

The Standard Life Fixed Interest Fund fully invests in the abrdn SICAV I - Euro Government Bond Fund. The aim of the abrdn SICAV I - Euro Government Bond Fund is summarised below.

The Fund aims to achieve a combination of income and growth by investing in bonds (which are like loans that can pay a fixed or variable interest rate) issued by governments in Europe and priced in Euros. The Fund invests at least two-thirds of its assets in Euro denominated bonds issued by governments or government related bodies. The Fund will maintain a Euro currency exposure of at least 80% at all times. The Fund may have up to 10% exposure to European Emerging Market countries. Bonds will typically have investment grade ratings. Up to 10% of the Fund may be invested in SubInvestment Grade bonds. The Fund is actively managed.

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	28/11/1980
Standard Life Fund Size (31/10/2025)	€131.4m
Base Currency	EUR
Volatility Rating (0-7)	4
Fund Manager(s)	abrdn: Aaron Rock

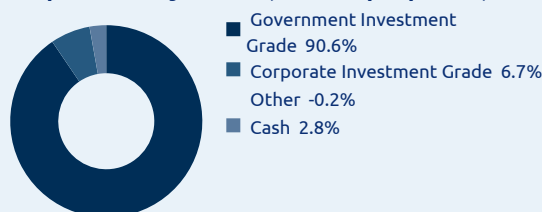
Annual Management Charge	0.15%
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A decision to invest should not be based on the information within this document. Please talk to your financial adviser for more information or if you need an explanation of the terms.

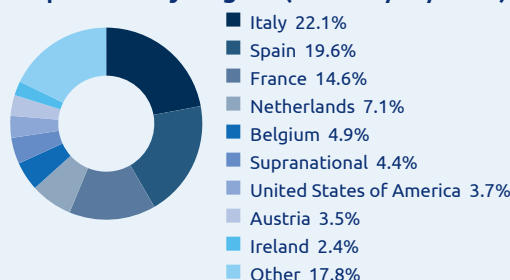
## Fund Information \*

Source: FE fundinfo

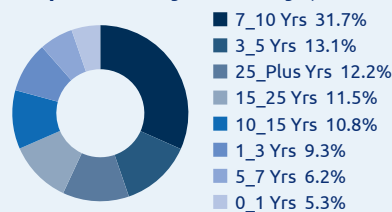
### Composition by Asset (as at 31/10/2025)



### Composition by Region (as at 31/10/2025)



### Composition by Maturity (as at 31/10/2025)



### Top 10 Holdings (as at 31/10/2025)

Name	Fund (%)
SPAIN (GOVT OF) 3% 2033	6.2
ITALY (GOVT OF) 2.1% 2027	4.6
UNITED STATES OF AMERICA (GOVT OF) 2.375% 2055	4.0
BUONI POLIENNALI DEL TES3.45% 2036	3.2
FRANCE (GOVTOF) 2% 2032	2.9
BUONI POLIENNALI DEL TES 3.2% 2032	2.7
SPAIN (GOVT OF) 0.6% 2029	2.5
BUONI POLIENNALI DEL TES 10/01/2030	2.4
FRANCE (GOVT OF) 3% 09/24/2030	2.1
JAPAN (30 YEAR ISSUE) 2.4% 2055	2.0
<b>Total</b>	<b>32.6</b>

## 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 Standard Life Fixed Interest Fund S2	1.9	10.1	-3.9	-23.0	-4.9

### 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 Standard Life Fixed Interest Fund S2	1.2	1.1	0.8	1.9	2.5	-4.6	7.9

### Growth of €10,000 to 01/11/2025



■ Standard Life Standard Life Fixed Interest Fund S2

Performance is net of 0.15% 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.

**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.

**Currency risk** - Movements in currency exchange rates can adversely affect the return on 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.

**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.

**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)

Standard Life

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

[customerservice@standardlife.ie](mailto:customerservice@standardlife.ie)

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  
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Group  
Management  
Services  
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All  
rights  
reserved.

Nov 25