

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.

<p>The SL Barclays Sterling Corporate Bond Life Fund invests primarily in the Barclays Sterling Corporate Bond Fund. The aim of the Barclays Sterling Corporate Bond Fund is summarised below.</p> <p>The Fund seeks to provide capital growth and income over the long term (a period of at least 5 years) by investing up to 70% of its assets in fixed income securities. These will be: denominated in Sterling; issued by companies and non-government related issuers domiciled in, or which have significant operations in, the UK or other developed markets; investment grade. The Fund may invest up to 30% of its assets in other fixed income securities, money-market instruments, cash, deposits, equity securities and (up to 10%) other funds • The Fund is actively managed which means that the Barclays Fund Manager Research team select the subinvestment manager(s) to invest a portion of the fund's assets. The sub-investment manager(s) implement their own investment strategy and have day-to-day discretion to select the Fund's assets.</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 Barclays Sterling Corporate Bond Fund, please refer to the fund manager fact sheet, link provided below.</p> <p>Standard Life does not control or take any responsibility for the content of this.</p> <p>Barclays Sterling Corporate Bond - Fund Factsheet http://webfund6.financialexpress.net/clients/StandardLife/FS.aspx?Code=L477&Date=01/09/2022</p>	Life Investment Fund
	Bond Fund
	Quarterly

<u>Underlying Fund Launch Date</u>	<u>May 2006</u>	<u>Standard Life Launch Date</u>	<u>August 2004</u>
<u>Underlying Fund Size (30/09/2022)</u>	<u>£161.0m</u>	<u>Standard Life Fund Size (30/09/2022)</u>	<u>£0.8m</u>
<u>Underlying Fund Manager</u>	<u>Chris Bamford</u>	<u>Standard Life Fund Code</u>	<u>LR</u>
		<u>Volatility Rating (0-7)</u>	<u>2</u>

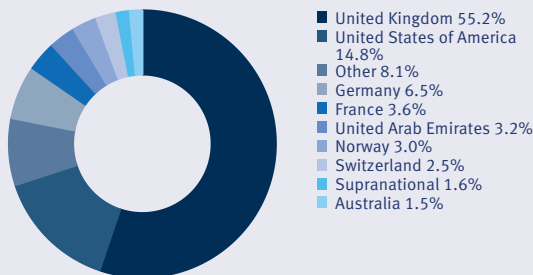
The investment performance you will experience from investing in the Standard Life version of the fund will vary from the investment performance you would experience from investing in the underlying fund directly. This will be as a result of a number of differences, such as charges, tax and timing of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

Source: FE 30/09/2022



Fund Performance

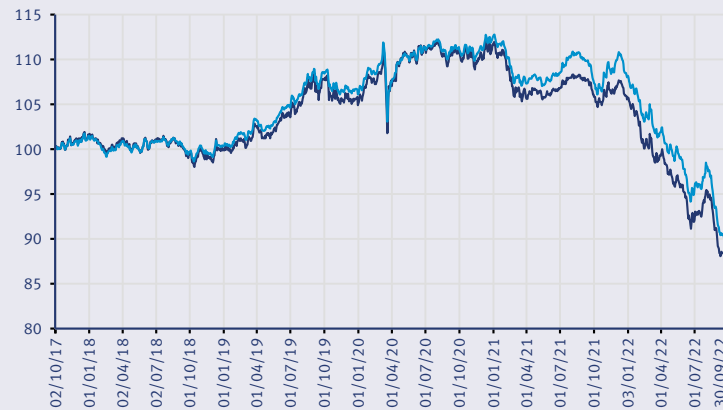
Year on Year

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 Barclays Sterling Corporate Bond Life Fund	-22.0	-4.5	3.1	8.4	-0.6
ABI Sterling Fixed Interest	-20.2	-3.4	2.6	8.9	-0.3

Price Indexed

Source: FE



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

■ SL Barclays Sterling Corporate Bond Life Fund
■ ABI Sterling Fixed Interest

Figures quoted are calculated over the stated period on a bid to bid basis with net income reinvested and are based on units which contain an Annual Management Charge (AMC) of 1.35% and Additional Expenses of 0.24%, i.e. a Total Fund Charge of 1.59%. 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 Barclays Sterling Corporate Bond Life Fund	-9.9	-22.0	-23.1	-17.2
ABI Sterling Fixed Interest	-9.7	-20.2	-20.9	-14.2

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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