

Standard Life Global Index Funds

Key benefits

The Standard Life Global Index Funds give a choice of five simple, ready-made, multi-asset portfolios. The underlying investments are managed by Vanguard, one of the worlds' largest fund managers. The five ready-made portfolios offer different combinations of equities and bonds and are continuously rebalanced to ensure the asset mix remains constant over time.



Diversification

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



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 you can rest assured that the mix between equities and bonds will be consistent in the future.



Simple and easy to understand

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



Low cost

Using Vanguard's low-cost index funds as building blocks means that the funds deliver a diversified all-in-one portfolio at a relatively low cost. Each of the five funds have an annual management charge of 0.95%.



Easy access

These funds are priced daily. If your circumstances change, it's easy to switch between the five Global Index Funds or any of Standard Life's funds that are available under your product.



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 with the peace of mind that you'll typically receive investment returns in line with the market, gross of fees.

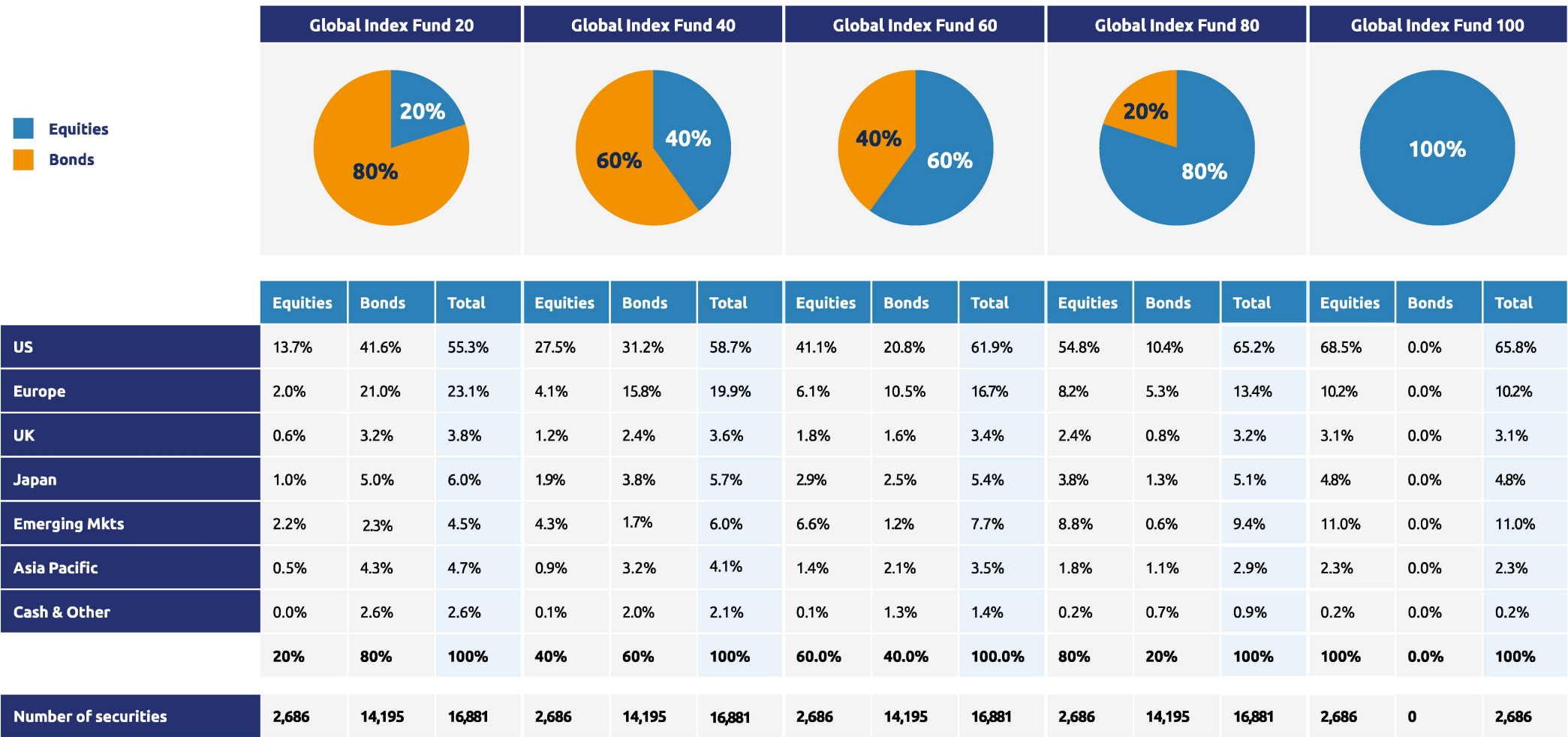
Warning: If you invest in these funds you may lose some or all of the money you invest

Warning: The value of these funds may be affected by changes in currency exchange rates

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

Vanguard

Portfolio Asset Splits



Source: Vanguard 31 December 2024. May not add to 100% due to rounding

Equities within the funds are not hedged. However, all non-euro Bonds are hedged back to euros.

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Standard Life Global Index Funds

Performance to 31 December 2024

| | 1 year % | 2 years p.a % | Since Launch p.a (17/08/2021) % | 5 years p.a* % | 10 years p.a* % |
|-----------------------|----------|---------------|---------------------------------|----------------|-----------------|
| Global Index Fund 20 | 4.5 | 5.3 | -1.4 | 1.0 | 2.2 |
| Global Index Fund 40 | 9.4 | 9.0 | 1.3 | 3.7 | 4.4 |
| Global Index Fund 60 | 14.3 | 12.7 | 4.1 | 6.4 | 6.6 |
| Global Index Fund 80 | 19.4 | 16.5 | 6.8 | 9.1 | 8.7 |
| Global Index Fund 100 | 24.6 | 20.3 | 9.6 | 11.9 | 10.9 |

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

* The Standard Life Global Index Fund Funds launched on 17 August 2021. To show the historic performance of similar portfolios prior to 17 August 2021, we use the past performance of the three underlying funds in which Global Index Funds invest. The historic portfolios are 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), where relevant. The performance track history assumes the respective fixed allocations to Global Equities and Global Bonds, where relevant. The past performance of each portfolio is reflective of asset allocation rebalancing monthly. Please note that the Standard Life Global Index Funds are 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.



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

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 about our funds

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

(01) 639 7000

Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.

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

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

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