Standard Life Global Index Fund 20

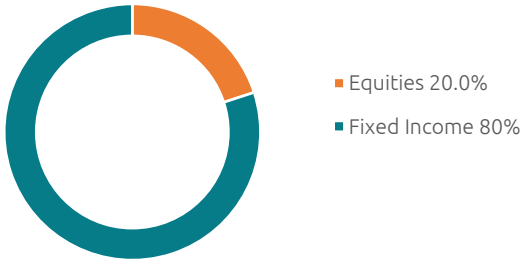
May 2026

Introduction

- The Global Index 20 Fund invests in a diversified portfolio of equities and bonds from across the world. It invests in approximately 17,000 securities
- The underlying funds are managed by Vanguard, the world's second largest fund manager
- Approximately 20% of the fund invests in a portfolio of shares across different countries, regions and industry sectors in both developed and emerging markets
- Approximately 80% of the fund invests in a wide range of investment grade government and corporate bonds from across the world
- The mix between equities and bonds will be rebalanced continually to ensure the 20% equity/80% bond mix remains fairly constant over time

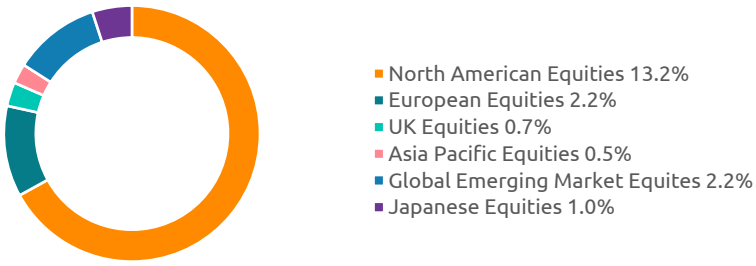
This document is intended for use by individuals who are familiar with investment terminology. For more information on a fund, talk to your financial adviser or refer to the website standardlife.ie

Asset breakdown (as at 31 March 2026)



Source: Standard Life, March 2026. May not add up to 100% due to rounding.
Note: The non euro fixed interest holdings of the fund are hedged back to Euro to reduce currency risk.

Equity regional breakdown (as at 31 March 2026)



Source: Standard Life, March 2026. May not add up to 100% due to rounding.

Growth of €100,000 over 10 years



Value on 30 April 2016	Value on 30 April 2026
€100,000	€114,498

Source: FE fundinfo May 2026. Performance is net of charges (TER). Total Expense Ratio is the annual management charge plus additional expenses and is net of portfolio transaction costs. The actual return on a policy will be lower due to the total expense ratio, product charges (including adviser commission), and relevant taxes. Income received from the fund is reinvested and reflected in its performance.

The Standard Life Global Index Fund 20 launched on 17 August 2021. In order to show the historic performance of a similar portfolio prior to 17 August 2021, we use the past performance of the three underlying funds in which Global Index Fund 20 invests. 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 of 80% Global Bonds and 20% Global Equities. The portfolio's past performance is reflective of asset allocation rebalancing on a monthly basis. Please note that the Standard Life Global Index Fund 20 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 Fund 20.

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

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

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

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

Warning: If you invest in this fund you may lose some or all of the money you invest

Fund performance (as at 30 April 2026)

	1 Month	1 Year	3 Years	5 Years	Since Launch (17 August 2021)
Cumulative	1.5%	4.5%	12.3%	-	-2.2%
Annualised	–	4.5%	3.9%	-	-0.5%

Source: FE fundinfo May 2026. Performance is net of charges (TER). Total Expense Ratio is the annual management charge plus additional expenses and is net of portfolio transaction costs. The actual return on a policy will be lower due to the total expense ratio, product charges (including adviser commission), and relevant taxes. Income received from the fund is reinvested and reflected in its performance.

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

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

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

Warning: If you invest in this fund you may lose some or all of the money you invest

Quarterly market review

2026 started with rising geopolitical tensions, shifting trade policy and growing unease about AI's impact on businesses. Global economic activity remained weak as uncertainty weighed on growth. Inflation continued to ease in the UK and the US, although the inflationary effects of the Middle East conflict had yet to appear in official data during the period. Consequently, central banks adopted a cautious tone, with the European Central Bank (ECB), the Bank of England (BoE) and the US Federal Reserve (Fed) all signaling a wait-and-see approach at their March meetings.

In the Euro area, economic growth slowed to 0.2% in Q4, slightly below expectations of 0.3%. Meanwhile, euro area inflation picked up to 2.5% in March, driven mainly by higher energy prices, while underlying pressures eased, with core inflation dropping to 2.3%. The ECB left rates unchanged at 2.0% and signalled caution on future cuts.

US growth slowed sharply to 0.2% in Q4, which was down from 1.1% in Q3, as the government shutdown hurt economic activity. February's unemployment held steady at 4.4% in February, while US inflation, as measured by the core PCE Price Index, rose slightly to 3.1% in January, reflecting persistent price pressures. The Fed kept rates unchanged in March as it balanced slowing growth against stubborn inflation.

Source: Vanguard, March 2026

This report should be read with the Standard Life Global Index Fund 20 factsheet which contains important information such as key risks on this fund and how ESG is integrated into the investment strategy of this fund.

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.

Vanguard

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

(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

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 2.

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

standardlife.ie

GIF20QtrRpt T02 0526 © 2026 Standard Life. All rights reserved.