

30 June 2021

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.

<p>The SL L&amp;G Over 15 Year Index Linked Gilts Index Pension Fund invests primarily in the L&amp;G Over 15 Year Index Linked Gilts Index Fund. The aim of the L&amp;G Over 15 Year Index Linked Gilts Index Fund is summarised below.</p> <p>The investment objective of the fund is to track the performance of the FTSE Actuaries UK Index Linked Gilts Over 15 Years Index to within +/-0.25% p.a. for two years out of three.</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p> <p>For further information on the L&amp;G Over 15 Year Index Linked Gilts Index Fund, please refer to the fund manager factsheet.</p>	Pension Investment Fund
	Bond Fund
	Quarterly

Underlying Fund Launch Date	N/A	Standard Life Launch Date	March 2009
Underlying Fund Size (30/06/2021)	£4,070.7m	Standard Life Fund Size (30/06/2021)	£1.7m
Underlying Fund Manager	LGIM	Standard Life Fund Code	S0
		Volatility Rating (0-7)	6

The FTSE Actuaries UK Index-Linked Gilts Over 15 Years 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.

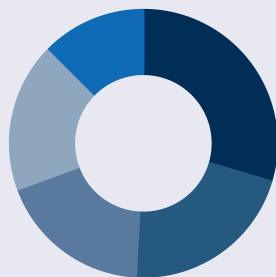
The investment performance you will experience from investing in the Standard Life version of the fund will vary from the investment performance you would experience from investing in the underlying fund directly. This will be as a result of a number of differences, such as charges, tax and timing of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

### Composition of Portfolio by Maturity

Source: FE 30/06/2021



■ Maturity 30 to 40 years	29.6%
■ Maturity 20 to 25 years	21.3%
■ Maturity 25 to 30 years	18.5%
■ Maturity 15 to 20 years	18.1%
■ Maturity Over 40 years	12.5%

### Top Holdings

Source: FE 30/06/2021

Stocks	Fund (%)
UK TREASURY 1.25% 2055	8.0
UK TREASURY 0.125% 2068	7.9
UK TREASURY 0.375% 2062	7.6
UK TREASURY 0.5% 2050	6.5
UK TREASURY 0.75% 2047	6.4
UK TREASURY 1.125% 2037	6.3
UK TREASURY 0.125% 2044	6.2
UK TREASURY 0.625% 2040	6.2
UK TREASURY 0.625% 2042	6.0
UK TREASURY 0.25% 2052	5.8
<b>Assets in top holdings</b>	<b>66.9</b>

## Fund Performance

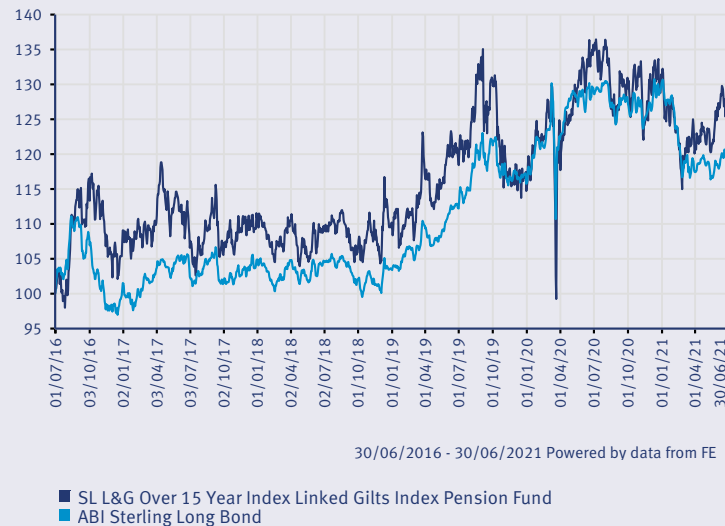
### Year on Year

Source: FE

	Year to 30/06/2021 (%)	Year to 30/06/2020 (%)	Year to 30/06/2019 (%)	Year to 30/06/2018 (%)	Year to 30/06/2017 (%)
SL L&G Over 15 Year Index Linked Gilts Index Pension Fund	-6.8	13.8	9.4	2.3	6.6
ABI Sterling Long Bond	-6.9	15.3	7.3	2.2	2.4

### Price Indexed

Source: FE



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 1.01% and Additional Expenses of 0.00%, i.e. a Total Fund Charge of 1.01%. 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 L&G Over 15 Year Index Linked Gilts Index Pension Fund	5.4	-6.8	16.1	26.5
ABI Sterling Long Bond	2.6	-6.9	15.2	20.5

**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.

\*Any data contained herein which is attributed to a third party ("Third Party Data") is the property of (a) third party supplier(s) (the "Owner") and is licensed for use by Standard Life\*\*. Third Party Data may not be copied or distributed. Third Party Data is provided "as is" and is not warranted to be accurate, complete or timely. To the extent permitted by applicable law, none of the Owner, Standard Life\*\* or any other third party (including any third party involved in providing and/or compiling Third Party Data) shall have any liability for Third Party Data or for any use made of Third Party Data. Past performance is no guarantee of future results. Neither the Owner nor any other third party sponsors, endorses or promotes the fund or product to which Third Party Data relates.

\*\*Standard Life means the relevant member of the Phoenix Group (being Phoenix Group Holdings together with its subsidiaries, subsidiary undertakings and associated companies (whether direct or indirect) from time to time) and the Standard Life Aberdeen Group (being Standard Life Aberdeen plc together with its subsidiaries, subsidiary undertakings and associated companies (whether direct or indirect) from time to time).

"FTSE®", "FT-SE®", "Footsie®", ["FTSE4Good®" and "techMARK] are trade marks jointly owned by the London Stock Exchange Plc and The Financial Times Limited and are used by FTSE International Limited ("FTSE") under licence. ["All-World®", "All-Share®" and "All-Small®" are trademarks of FTSE.]

The Fund is not in any way sponsored, endorsed, sold or promoted by FTSE International Limited ("FTSE"), by the London Stock Exchange Plc (the "Exchange"), Euronext N.V. ("Euronext"), The Financial Times Limited ("FT"), European Public Real Estate Association ("EPRA") or the National Association of Real Estate Investment Trusts ("NAREIT") (together the "Licensor Parties") and none of the Licensor Parties make any warranty or representation whatsoever, expressly or impliedly, either as to the results to be obtained from the use of the FTSE EPRA NAREIT Developed Index (the "Index") and/or the figure at which the said Index stands at any particular time on any particular day or otherwise. The Index is compiled and calculated by FTSE. However, none of the Licensor Parties shall be liable (whether in negligence or otherwise) to any person for any error in the Index and none of the Licensor Parties shall be under any obligation to advise any person of any error therein.

"FTSE®" is a trade mark of the Exchange and the FT, "NAREIT®" is a trade mark of the National Association of Real Estate Investment Trusts and "EPRA®" is a trade mark of EPRA and all are used by FTSE under licence."

[www.standardlife.co.uk](http://www.standardlife.co.uk)