

## StanLife Inv Tot Rtn Cr BUh Acc

### Fund Information

**Sector**

Fixed Int - Global High Yield

**Manager's Name**

Total Return Credit Team

**Date Manager Appointed**

Sep 2014

**Launch Date**

Jul 2016

**Fund Size(£m)**

£97.55

**Yield\*** (See page2)

0.00 %

**XD Dates**

N/A

**Last Distribution**

N/A (XD Date)

N/A (Pay Date)

N/A(Distribution)

**OCF**

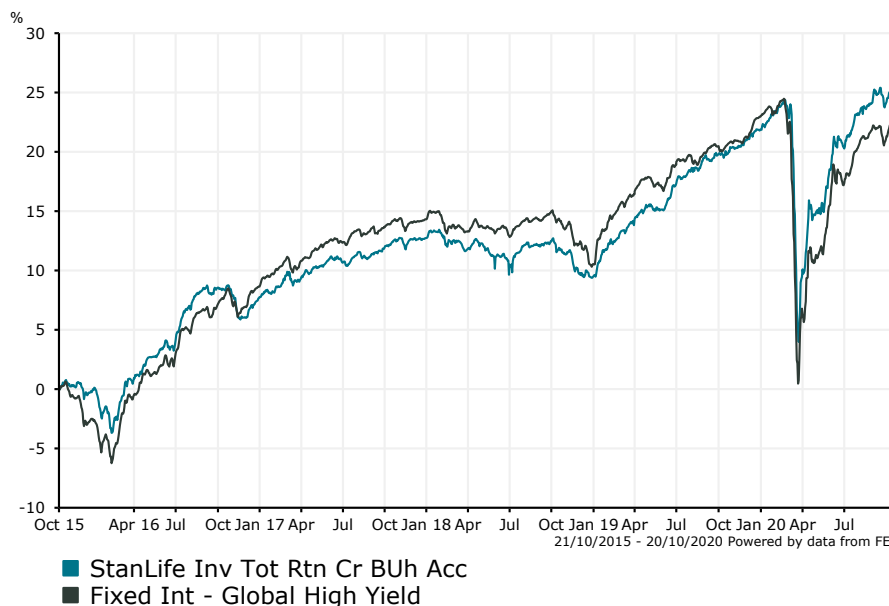
0.88 %

### Fund Aim

The Fund aims to provide long term growth from capital gains and the reinvestment of income.

**Sector:** Fixed Int - Global High Yield

### Performance



**Morningstar Analyst Rating**  
N/A

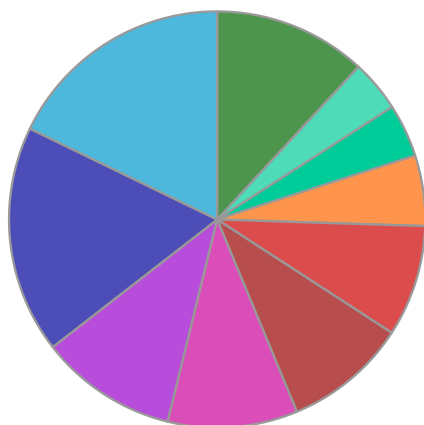
**FE Crown Rating**  
★★★★★

| Discrete Performance - 12 months to 31/12/19 |       |       |      |       |       |
|--|-------|-------|------|-------|-------|
|  | 2019  | 2018  | 2017 | 2016  | 2015  |
| Fund   | 11.35 | -2.90 | 4.68 | 7.97  | 2.15  |
| Stock Sector Average                         | 11.23 | -3.30 | 5.21 | 11.43 | -2.49 |

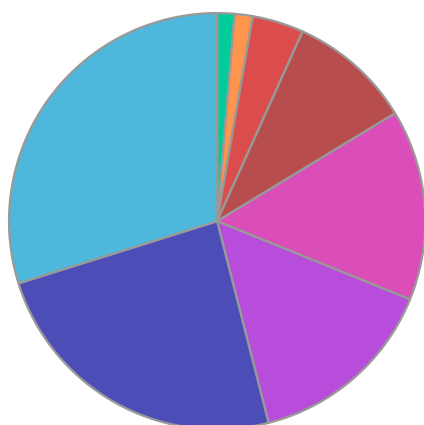
| Cumulative Performance to 30/09/20 |      |       |       |       |       |
|------------------------------------|------|-------|-------|-------|-------|
|                                    | 1 Yr | 2 Yrs | 3 Yrs | 4 Yrs | 5 Yrs |
| Fund                               | 3.61 | 10.34 | 10.96 | 14.33 | 25.95 |
| Stock Sector Average               | 0.49 | 5.39  | 6.52  | 13.08 | 23.64 |

| Performance Analysis - Annualised 3 years |               |            |       |      |        |
|---|---------------|------------|-------|------|--------|
|   | Growth Rate % | Volatility | Alpha | Beta | Sharpe |
| Fund                                      | 3.53          | 8.18       | 1.54  | 0.92 | 0.00   |
| Stock Sector Average                      | 2.13          | 8.69       | 0.00  | 1.00 | 0.00   |

### Fund Composition



|                    | (%)   |
|--------------------|-------|
| Consumer Goods     | 17.81 |
| Financial Services | 17.69 |
| Industrials        | 10.67 |
| Banks              | 10.09 |
| Money Market       | 9.58  |
| Telecommunications | 8.66  |
| Technology         | 5.48  |
| Oil & Gas          | 4.11  |
| Derivatives        | 4.02  |
| Others             | 11.89 |



|                         | (%)   |
|-------------------------|-------|
| USA                     | 29.83 |
| Europe                  | 24.15 |
| UK                      | 14.89 |
| Global Emerging Markets | 14.81 |
| Money Market            | 9.58  |
| Not Specified           | 4.00  |
| Australia               | 1.40  |
| Canada                  | 1.34  |

\* Data supplied by fund managers regarding fixed interests funds may not specify yield type. As the provision of redemption yield is an FCA regulatory requirement Novia assumes these are used.

### Important Information

Performance details and yields are as at 30/09/2020. Performance figures are inclusive of net reinvested income. Source: FE. This document is designed only for professional investors and experienced advisers. The value of investments and the income gained may fluctuate. Investors may not get back the full amount invested. Past performance is not a guide to the future.