Q3
2022

SL BNY Mellon Multi-Asset Growth Pension Fund

Standard Life

30 September 2022

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 BNY Mellon Multi-Asset Growth Pension Fund invests primarily in the BNY Mellon Multi-Asset Growth Fund. The aim of the BNY Mellon Multi-Asset Growth Fund is summarised below.

The Fund aims to achieve capital growth and income over the long term (5 years or more).

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 BNY Mellon Multi-Asset Growth Fund, please refer to the fund manager fact sheet, link provided below.

Standard Life does not control or take any responsibility for the content of this.

BNY Mellon Multi-Asset Growth - Fund Factsheet
http://webfund6.financialexpress.net/clients/StandardLife/FS.aspx?Code=RZ03&Date=01/09/2022

Pension Investment Fund

Multi Asset Fund

Quarterly

Underlying Fund Launch Date	March 1990	Standard Life Launch Date	April 2001
Underlying Fund Size (30/09/2022)	£1,843.8m	Standard Life Fund Size (30/09/2022)	£280.6m
Underlying Fund Manager	Simon Nichols, Bhavin Shah, Paul Flood	Standard Life Fund Code	KM
		Volatility Rating (0-7)	5

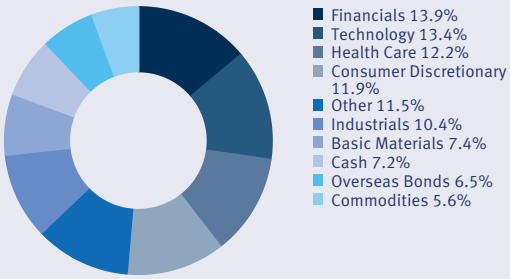
The investment performance you will experience from investing in the Standard Life version of the fund will vary from the investment performance you would experience from investing in the underlying fund directly. This will be as a result of a number of differences, such as charges, tax and timing of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

Composition of Portfolio by Sector

Source: FE 30/09/2022



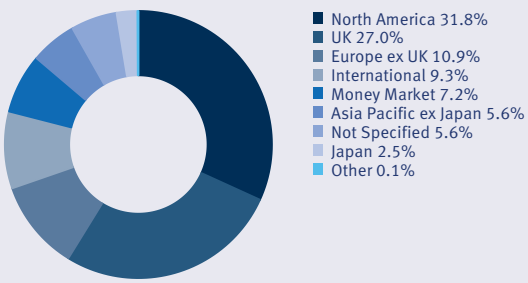
Top Holdings

Source: FE 30/09/2022

Stocks	Fund (%)
INSIGHT LIQUIDITY FUNDS PLC GBP LI	6.8
MICROSOFT CORPORATION	3.6
GOVERNMENT OF THE UNITED STATES OF AMERICA 2.875% 15-MAY-2043	3.1
INVESCO PHYSICAL GOLD ETC	3.1
ACCENTURE PLC CLASS A	2.5
ALBEMARLE CORPORATION	2.5
WISDOMTREE NICKEL	2.5
ASTRAZENECA PLC	2.4
DIAGEO PLC	2.4
RELX PLC	2.2
Assets in top holdings	**31.1**

Composition of Portfolio by Region

Source: FE 30/09/2022



Fund Performance

Year on Year

Source: FE

	Year to 30/09/2022 (%)	Year to 30/09/2021 (%)	Year to 30/09/2020 (%)	Year to 30/09/2019 (%)	Year to 30/09/2018 (%)
SL BNY Mellon Multi-Asset Growth Pension Fund	-1.8	26.1	1.5	3.4	10.1
ABI Flexible Investment	-8.4	19.7	-0.8	3.4	6.3

Price Indexed

Source: FE



29/09/2017 - 30/09/2022 Powered by data from FE

SL BNY Mellon Multi-Asset Growth Pension Fund
ABI Flexible Investment

Figures quoted are calculated over the stated period on a bid to bid basis with gross income reinvested and are based on units which contain an Annual Management Charge (AMC) of 1.30% and Additional Expenses of 0.12%, i.e. a Total Fund Charge of 1.42%. For the relevant charges on your policy, including any rebates or discounts that may apply, please refer to your policy documentation.

Cumulative Performance

Source: FE

	3 Months (%)	1 Year (%)	3 Years (%)	5 Years (%)
SL BNY Mellon Multi-Asset Growth Pension Fund	0.3	-1.8	25.8	43.2
ABI Flexible Investment	-1.1	-8.4	8.7	19.5

Notes: 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: 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) and allowances for tax, dividends and interest due if appropriate.

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