

Standard Life Global Index Funds

Key benefits



Diversification

The Global Index Funds provide diversification across global equity and bond markets. The Global Index 60 Fund for example, offers exposure to more than 17,000 unique securities across 60+ countries. Equities are invested over 10 different equity sectors, whilst the mix of high-quality government and corporate bonds range from credit ratings of AAA to BBB.



Choice of risk levels

These funds offer five different mixes of equities and bonds, intended to offer appropriate blends for different risk tolerances and investment goals.



Continuous rebalancing

Whether a client is invested in the Global Index Fund 80 or the Global Index Fund 20, maintaining the target asset mix is crucial to avoiding portfolio drift. These funds are continuously rebalanced to keep clients within their predetermined asset mix consistently through time.



Peace of mind

The Global Index Funds brings together two strong financial brands. The combination of Standard Life as the product provider, and Vanguard managing 100% of the underlying assets, provides peace of mind to both clients and advisers. Vanguard is the second largest fund manager in the world, helping over 50 million clients in 170 countries.



Low cost

The funds' Annual Management Charge is 0.95% and can be accessed from as low as 0.45%. The funds offer access to global markets through a broadly diversified portfolio at a low cost, enabling clients to keep more of their returns.



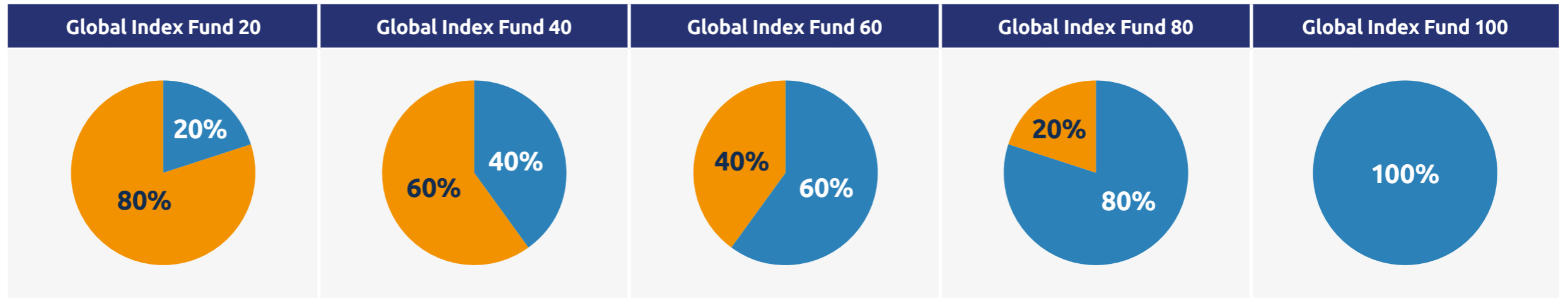
Performance

Each fund consists of a number of index-tracking funds managed by Vanguard, a leader in index fund management since 1976. They have a strong reputation for generating investment returns in line with each index that they track. This provides you and your clients with the peace of mind that investors typically receive investment returns in line with the market, gross of fees, eliminating concerns about underperformance.



Portfolio Asset Splits

■ Equities
■ Bonds



	Equities	Bonds	Total	Equities	Bonds	Total	Equities	Bonds	Total	Equities	Bonds	Total	Equities	Bonds	Total
US	12.9%	38.6%	51.5%	26.0%	28.9%	54.9%	39.0%	19.3%	58.3%	52.1%	9.6%	61.7%	65.1%	0.0%	65.1%
Europe	2.4%	21.7%	24.1%	4.9%	16.2%	21.1%	7.3%	10.8%	18.1%	9.7%	5.4%	15.1%	12.1%	0.0%	12.1%
UK	0.7%	3.2%	4.0%	1.4%	2.4%	3.8%	2.1%	1.6%	3.7%	2.8%	0.8%	3.6%	3.5%	0.0%	3.5%
Japan	1.1%	5.6%	6.7%	2.1%	4.2%	6.4%	3.2%	2.8%	6.0%	4.3%	1.4%	5.7%	5.4%	0.0%	5.4%
Emerging Mkts	2.2%	3.1%	5.3%	4.4%	2.3%	6.7%	6.6%	1.6%	8.1%	8.8%	0.8%	9.5%	10.9%	0.0%	10.9%
Asia Pacific	0.5%	3.3%	3.8%	1.1%	2.5%	3.5%	1.6%	1.6%	3.3%	2.2%	0.8%	3.0%	2.7%	0.0%	2.7%
Cash & Other	0.0%	4.6%	4.6%	0.1%	3.5%	3.5%	0.1%	2.3%	2.4%	0.1%	1.2%	1.3%	0.2%	0.0%	0.2%
	20%	80%	100%	40%	60%	100%	60.0%	40.0%	100.0%	80%	20%	100%	100%	0.0%	100%
Number of securities	2,943	14,207	17,150	2,943	14,207	17,150	2,943	14,207	17,150	2,943	14,207	17,150	2,943	0	2,943

