions which are related but not limited to animal testing, weaponry, pornography, gambling, tobacco and alcohol.

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

Equity Fund

Monthly

Standard Life Launch Date	03/11/2007
Standard Life Fund Size (31/03/2026)	€5.69m
Base Currency	EUR
Volatility Rating (1-7)	6
SFDR Product Category	8
Annual Management Charge	1.30%
Total Expense Ratio	1.39%
Investment Style	Active

Underlying Fund Launch Date	24/09/2007
Underlying Fund Size (31/03/2026)	€176.24m
Underlying Fund Manager(s)	Roseanna Ivory, Ben Ritchie

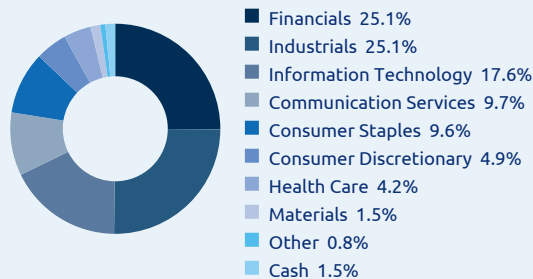
A decision to invest should not be based on the information within this document. Please talk to your financial adviser for more information or if you need an explanation of the terms.

Underlying Fund Information *

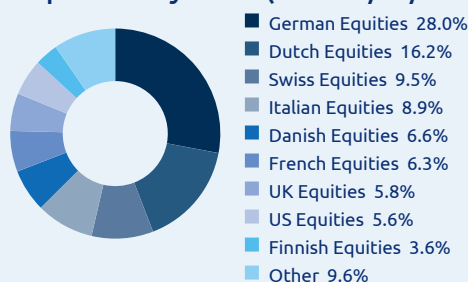
Source: FE fundinfo

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 to 100 due to rounding.

Composition by Sector (as at 31/03/2026)



Composition by Asset (as at 31/03/2026)



Top 10 Holdings (as at 31/03/2026)

Name	Fund (%)
ASML	8.1
DEUTSCHE BOERSE	5.0
DEUTSCHE TELEKOM	4.8
FINCOBANK	4.6
HANNOVER RUECK	3.8
SAP	3.7
KONE CORPORATION	3.6
SCHNEIDER ELECTRIC	3.6
COCA COLA EUROPEAN PARTNERS	3.5
DSV	3.5
Total	44.2

Fund Performance *

Calendar Year

Source: FE fundinfo

	Year to 31/03/2026 (%)	Year to 31/03/2025 (%)	Year to 31/03/2024 (%)	Year to 31/03/2023 (%)	Year to 31/03/2022 (%)
Standard Life European Ethical Equity Fund	-11.6	-1.8	12.6	-10.0	1.5

Annualised 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 European Ethical Equity Fund	-8.9	-7.8	-7.8	-11.6	-0.7	-2.2	1.6

Growth of €10,000 to 01/04/2026



Performance is net of the fund's Total Expense Ratio (annual management charge plus additional expenses) and portfolio transaction costs. The actual return on a policy will be lower due to other charges (including adviser charges), and relevant taxes. Income received by the fund is reinvested and reflected in its performance.

Warning: The value of your investment may go down as well as up.
Warning: Past performance is not a reliable guide to future performance.
Warning: These funds may be affected by changes in currency exchange rates.
Warning: If you invest in these funds, you may lose some or all of the money you invest.
Warning: Due to the nature of this product, it is important to ensure that it remains suitable for you. We recommend that you engage with your financial advisor on a regular basis to ensure its ongoing suitability.

Definition:

S/L - (Since Launch)

Cash - 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.

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.

Active Management - Active management is an investment approach where a professional fund manager actively makes decisions about which investments to buy, hold, or sell, with the aim of doing better than the market or a specific benchmark (for example, a stock market index). The fund manager uses research, analysis, and judgement to select investments and may adjust the fund regularly in response to market conditions, opportunities, or risks.

Total Expense Ratio - The Total Expense Ratio (TER) shows the annual cost of running a fund, expressed as a percentage of the fund's assets. It includes the ongoing costs of managing and operating the fund, such as the Annual Management Charge (AMC), administration, custody, and other regular expenses. These costs are taken from the fund over the year and are reflected in the fund's price and performance.

Key Risks

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

Equities Risk - The fund invests in equities and equity related securities. These are sensitive to variations in the stock market which can be volatile and change substantially in short periods of time.

Currency risk - Movements in currency exchange rates can adversely affect the return of your investment.

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.

Liquidity risk - Liquidity risk occurs when the relevant market is inefficient and it may not be possible to initiate a transaction or liquidate a position at an advantageous time or price.

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.

Securities lending - The assets in this fund may be used for the purpose of securities lending in order to earn an additional level of return and offset the cost of the fund. While securities lending increases the level of risk in the fund it may provide an opportunity to increase the investment return.

How ESG is integrated into the investment strategy of the fund

The Fund is classified as Article 8 under the EU's Sustainable Finance Disclosure Regulation ("SFDR"). Article 8 funds are those that promote social and/or environmental characteristics, invest in companies that follow good governance, give binding commitments but do not have a sustainable investment objective.

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

Aberdeen Investments, the Investment Manager of the fund, integrates sustainability risks and opportunities into its research, analysis and investment decision-making process. Aberdeen Investments 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. Aberdeen Investments' 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. Aberdeen Investments 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

Standard Life International dac is regulated by the Central Bank of Ireland. Standard Life International dac is a designated activity company limited by shares and registered in Dublin, Ireland (408507) at 90 St Stephen's Green, Dublin, D02 F653

Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.

www.standardlife.ie

© 2026 Standard Life. All rights reserved.

FFS Q2

Apr 26