

Standard Life Dimensional Funds

Introduction

Dimensional funds are designed to help deliver long term outcomes through a disciplined, evidence-based approach to investing.

Who are Dimensional Fund Advisers?

Dimensional Fund Advisers (Dimensional) are a global investment company with a long history of applying academic research to real world investing. Founded in 1981, Dimensional seeks to help investors achieve better long-term outcomes through a disciplined and evidence-based approach.

Rather than trying to predict short-term market movements, Dimensional build portfolios designed to capture the key drivers of long-term returns. These include factors such as company size, value, and profitability, areas that have been shown by decades of research to influence investment performance over time.

Dimensional takes a disciplined and evidence-based approach to managing investments. Rather than tracking market indices, they apply a structured process that aims to capture the key drivers of long-term investment returns while managing costs and risk through broad diversification.

We offer a range of five Dimensional Funds

Standard Life Dimensional World Allocation Funds

The four Standard Life Dimensional World Allocation Funds aim to generate long-term investment returns through a combination of income and capital growth by investing in a range of Dimensional funds comprised of global equities (company shares) and bonds. **There is no guarantee that this aim will be achieved.**

These funds aim to maintain fixed allocations to equities or to equities and bonds and have different levels of potential risk and return. For example, the Dimensional World Allocation 60/40 Fund aims to maintain a fixed allocation of 60% to global equities (developed and emerging markets) and 40% to global bonds and offers exposure to more than 13,000 individual securities across more than 47 countries. The funds provide professionally constructed and globally diversified portfolios, across a range of risk profiles, designed to help you meet your financial goals. See table on page 3 which gives more detail on these funds.

Standard Life Dimensional Global Short Fixed Income Fund

This Standard Life Dimensional Global Short Fixed Income Fund aims to achieve a combination of income and growth by investing in a diversified range of high-quality bonds, including government and corporate debt from developed markets worldwide. **There is no guarantee that this aim will be achieved.** These investments are typically short-term, with maturities of five years or less, which helps to reduce exposure to interest rate movements and keep risk levels lower than longer-term bond funds. See table on page 4 which gives more detail on this fund.

You can learn more about these funds by visiting the Fund Centre on standardlife.ie, where helpful factsheets are available for each fund. Note: performance will be available on factsheets after the funds have a 12-month performance history.

Warning: The income you earn from this investment may go down as well as up.

Warning: If you invest in this product, you may lose some, or all, of the money you invest.

Warning: The value of your investment may go down as well as up.

Warning: This investment may be affected by changes in currency exchange rates.

Warning: Due to the nature of this product, it is important to ensure that it remains suitable for you. We recommend that you engage with your financial advisor on a regular basis to ensure its ongoing suitability.

Standard Life Dimensional World Allocation Funds

	Standard Life Dimensional World Allocation 40/60	Standard Life Dimensional World Allocation 60/40	Standard Life Dimensional World Allocation 80/20	Standard Life Dimensional World Equity Fund
Annual Management Charge (AMC)	1.15%	1.15%	1.15%	1.15%
Target asset allocation split	40% equities 60% bonds	60% equities 40% bonds	80% equities 20% bonds	100% equities

Who are these funds suitable for?

Consider these funds if you are:	<ul style="list-style-type: none"> • Comfortable with a medium level of investment risk. These funds are rated 4 out of 7 on the European Security and Market Authority's (ESMA) risk scale, 1 being the lowest and 7 being the highest. The risk rating of a fund can move up or down over time and is not guaranteed to stay the same. • Have an investment horizon of at least five years • Can take risk with your capital 	<ul style="list-style-type: none"> • Comfortable with a medium to high level of investment risk. These funds are rated 5 out of 7 on the European Security and Market Authority's (ESMA) risk scale, 1 being the lowest and 7 being the highest. The risk rating of a fund can move up or down over time and is not guaranteed to stay the same. • Have an investment horizon of at least five years • Can take risk with your capital
These funds may not be suitable if you are:	<ul style="list-style-type: none"> • Not comfortable with a medium level of investment risk • Do not want to take any risk with your capital • Have an investment horizon of less than five years • Are not prepared to accept periods of investment losses due to volatility in equity and bond markets 	<ul style="list-style-type: none"> • Not comfortable with a medium to high level of investment risk • Do not want to take any risk with your capital • Have an investment horizon of less than five years • Are not prepared to accept periods of investment losses due to volatility in equity and bond markets

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Key Benefits of Standard Life Dimensional World Allocation Funds

Diversification

Each fund invests in Dimensional's Funds, giving you access to thousands of international stocks and bonds, across all major global regions and industries.

