

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 iShares UK Equity Index Pension Fund invests primarily in the iShares UK Equity Index (UK) Fund. The aim of the iShares UK Equity Index (UK) Fund is summarised below.

The Fund aims to provide a return on your investment (generated through an increase in the value of the assets held by the Fund) by tracking closely the performance of the FTSE All Share Index, the Fund's benchmark index. The Fund invests in equity securities (e.g. shares) of companies that make up the benchmark index. The benchmark index is designed to measure the performance of equity securities of small, mid and large capitalisation companies listed in the United Kingdom. The benchmark index is a free float-adjusted market capitalisation weighted index. Free float-adjusted means that only shares readily available in the market rather than all of a company's issued shares are used in calculating the benchmark index. Free float-adjusted market capitalisation is the share price of a company multiplied by the number of shares readily available in the market.

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 iShares UK Equity Index (UK) Fund, please refer to the fund manager fact sheet, link provided below.

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[iShares UK Equity Index \(UK\) - Fund Factsheet - Underlying Factsheet link](#)

Pension
Investment
Fund

Tracker Fund

Quarterly

Standard Life Launch Date 16/11/2005

Standard Life Fund Size (31/12/2023) £472.8m

Standard Life Fund Code JP

Volatility Rating (0-7) 6

Underlying Fund Launch Date 18/08/2005

Underlying Fund Size (29/12/2023) £10,751.2m

Underlying Fund Manager(s) Kieran Doyle

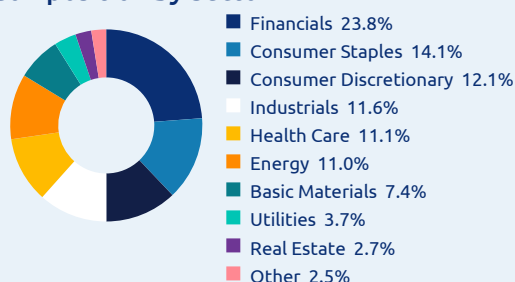
The FTSE All Share Index is calculated solely by FTSE International Limited ("FTSE"). FTSE does not sponsor, endorse or promote this fund. All copyright in the index values and constituent list vests in FTSE. "FTSE ®" is a trade mark jointly owned by the London Stock Exchange Plc and The Financial Times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

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



Source: FE fundinfo 31/12/2023

Top Holdings

| | Fund (%) |
|-------------------|-------------|
| SHELL PLC | 7.3 |
| ASTRAZENECA PLC | 6.8 |
| HSBC HOLDINGS PLC | 5.3 |
| UNILEVER PLC | 4.1 |
| BP PLC | 3.4 |
| RIO TINTO PLC | 2.8 |
| DIAGEO PLC | 2.7 |
| RELX PLC | 2.5 |
| GLAXOSMITHKLINE | 2.5 |
| GLENORE PLC | 2.5 |
| Total | 39.9 |

Source: FE fundinfo 31/12/2023

Fund Performance *

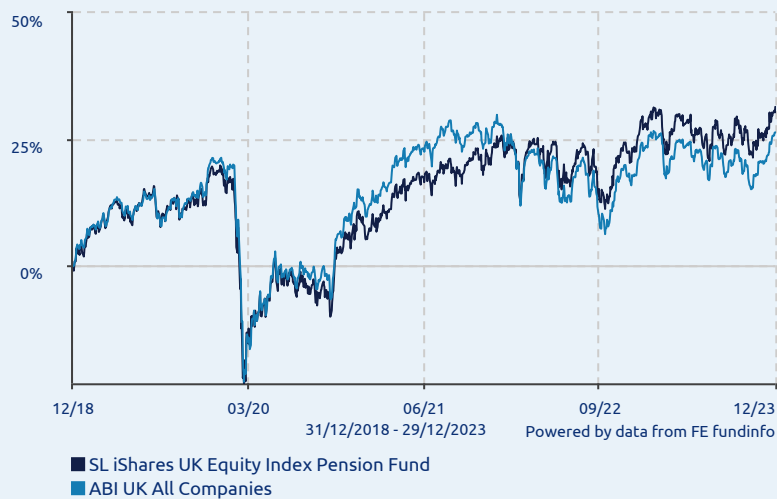
Year on Year

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 iShares UK Equity Index Pension Fund | 7.2 | -0.6 | 17.3 | -10.9 | 18.1 |
| ABI UK All Companies | 7.2 | -8.0 | 15.2 | -7.7 | 20.6 |

Performance

Source: FE fundinfo



Cumulative Performance

Source: FE fundinfo

| | 3 Months (%) | 1 Year (%) | 3 Years (%) | 5 Years (%) |
|---|--------------|------------|-------------|-------------|
| SL iShares UK Equity Index Pension Fund | 2.9 | 7.2 | 24.9 | 31.5 |
| 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.