Source: Vanguard 31 December 2023 . May not add to 100% due to rounding

Equities within the funds are not hedged. However, all non-euro fixed income is hedged back to euros. The value of investments within these funds will go down as well as up. Benefits may be affected by changes in currency exchange rates. If your client invests in these funds, they may lose some or all of the money they invest.



Standard Life Global Index Funds

Performance to 31 March 2024

	1 year (%)	2 years p.a (%)	Since Launch p.a (17/08/2021) (%)	3 years p.a* (%)	5 years p.a* (%)	10 years p.a* (%)
Global Index Fund 20	5.4	-1.6	-3.4	-1.2	1.2	2.6
Global Index Fund 40	10.0	0.6	-0.9	1.6	3.8	4.8
Global Index Fund 60	14.7	2.7	1.6	4.4	6.5	7.0
Global Index Fund 80	19.5	4.8	4.2	7.2	9.2	9.1
Global Index Fund 100	24.5	6.8	6.7	10.1	11.8	11.3

Source: FE fundinfo to 31 March 2024. Performance is net of Annual Management Charge

Past performance is not a reliable guide to future performance.

*The Standard Life Global Index Funds launched in August 2021. Therefore, the performance figures in yellow are proxy returns using underlying portfolios. In order to show the historic performance of a similar portfolio, we use the past performance of the three underlying funds in which these funds invest. The historic portfolio is comprised of the underlying Vanguard Global Stock Index Institutional EUR (ISIN IE00B03HD191), the Vanguard Emerging Markets Stock Index Institutional EUR (ISIN IE0031786696) and the Vanguard Global Bond Index Institutional Plus Hedged Acc EUR (ISIN IE00BGCZ0B53). This performance track history assumes a fixed allocation between Global Bonds and Global Equities. Each portfolios past performance is reflective of asset allocation rebalancing on a monthly basis. Please note that each Global Index Fund is rebalanced on an ongoing basis. The annual management charge (AMC) of these underlying funds is different to the AMC of the Standard Life Global Index Funds.





Part of Phoenix Group

Standard Life is a life savings company. That means that they provide pensions, retirement solutions, savings, investments and funds for each stage of your life journey. Standard Life have been working in partnership with financial advisers helping Irish people plan and enjoy their futures for more than 180 years. Standard Life International has a team of almost 400 people in Ireland which delivers products and services to support customers and advisers.

Financial strength is arguably one of the most important considerations when choosing a financial provider. Standard Life International dac is a subsidiary of Phoenix Group Holdings plc. Phoenix is listed on the London Stock Exchange, a constituent of the FTSE 100 Index. Independent credit rating agency Fitch recognised its strong financial position with an A+ credit rating.

Standard Life International dac is regulated by the Central Bank of Ireland.



Vanguard was founded in the United States in 1975 on a simple but revolutionary idea: that an investment company should manage its funds solely in the interests of its clients. Vanguard is now the second largest fund manager in the world, helping over 30 million clients in 170 countries. They pioneered index tracking fund management in 1976 and have a strong reputation for minimising tracking errors in managing large global index funds. They manage over €7.3 trillion assets.

Source: Vanguard, 30 June 2023

Find out more

(01) 639 7900

brokersupport@standardlife.ie

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

www.standardlife.ie/adviser

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.

www.standardlife.ie

GIAdviser V03 0424 ©2024 Standard Life. All rights reserved.
SCOZ0424979044-001