

Standard Life Global Index Fund 100

Fund description

The Fund aims to generate long-term investment returns through a combination of income and capital growth by investing in a portfolio of index funds comprised almost entirely of global shares (including Emerging Markets).

The fund may also invest in collective investment schemes, transferable securities, deposits, money-market instruments and cash. The value of investments within the Fund can fall as well as rise and is not guaranteed - you may get back less than was paid in. The fund may use derivatives for the purpose of efficient portfolio management, reduction of risk or to meet its respective investment objective if this is permitted and appropriate. The euro value of overseas assets held in the fund may rise and fall as a result of exchange rate fluctuations.

Income received by the fund will be reinvested and reflected in the unit price of the fund.

Annual Management Charge: 0.95%.

Why invest in the Standard Life Global Index Fund 100?

Simple, ready to use investment portfolio

Portfolio of index funds comprising approximately 100% in global shares (including Emerging Markets).

Low cost alternative

This fund is a low cost alternative to an actively managed equity fund.

Broad diversification

The Fund invests in thousands of globally diversified shares across developed and emerging market regions, countries and sectors.

Who is the fund suitable for?

Consider this fund if you

- are comfortable with a high level of risk. This fund is rated six out of seven on the ESMA risk scale, seven being the highest
- are seeking the potential for long term capital appreciation
- have an investment horizon of at least five years
- can take risk with your capital

This fund may not be suitable if you

- are a low or medium risk investor
- do not want to take risk with your capital
- have an investment horizon of less than five years
- are not prepared to accept periods of losses due to the volatile nature of equity markets

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

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

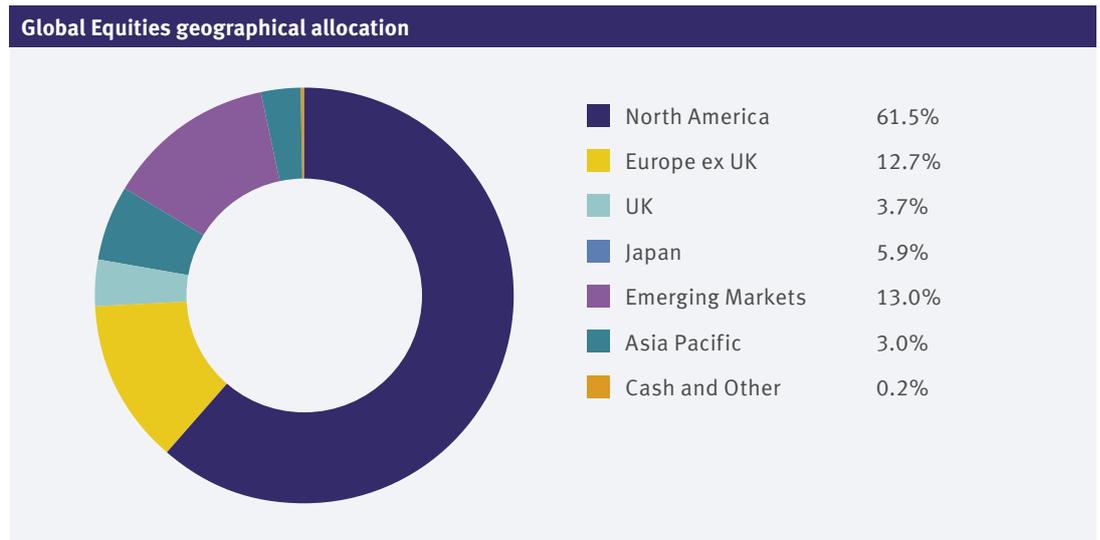
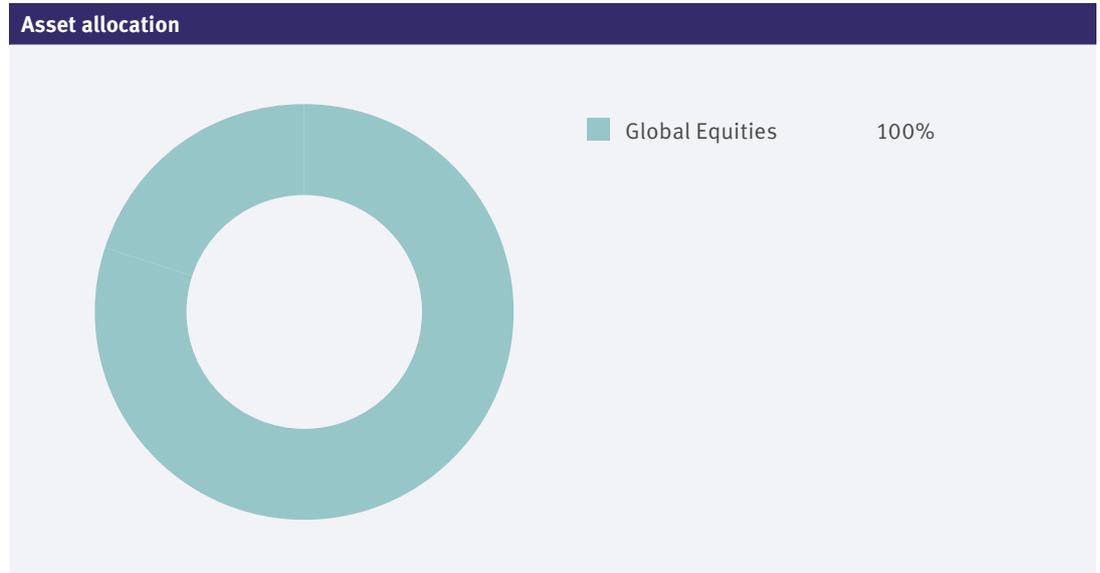
Warning: This investment may be affected by changes in currency exchange rates

Why have we partnered with Vanguard?

