

The Standard Life Multi-Asset ESG Fund seeks to generate long-term capital growth through a combination of income and capital appreciation. It does this by investing in a globally diversified portfolio of assets that meet strict environmental, social and governance criteria and actively contribute to a fairer, more sustainable world. Typically, the Fund will take a balanced view on lower and higher risk assets, by holding a mix of global equities (including emerging markets) and global fixed income securities (for example, corporate bonds, government backed securities, index-linked bonds). The fund may also invest in collective investment schemes, transferable securities, deposits, money-market 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 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	12/11/2020
Standard Life Fund Size (31/03/2023)	€16.5m
Base Currency	EUR
Volatility Rating (0-7)	4
Fund Manager(s)	Standard Life

Annual Management Charge	1.00%
--------------------------	-------

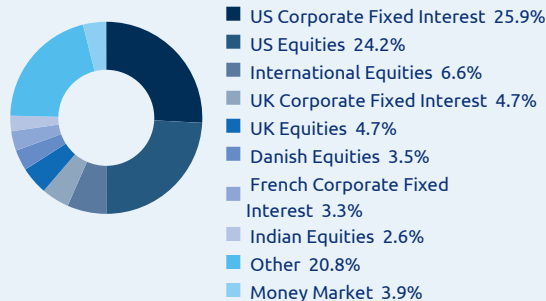
A decision to invest should not be based on the information within this document. Please talk to your financial adviser for more information or if you need an explanation of the terms.

### Underlying Fund Information \*

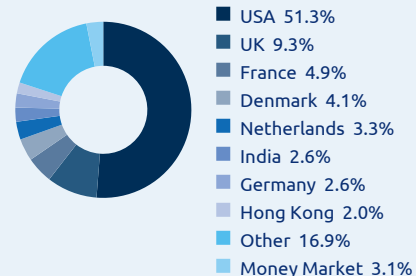
Source: FE fundinfo

**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.

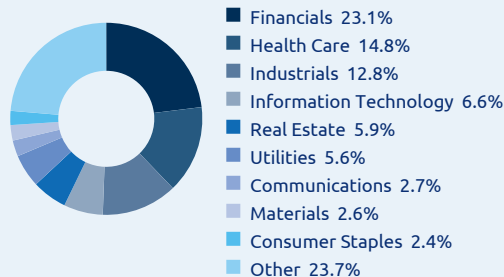
#### Composition by Asset (as at 31/03/2023)



#### Composition by Region (as at 31/03/2023)



#### Composition by Sector (as at 31/03/2023)



#### Composition by Fund Exposure (as at 28/02/2023)

	Fund (%)
SL Global Corporate Bond SRI	50.0
SL Global Equity Impact Fund	50.0
<b>Total</b>	<b>100.0%</b>

## Fund Performance \*

### Year on Year

Source: FE fundinfo

	Year to 31/03/2023 (%)	Year to 31/03/2022 (%)	Year to 31/03/2021 (%)	Year to 31/03/2020 (%)	Year to 31/03/2019 (%)
Standard Life Multi-Asset ESG	-9.2	-0.4	-	-	-

### 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 Multi-Asset ESG	0.0	0.8	0.8	-9.2	-	-	-2.6

### Growth of €10,000 to 31/03/2023



■ Standard Life Multi-Asset ESG

Performance is net of 1.00% 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)

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.

## Key Risks

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

The Fund invests in equity and equity related securities. These are sensitive to variations in the stock markets which can be volatile and change substantially in short periods of time.

The Fund invests in China A shares and in other emerging market equities and bonds. Investing in 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. Investing in China A shares involves special considerations and risks, including greater price volatility, a less developed regulatory and legal framework, exchange rate risk/controls, settlement, tax, quota, liquidity and regulatory risks.

The interpretation of 'Impact Investing' will vary according to beliefs and values. Consequently the Fund may invest in companies which do not align with the personal views of any individual investor.

Bonds are affected by changes in interest rates, inflation and any decline in creditworthiness of the bond issuer. While the Fund invests predominantly in investment grade corporate 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 high yielding bonds which carry a greater risk of default than those with lower yields.

For a full list of risk related to this fund please visit

[https://www.standardlife.ie/dam/Global-blueprint/Geo-IE/Standardlife\\_IE/IE-PDFs/standard-life-multi-asset-fund-invest-for-better-future.pdf](https://www.standardlife.ie/dam/Global-blueprint/Geo-IE/Standardlife_IE/IE-PDFs/standard-life-multi-asset-fund-invest-for-better-future.pdf)

## 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.

SFDR Pre-contractual document

[https://www.standardlife.ie/dam/Global-blueprint/Geo-IE/Standardlife\\_IE/IE-PDFs/pre-contractual-standard-life-multi-asset-esg.pdf](https://www.standardlife.ie/dam/Global-blueprint/Geo-IE/Standardlife_IE/IE-PDFs/pre-contractual-standard-life-multi-asset-esg.pdf)

abrdrn's Sustainable Investment Approach

Global Equity Impact - <https://www.abrdrn.com/docs?editionid=8cc9c3c1-7a15-4324-8de1-354e1d98e174>

Global Corporate SRI - <https://www.abrdrn.com/docs?editionid=5de2c0c9-b93d-43b0-a09e-f9c5047c7541>

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. Further information on abrdrn's ESG integration approaches by asset classes can be found at <https://www.abrdrn.com/europe/sustainable-investing> under "Sustainable Investing".

Important information: Applying ESG and sustainability criteria in the investment process may result in the exclusion of securities in which the Fund might otherwise invest. Such securities could be part of the benchmark against which the Fund is 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. Furthermore, the lack of common or harmonised definitions and labels regarding ESG and sustainability criteria may result in different approaches by managers when integrating ESG and sustainability criteria into investment decisions. This means that it may be difficult to compare funds with ostensibly similar objectives and that these funds will employ different security selection and exclusion criteria. Consequently, the performance profile of otherwise similar funds may deviate more substantially than might otherwise be expected. Additionally, in the absence of common or harmonised definitions and labels, a degree of subjectivity is required and this will mean that a fund may invest in a security that another manager or an investor would not.

\*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 2. 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)

© 2022 Standard Life. All rights reserved.

FFS Q2

Apr 23