

31 December 2023

This document is intended for use by individuals who are familiar with investment terminology. Please contact your financial adviser if you need an explanation of the terms used.

The SL Vanguard FTSE Developed World ex UK Pension Fund invests primarily in the Vanguard FTSE Developed World ex UK Common Contractual Fund. The aim of the Vanguard FTSE Developed World ex UK Common Contractual Fund is summarised below.

The Fund seeks to track the performance of the FTSE Developed ex UK Index.

The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.

For further information on the Vanguard FTSE Developed World ex UK Common Contractual Fund, please refer to the fund manager fact sheet, link provided below.

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Vanguard FTSE Developed World ex UK Common Contractual - Fund Factsheet - Underlying Factsheet link

Pension  
Investment  
Fund

Tracker Fund

Quarterly

Standard Life Launch Date 07/12/2011

Standard Life Fund Size (31/12/2023) £936.5m

Standard Life Fund Code KKFK

Volatility Rating (0-7) 6

Underlying Fund Launch Date 07/03/2016

Underlying Fund Size (31/12/2023) £978.9m

Underlying Fund Manager(s) Vanguard Equity Index Group

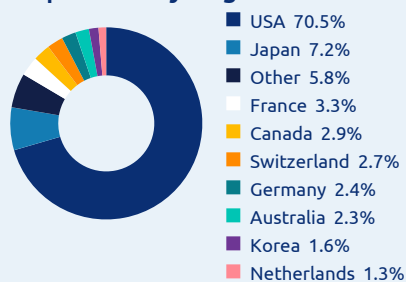
The FTSE Developed ex-UK Index is calculated solely by FTSE International Limited ("FTSE"). FTSE does not sponsor, endorse or promote this fund. All copyright in the index values and constituent list vests in FTSE. "FTSE ®" is a trade mark jointly owned by the London Stock Exchange Plc and The Financial Times Limited and is used by FTSE under licence.

The investment performance you will experience from investing in the Standard Life version of the fund will vary from the investment performance you would experience from investing in the underlying fund directly. This will be as a result of a number of differences, such as charges, tax and timing of investment.

## Underlying Fund Information \*

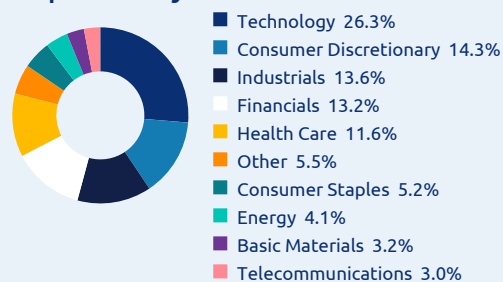
**Note:** Asset / Sector / Regional compositions are shown in a standardised format due to categorisation of items. This may be marginally different to the way the same information is displayed by the underlying fund manager. Figures may not add up to 100 due to rounding.

### Composition by Region



Source: FE fundinfo 31/12/2023

### Composition by Sector



Source: FE fundinfo 31/12/2023

### Top Holdings

	Fund (%)
APPLE INC.	4.8
MICROSOFT CORP.	4.7
ALPHABET INC.	2.6
AMAZON.COM INC.	2.3
NVIDIA CORP.	2.0
META PLATFORMS INC.	1.3
TESLA INC.	1.2
BERKSHIRE HATHAWAY INC.	1.1
ELI LILLY & CO.	0.8
JPMORGAN CHASE & CO.	0.8
<b>Total</b>	<b>21.6</b>

Source: FE fundinfo 31/12/2023

## Fund Performance \*

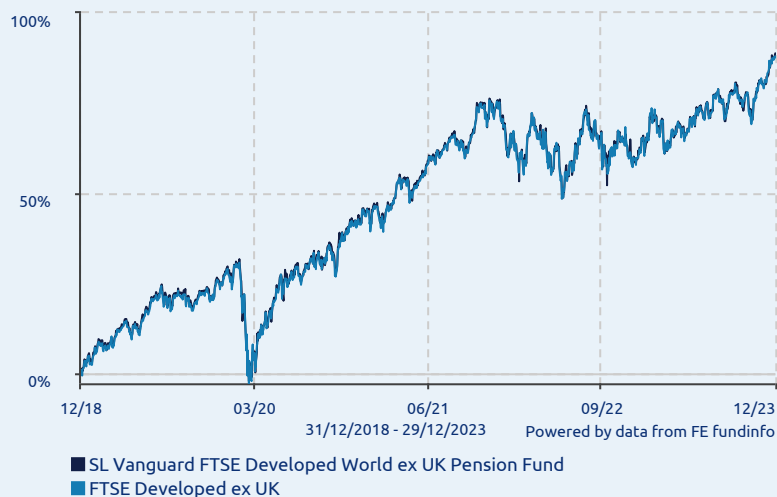
### Year on Year

Source: FE fundinfo

	Year to 31/12/2023 (%)	Year to 31/12/2022 (%)	Year to 31/12/2021 (%)	Year to 31/12/2020 (%)	Year to 31/12/2019 (%)
SL Vanguard FTSE Developed World ex UK Pension Fund	18.3	-8.7	23.5	14.1	24.1
FTSE Developed ex UK	17.6	-7.9	22.7	14.6	23.4

### Performance

Source: FE fundinfo



### Cumulative Performance

Source: FE fundinfo

	3 Months (%)	1 Year (%)	3 Years (%)	5 Years (%)
SL Vanguard FTSE Developed World ex UK Pension Fund	6.9	18.3	33.4	88.9
FTSE Developed ex UK	7.0	17.6	32.9	87.8

**Note(s):** The information shown relates to the past. Past performance is not a guide to the future. The value of your investment can go down as well as up. For the relevant charges on your policy please refer to your policy documentation.

Where a fund holds overseas assets the Sterling value of these assets may rise and fall as a result of exchange rate fluctuations.

**Definition(s):** Volatility Rating - The volatility rating of a fund 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 decide how much risk you're comfortable taking with your investments. Volatility ratings are calculated on a scale of 0-7.

Money Market - 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.

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#### Useful numbers -

Pension Fund Servicing  
0345 60 60 012

Call charges will vary.