

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 Fund aims to provide long term growth by investing in one or more passively or actively managed equity funds. These funds will invest in a portfolio of equities from around the world and may also utilise factor based strategies.

As the Fund invests in more than one fund the allocation between these funds may vary over time.

These funds may use derivatives for the purpose of efficient portfolio management, reduction of risk or to help funds meet their respective investment objectives if this is permitted and appropriate.

One or more of these funds may have a bias towards a range of investment factors at any one time. Further details on these investment factors and the screening strategies deployed by the funds may be found in the SL underlying fund factsheet.

The value of investments within the Fund can fall as well as rise and is not guaranteed – you may get back less than you put in.

The Sterling value of overseas assets held in the Fund may rise and fall as a result of exchange rate fluctuations.

The Fund has been designed by the Trustee Directors who comprise the Defined Contribution Subcommittee (that represents the Centrica Pension Scheme, Centrica Pension Plan and Centrica Engineers Pension Schemes) in conjunction with their advisers specifically for the following scheme sections: Centrica Savings Plan, Centrica Savings Plan (2011 Section) and Centrica Engineers Savings Plan. The Trustee Directors and their advisers will continue to consult with Standard Life on the future make-up of the Fund, which may be changed from time to time.

Pension  
Investment  
Fund

Blended Fund

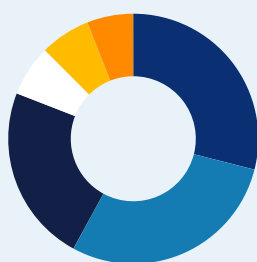
Quarterly

Standard Life Launch Date	16/06/2012
Standard Life Fund Size (31/12/2023)	£1.5m
Standard Life Fund Code	GGBC
Volatility Rating (0-7)	6

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.

## Fund Information \*

**Note:** Figures may not add up to 100 due to rounding.



### Composition of Portfolio by Fund

	Fund %	Fund fact sheet link
SL BlackRock Aquila Developed Fundamental Weighted Index Pension Fund	29.0	<a href="#">Fund fact sheet link</a>
SL BlackRock Aquila Global Minimum Volatility Index Pension Fund	29.0	<a href="#">Fund fact sheet link</a>
SL BlackRock ACS World ex UK Equity Tracker Pension Fund	23.0	<a href="#">Fund fact sheet link</a>
SL Schroder Global Emerging Markets Pension Fund	6.6	<a href="#">Fund fact sheet link</a>
SL BlackRock Aquila Connect Emerging Markets Equity Pension Fund	6.5	<a href="#">Fund fact sheet link</a>
SL BlackRock Managed (50:50) Global Equity Pension Fund	6.0	<a href="#">Fund fact sheet link</a>

Source: Standard Life 31/12/2023

## Fund Performance \*

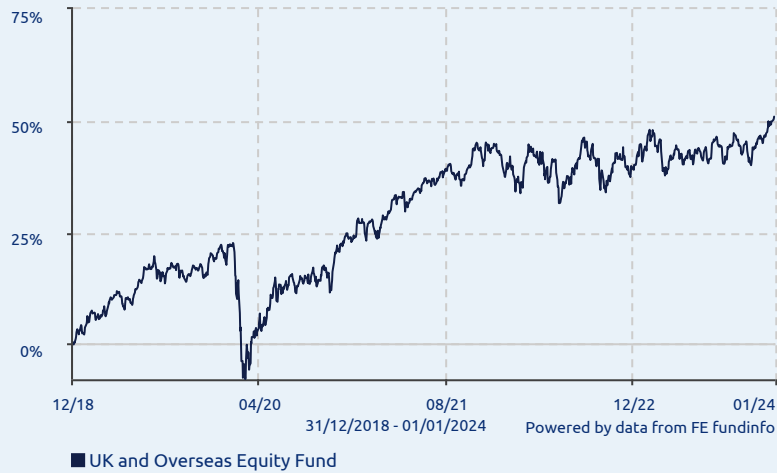
### Year on Year

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 (%)
UK and Overseas Equity Fund	7.7	-3.0	16.8	4.0	19.0

### Performance

Source: FE fundinfo



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 1.00% and Additional Expenses of 0.16%, i.e. a Total Fund Charge of 1.16%. 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 fundinfo

	3 Months (%)	1 Year (%)	3 Years (%)	5 Years (%)
UK and Overseas Equity Fund	4.4	7.7	22.0	50.9

**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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