Simple and easy to understand

Each fund only invests in a combination of equities and bonds, so no complex investment instruments to consider.

Investment mix

Each fund is managed to maintain its specific asset allocation, rebalanced to make sure they don't drift out of line from their target mix of equities and bonds. This means for funds with a mix of equities and bonds, the mix between the two investment types will be consistent into the future.

Standard Life Dimensional Global Short Fixed Income Fund

Annual Management Charge (AMC)	1.05%
Asset allocation:	100% bonds

Who is this fund suitable for?

Consider this fund if you are:

- Comfortable with a low level of investment risk. This fund is rated 2 out of 7 on the European Security and Market Authority's (ESMA) risk scale, 1 being the lowest and 7 being the highest. The risk rating of a fund can move up or down over time and is not guaranteed to stay the same.
- Have an investment horizon of at least three years
- Can take risk with your capital

This fund may not be suitable if you are:

- Not comfortable with a low level of investment risk
- Do not want to take any risk with your capital
- Have an investment horizon of less than three years
- Are not prepared to accept periods of investment losses due to volatility in bond markets

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Performance (of the underlying funds)

As the Standard Life Dimensional Funds only launched on the 18 June 2026, the historic performance of the underlying Dimensional Funds that the Standard Life funds invest in, is shown below to illustrate the past performance of these funds.

Dimensional fund	Cumulative returns		Annualised returns		
	3 months %	1 Year %	3 Year p.a. %	5 Year p.a. %	10 Year p.a. %
World Allocation 80/20 Fund	1.1%	11.5%	10.5%	6.9%	–
World Allocation 60/40 Fund	1.2%	9.2%	8.6%	5.3%	–
World Allocation 40/60 Fund	0.4%	6.3%	6.6%	3.6%	–
World Equity Fund	5.4%	14.3%	12.5%	8.9%	10.0%
Global Short Fixed Income Fund	-0.3%	1.1%	2.5%	-0.5%	-0.4%

Source: FE, 31 March 2026. Performance is net of Total Expense Ratio (annual management charge plus additional expenses), portfolio transaction costs, and gross of adviser charges and taxes. The actual return achieved by policies may be lower because of these taxes and charges, which may vary depending on the terms and conditions of the policy. Income received by these funds is reinvested and reflected in the performance of the funds. The historic performance is shown using the underlying Dimensional World Allocation 80/20 Fund EUR Accumulation Shares (IE00BYTYV309); Dimensional World Allocation 60/40 Fund EUR Accumulation Shares (IE00B9L4YR86); Dimensional World Allocation 40/60 Fund EUR Accumulation Shares (IE00B8Y02V60); Dimensional World Equity Fund EUR Accumulation Shares (IE00B4MJ5D07); Dimensional Global Short Fixed Income Fund (IE0031719473). The annual management charge (AMC) of these underlying funds is different to the AMC of the Standard Life Dimensional Funds.

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Warning: These figures are estimates only. They are not a reliable guide to the future performance of your investment.

Warning: Past performance is not a reliable guide to future performance.

Important things to consider and key risks

All investments carry risk. These Funds offer no guarantee against loss or that the Fund's objectives will be attained. These are not a guaranteed or capital protected products. There are risks to your capital should you choose to invest in these Funds.

The value of bonds and fixed income related securities is affected by influential factors such as interest rates, inflation, credit spreads and volatility which, in turn, are driven by other factors including political, economic news, company earnings and significant corporate events. Movements in currency exchange rates can adversely affect the return of your investment.

While these Fund's bond allocation invests predominantly in investment grade bonds there is always a risk that the bond issuers may not be able to pay the income as promised or could fail to repay the capital amount used to purchase the bond. Where a bond market has a low number of buyers and/or sellers, it can be hard to sell particular bonds at an anticipated price and/or in a timely manner.

The Funds may invest in other underlying Funds. The Fund's performance, costs and risks will be affected by the underlying funds. There can be no assurance that an underlying fund will achieve its investment objective.

The Funds' investments are subject to issuer-specific risks, market risks, economic or political risks that may cause the share prices to fluctuate over time. This can affect the value of your investment in the Fund.

The Fund may seek to identify and invest in value shares, which are (in the Investment Manager's view) shares, the prices of which are low compared to the accounting values of the companies issuing them. Value shares may perform differently from the market as a whole and following a value oriented investment strategy may cause the Fund, at times, to underperform funds that use other investment strategies.

Maturity - refers to the date in the future when the bond is due to be repaid. It simply tells you when the term of the bond or investment ends, and when the issuer (such as a government or company) is expected to return the original capital.

