

November 2025

The Standard Life Global Corporate Bond fully fund invests in the abrdn SICAV II Global Corporate Bond Fund. The Fund aims to outperform the Bloomberg Global Aggregate Corporate Bond Index (Hedged to USD) benchmark (before charges). The Fund invests at least 80% of its assets in investment grade bonds issued by corporations. The Fund may also invest in government bonds, sub-investment grade debt and other interest bearing securities issued anywhere in the world. The Fund may also invest in other transferable securities, money-market instruments, deposits, cash and near cash, derivatives (including currency forwards, interest rate and credit default swaps) and collective investment schemes. Non euro denominated assets held in the fund will generally be hedged back to euros.

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

Bond Fund

Monthly

Standard Life Launch Date	24/06/2019
Standard Life Fund Size (31/10/2025)	€0.9m
Base Currency	EUR
Volatility Rating (0-7)	4
Fund Manager(s)	abrdn Global IG and Aggregate Team

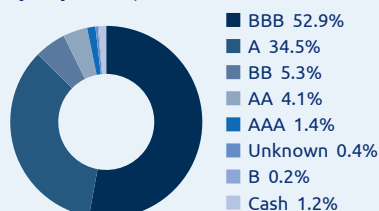
Annual Management Charge	0.25%
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A decision to invest should not be based on the information within this document. Please talk to your financial adviser for more information or if you need an explanation of the terms.

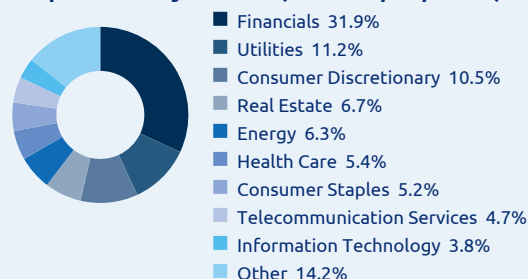
## Fund Information \*

Source: FE fundinfo

### Composition by Credit Rating (as at 30/09/2025)



### Composition by Sector (as at 30/09/2025)



## Fund Performance \*

### Year on Year

Source: FE fundinfo

	Year to 31/10/2025 (%)	Year to 31/10/2024 (%)	Year to 31/10/2023 (%)	Year to 31/10/2022 (%)	Year to 31/10/2021 (%)
Standard Life Global Corporate Bond S7	3.2	11.7	1.2	-20.2	1.2

### 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 Global Corporate Bond S7	0.8	2.2	4.2	3.2	5.3	-1.2	0.0

### Growth of €10,000 to 01/11/2025



■ Standard Life Global Corporate Bond S7

Performance is net of 0.25% 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.

The fund invests in high yielding bonds which carry a greater risk of default than those with lower yields.

The fund invests in mortgage and asset-backed securities (which may include collateralised loan, debt or mortgage obligations (respectively CLOs, CDOs or CMOs)). These are subject to prepayment and extension risk and additional liquidity and default risk compared to other credit securities.

**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.

## 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](http://www.standardlife.ie/sfdr).

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

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[www.standardlife.ie](http://www.standardlife.ie)

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abrdn Investment Management Limited acts as Investment Manager for the Standard Life Trustee Investment Plan. Standard Life International dac is the provider of the Standard Life Trustee Investment Plan. 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](http://www.standardlife.ie)

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2024  
Phoenix  
Group  
Management  
Services  
Limited.  
All  
rights  
reserved.

Nov 25