Q4
2023

SL Vanguard FTSE UK All Share Index Pension Fund

31 December 2023

Standard Life
Part of Phoenix Group

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 UK All Share Index Pension Fund invests primarily in the Vanguard FTSE U.K. All Share Index Unit Trust Fund. The aim of the Vanguard FTSE U.K. All Share Index Unit Trust Fund is summarised below.

The Fund seeks to track the performance of the FTSE All-Share 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 U.K. All Share Index Unit Trust Fund, please refer to the fund manager fact sheet, link provided below.

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Vanguard FTSE U.K. All Share Index Unit Trust - 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)	£1,112.0m
Standard Life Fund Code	BFCK
Volatility Rating (0-7)	6

Underlying Fund Launch Date	04/12/2009
Underlying Fund Size (31/12/2023)	£13,060.9m
Underlying Fund Manager(s)	Vanguard Equity Index Group

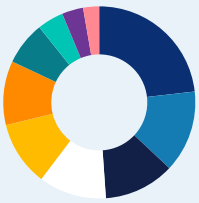
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The investment performance you will experience from investing in the Standard Life version of the fund will vary from the investment performance you would experience from investing in the underlying fund directly. This will be as a result of a number 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 Sector



- Financials 23.2%
- Consumer Staples 13.8%
- Consumer Discretionary 11.9%
- Industrials 11.4%
- Health Care 10.9%
- Energy 10.8%
- Basic Materials 7.3%
- Other 4.4%
- Utilities 3.6%
- Real Estate 2.7%

Source: FE fundinfo 31/12/2023

Top Holdings

	Fund (%)
SHELL PLC	7.2
ASTRAZENECA PLC	6.6
HSBC HOLDINGS PLC	5.2
UNILEVER	4.0
BP PLC	3.3
RIO TINTO PLC	2.7
DIAGEO PLC	2.7
RELX	2.5
GSK PLC	2.5
GLENCORE PLC	2.5
Total	**39.2**

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 UK All Share Index Pension Fund	7.2	-0.6	17.1	-10.8	17.9
ABI UK All Companies	7.2	-8.0	15.2	-7.7	20.6

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 0.02%, i.e. a Total Fund Charge of 1.02%. 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 (%)
SL Vanguard FTSE UK All Share Index Pension Fund	3.4	7.2	24.8	31.3
ABI UK All Companies	4.2	7.2	13.6	26.5

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.

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