

April 2026

The Fund aims to generate long-term investment returns through a combination of income and capital growth by investing in funds which are from a broadly diversified range of global shares and bonds. The Fund invests in a portfolio of index funds comprising approximately 40% in global shares (including Emerging Markets) and approximately 60% in global bonds and other similar fixed income investments (e.g. corporate bonds, government backed securities, index-linked bonds). The fund may also invest in collective investment schemes, transferable securities, deposits, moneymarket instruments and cash.

The value of investments within the Fund can fall as well as rise and is not guaranteed – you may get back less than was paid in. The fund 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. In order to mitigate some of the currency risk, a proportion of the overseas exposure may be invested in a currency hedged share class.

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

Multi-Asset  
Fund

Monthly

Standard Life Launch Date	17/08/2021
Standard Life Fund Size (31/03/2026)	€117.35m
Base Currency	EUR
Volatility Rating (1-7)	4
Fund Manager(s)	Standard Life
Total Expense Ratio	0.95%
Investment Style	Passive

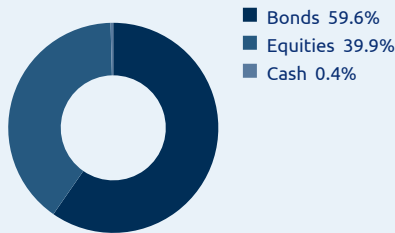
Annual Management Charge 0.95%

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 31/03/2026)



Composition by Fund Exposure (as at 31/03/2026)

	Fund (%)
SL Vanguard Global Bond Index	60.0
SL Vanguard Global Stock Index Fund	35.6
SL Vanguard Emerging Market Stock Index Fund	4.4
<b>Total</b>	<b>100.0%</b>

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



## 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 Global Index 40 Fund	4.3	3.8	10.0	-8.0	-

### 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 Global Index 40 Fund	-4.0	-2.0	-2.0	4.3	6.0	-	1.2

### Growth of €10,000 to 01/04/2026



■ Standard Life Global Index 40 Fund

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.

Passive Management - Passive management is an investment approach where a fund aims to track the performance of a market or index, rather than trying to beat it. Instead of selecting individual investments, the fund is designed to closely follow a benchmark (such as the FTSE All-Share or MSCI World Index) by holding the same, or very similar, investments in the same proportions.

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.

The value of bonds and fixed income related securities is affected by influential factors such as interest rates, inflation, credit spreads and volatility which, in turn, are driven by other factors including political, economic news, company earnings and significant corporate events. Movements in currency exchange rates can adversely affect the return of your investment.

While the Fund's bond allocation invests predominantly in investment grade bonds there is always a risk that the bond issuers may not be able to pay the income as promised or could fail to repay the capital amount used to purchase the bond. Where a bond market has a low number of buyers and/or sellers, it can be hard to sell particular bonds at an anticipated price and/or in a timely manner.

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.

The Fund may invest in China A shares and in other emerging market equities and bonds. Investing in China A shares and emerging markets involves a greater risk of loss than investing in more developed markets due to among other factors, greater political, tax, economic, foreign exchange, liquidity and regulatory risks.

Currency risk - Movements in currency exchange rates can adversely impact the return of your investment. Currency hedging may be used but is not guaranteed to completely eliminate currency risk.

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.

Index tracking risk - The fund is not expected to track the performance of the underlying indices 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 indices.

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

Use of derivatives - The Fund may use investment techniques (including Derivatives) to seek to protect and enhance the value of the Fund and to manage the Fund's risks. Derivatives, such as futures, options and swaps, are linked to the rise and fall of other assets. In other words, they "derive" their price from another asset. They can generate returns when share prices and/or indices fall. 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 not make extensive use of derivatives.

Securities lending - The assets in this fund may be used for the purpose of security 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 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.

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).

This is a passively managed fund and aims to track the performance of a specified index by holding a portfolio of all or similar securities held in the index itself. The underlying index that this fund tracks is not an ESG aligned index and does not incorporate ESG criteria when considering companies for inclusion in the index itself. As such this Fund does not incorporate Environmental, Social or Governance (ESG) considerations into the investment strategy, nor are there any specific ESG screens applied for investments to be eligible for inclusion in the fund.

Vanguard Asset Management (Europe), the investment manager of the Fund, 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..

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

Standard Life

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

[customerservice@standardlife.ie](mailto: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](http://www.standardlife.ie)

© 2026 Standard Life. All rights reserved.

FFS Q2

Apr 26