

October 2024

The Fund aims to provide a total return from a combination of income and capital appreciation over the longer term. The Fund achieves a broad exposure to diversified investments, including equities, fixed and variable rate interest bearing securities and immoveable property. Exposure to equities and fixed and variable interest rate bearing securities is achieved by investing in passively managed funds. Exposure to immovable property is achieved by investing mainly in actively managed funds. The fund may also invest in transferable securities, money market instruments, deposits and cash. growth, such as equities.

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

Multi-Asset Fund of Funds

Monthly

Standard Life Launch Date	27/01/2014
Standard Life Fund Size (30/09/2024)	€301.4m
Base Currency	EUR
Volatility Rating (0-7)	5
Fund Manager(s)	Standard Life

Annual Management Charge	0.95%
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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 30/09/2024)



Composition by Region (as at 30/09/2024)



Composition by Fund Exposure (as at 30/09/2024)

	Fund (%)
SL Vanguard US 500 Stock Index Fund	31.1
SL Global High Yield Bond Fund	9.0
SL European Equity Tracker	7.8
SL Vanguard Eurozone Stock Index Fund	7.8
SL Asia Pacific ex Japan Eq Tracker Fund	4.7
SL Vanguard Pacific Basin ex Japan Stock Index Fund	4.7
SL Vanguard Emerging Market Stock Index Fund	4.6
SL Emerging Markets Equity Tracker	4.5
SL Emerging Market Local Currency Debt Fund	4.2
SL Vanguard Euro Investment Grade Bond Index Fund	4.0
SL Global REIT Fund	3.9
SL Japan Equity Tracker Fund	2.4
SL Vanguard Japan Stock Index Fund	2.4
SL Global Inflation Linked Bond Fund	1.8
SL Vanguard Euro Gov. Bond Index Fund	1.8
SL UK All Share Tracker Fund	1.6
SL Vanguard UK All Share Fund	1.6
SL Vanguard Global Corp.Bond Index Fund	1.5
SL Euro Global Liquidity Fund	1.0
Total	100.4%

Fund Performance *

Year on Year

Source: FE fundinfo

	Year to 30/09/2024 (%)	Year to 30/09/2023 (%)	Year to 30/09/2022 (%)	Year to 30/09/2021 (%)	Year to 30/09/2020 (%)
Standard Life Ireland MyFolio Market IV Fund	18.8	10.8	-11.0	22.5	-5.6

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 Ireland MyFolio Market IV Fund	2.0	3.1	12.3	18.8	5.4	6.2	6.9

Growth of €10,000 to 01/10/2024



■ Standard Life Ireland MyFolio Market IV Fund

Performance is net of 0.95% 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.

Collective Investment Schemes: The fund can invest in collective investment schemes which can themselves invest in a diverse range of other assets. These underlying assets may vary from time to time but each category of asset (which may include equities, bonds or immoveable property) has individual risks associated with them. The fund may not have any control over the activities of any collective investment scheme invested in by the fund.

Equities risk: This fund can invest in equities which are one of the more volatile asset classes and can therefore suffer sudden sharp falls or rises. Equities can offer good growth potential over the longer term but may have a higher volatility than other asset classes.

Emerging Market risk: The Fund invests in emerging markets which tend to be more volatile than mature markets and the value of investments could move sharply up or down. Emerging markets or less developed countries may face more political, economic or structural challenges than developed countries. This may mean your money is at greater risk. The Fund may also invest in Frontier Markets which involve similar risks, but to a greater extent since they tend to be smaller, less developed, and less accessible than other Emerging Markets.

Bond risk: This fund can invest in bonds, the value of a bond may fall if, for example, the company or government issuing the bond is unable to pay the loan amount or interest when they are supposed to. The value may also be affected by movements in interest rates which may result in the value of the bond rising or falling. This may (or will) result in the value of the fund falling.

Property risk: This fund can invest in direct property. The value of properties held in any property fund is generally a matter of the valuer's opinion and not fact.

Property can also be difficult to sell, so you might not be able to sell your investment when you want to.

Key Risks

Index tracking risk: The fund is not expected to track the performance of the Index at all times with perfect accuracy. The fund is, however, expected to provide investment results that, before expenses, generally correspond to the price and yield performance of the Index.

Index sampling risk: As the fund uses an index sampling technique whereby a representative sample of securities are selected to represent the Index, there is the risk that the securities selected for the fund may not, in the aggregate, approximate the full Index.

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 whilst 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.

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

Vanguard Asset Management (Europe), the investment manager of some of the fund holdings, believe that active stewardship helps to create long-term value for investors. As an investment product and service provider and distributor, Vanguard Europe has a responsibility to maximise long-term returns for investors and considers sustainability risks from a financial-impact perspective. Vanguard Europe fulfils its responsibility to investors by being judicious in the funds it offers, managing those funds with rigour and assessing material risks to long-term financial performance.

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

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Oct 24