Vanguard is the second largest asset manager in the world with just under \$7.2 trillion¹ in assets under management and more than 30 million investors in about 170 countries around the globe. Vanguard established the world's first index mutual fund for individual investors in 1976.

¹Source: Vanguard, January 31, 2021

Underlying fund information as at 30 June 2021*



Is Environmental, Social and Governance (ESG) criteria integrated into the investment process?

This is a passively managed fund and aims to track the performance of a number of specified indexes, by holding a portfolio of all or similar securities held in the indexes themselves. The underlying indexes that this fund tracks are not ESG aligned indexes and do not incorporate ESG criteria when considering companies/securities for inclusion in the indexes themselves.

As such this Fund does not incorporate Environmental, Social or Governance (ESG) considerations into the investment strategy, nor are there any specific ESG screens applied for investments to be eligible for inclusion in the fund.

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

Standard Life International and the fund managers of the underlying funds believe that active stewardship helps to create long-term value for investors. We believe that being an engaged shareholder and speaking directly with the companies the funds invest in on ESG matters, is essential to the health of the company, driving the potential for sustainable investment returns.

Important things to consider

All investment involves risk. This fund offers no guarantee against loss or that the Fund's objective will be attained. This is not a guaranteed or capital protected product. There are risks to your capital should you choose to invest in this Fund.

Investment risk is concentrated in specific sectors, countries, currencies, or companies. This means the fund is more sensitive to any localised economic, market, political, or regulatory events.

Investors in the fund may buy and sell units on any normal business day.

The value of investments within the fund can fall as well as rise and is not guaranteed – an investor may get back less than they paid in.

The euro value of overseas assets held in the fund may rise and fall as a result of exchange rate fluctuations.

In extreme market conditions, some securities may become hard to value or sell at a desired price. This could affect the Fund's ability to meet redemptions in a timely manner.

The Fund could lose money as a result of the failure or delay in operational processes and systems including but not limited to third party providers failing or going into administration.

The Fund may invest in China A shares and in other emerging market equities and bonds. Investing in 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.

Investing in China A shares involves special considerations and risks, including greater price volatility, a less developed regulatory and legal framework, exchange rate risks/controls, settlement, tax, quota, liquidity and regulatory risks.

At certain times and when you cash in your policy, there is likely to be tax payable. This will depend on the policy type you're invested in and your personal circumstances.

Risk factors

The fund invests 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.

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 fund 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

The issuer of a financial asset held within the Fund may not pay income or repay capital to the

Fund when due.

Liquidity risk

Liquidity risk occurs when the relevant market is inefficient and it may not be possible to initiate a transaction or liquidate a position at an advantageous time or price.

Index tracking risk

The fund is not expected to track the performance of the underlying indices at all times with perfect accuracy. The fund is, however, expected to provide investment results that, before expenses, generally correspond to the price and yield performance of the indices.

Index sampling risk

As the fund uses an index sampling technique whereby a representative sample of securities are selected to represent an index, there is the risk that the securities selected for the fund may not, in the aggregate, approximate the full index.

Use of derivatives

The Fund may use investment techniques (including Derivatives) to seek to protect and enhance the value of the Fund 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 the Fund being leveraged (where economic exposure and thus the potential for loss by the Fund exceeds the amount it has invested) and in these market conditions the effect of leverage will be to magnify losses.

The fund does not make extensive use of derivatives.

Securities lending

The assets in this fund 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.

Switching your funds, transferring or cashing in

You may be one of many investors in a fund. Sometimes in exceptional circumstances:

- We may also change the pricing basis of a fund to reflect cash flows in and out. If it's a property based fund, due to the high transaction charges associated with the assets, this can result in a significant movement of the fund price
- We may also wait before we carry out your request to switch your funds, transfer or cash in your policy. This delay could be up to a month. But for some funds, the delay could be longer, for example, if it's a property based fund, it may be up to 12 months because property and land can take longer to sell

If we have to delay switching, transferring or cashing in, we'll use the fund prices on the day the transaction takes place – these prices could be very different from the prices on the day you made the request.

These are processes which aim to maintain fairness between those remaining invested and those leaving a fund.

A decision to invest in this product should not be based solely on information provided in this document. Please talk to your financial adviser for more information or if you need an explanation of the terms used.

For more information on our funds, please visit 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.

www.standardlife.ie