These Funds invest in equities and equity related securities. These are sensitive to variations in the stock market which can be volatile and change substantially in short periods of time.

Emerging Market Risk - These Funds may invest in China A shares and in other emerging market equities and bonds. Investing in China A shares and emerging markets involves a greater risk of loss than investing in more developed markets due to among other factors, greater political, tax, economic, foreign exchange, liquidity and regulatory risks.

Currency risk - Movements in currency exchange rates can adversely impact the return of your investment. Currency hedging may be used but is not guaranteed to completely eliminate currency risk.

Counterparty risk - The insolvency of any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments may expose the funds to financial loss.

Inflation risk - The value of your investments may not be worth as much in the future due to changes in purchasing power resulting from inflation.

Credit risk – Credit risk refers to the risk that a bond issuer may fail to make interest or capital repayments when due. A deterioration in an issuer's financial position or credit rating can lead to a decline in the value of the bond and may impact fund performance.

Small companies risk - The investment risk associated with small companies may be higher than that normally associated with larger, more established companies due to the greater business risks associated with small size, the relative inexperience of the company, limited product lines, distribution channels and financial and managerial resources. Further, there is typically less publicly available information concerning smaller companies than for larger, more established ones. The securities of small companies are often traded only over-the-counter and may not be traded in the volumes typical of trading on a national securities exchange. As a result, in order to sell this type of holding, a Fund may need to discount the securities from recent prices or dispose of the securities over a long period of time. The prices of this type of security may be more volatile than those of larger companies which are often traded on a national securities exchange and small companies are also more vulnerable than larger companies to adverse conditions.

Use of derivatives - These Funds may use investment techniques (including Derivatives) to seek to protect and enhance the value of the funds and to manage the Fund's risks. Derivatives, such as futures, options and swaps, are linked to the rise and fall of other assets. In other words, they "derive" their price from another asset. They can generate returns when share prices and/or indices fall. Investing in derivatives carries the risk of reduced liquidity, substantial loss and increased volatility in adverse market conditions, such as a failure amongst market participants. The use of derivatives may result in these funds being leveraged (where economic exposure and thus the potential for loss by the funds exceeds the amount it has invested) and in these market conditions the effect of leverage will be to magnify losses. These funds do not make extensive use of derivatives.

Securities lending - The assets in these Funds may be used for the purpose of security lending in order to earn an additional level of return and offset the cost of the fund. While securities lending increases the level of risk in the fund it may provide an opportunity to increase the investment return.

How is environmental, social and governance (ESG) factors integrated into the investment strategy of the Fund?

These funds are all classified as Article 6 funds under the EU's Sustainable Finance Disclosure Regulation ("SFDR"). Article 6 funds don't promote ESG characteristics or have a specific sustainable investment objective.

Furthermore, investments within the funds do not take into account the EU Taxonomy criteria for environmentally sustainable economic activities.

Dimensional seeks to protect and enhance shareholder and bondholder value and may consider ESG information to do so, including when defining and monitoring our investment universe. As part of their process for defining an eligible fixed-income universe, they review country risks as well as the agency-assigned and market-implied credit ratings of individual securities. As part of their process for defining an eligible equity universe, they review country risks, exchange listing standards, as well as structural, governance-related issues. For example, they may exclude companies from eligibility if they are closely held; such companies may not have adequate risk controls to protect the interests of minority shareholders against abusive practices by company insiders.

Furthermore, as part of their risk management process, they monitor all securities in our eligible equity universe for reports of potential involvement in significant controversies, including ESG-related controversies. If they believe that a controversy may have a material impact on a portfolio company's financials, they may temporarily exclude securities issued by that company from further purchase in both their equity and fixed income strategies. They may also refer the portfolio company to their Investment Stewardship Group for engagement where appropriate for a particular investment strategy.

Dimensional seeks to exclude from investment across the Dimensional UK OEICs and Irish UCITS Funds the securities of companies involved in the production of cluster munitions, anti-personnel mines, chemical and biological weapons, nuclear weapons and depleted uranium ammunition and armour (collectively, "controversial weapons").

For more information on our funds, please visit [standardlife.ie/funds](https://www.standardlife.ie/funds)

Find out more

Talk to your financial adviser. They'll give you the information you need. Also, you can call us or visit our website.

Call us on (01) 639 7000

Mon-Fri, 9am to 5pm. Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.

[standardlife.ie](https://www.standardlife.ie)

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Standard Life International dac is regulated by the Central Bank of Ireland. Standard Life International dac is a designated activity company limited by shares and registered in Dublin, Ireland (408507) at 90 St Stephen's Green, Dublin D02 F653.

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