

Life funds

November 2018			
Event Type	Fund Name	Fund Code	Effective Date
<p>Fund Name and Description change</p> <p>F&C have informed us that that they have rebranded and as a result have changed their fund names.</p> <p>As a result of this we have changed our fund names and fund descriptions to reflect this change.</p>	<p>SL F&C MM Navigator Distribution Life Fund To</p> <p>SL BMO MM Navigator Distribution Life Fund</p> <p>New Fund Description</p> <p>The SL BMO MM Navigator Distribution Life Fund invests primarily in the BMO MM Navigator Distribution Fund. The aim of the BMO MM Navigator Distribution Fund is summarised below.</p> <p>The Fund's investment objective is to achieve a total return with an emphasis on income together with some capital growth</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p>		
	<p>SL F&C MM Lifestyle Balanced Life Fund To</p> <p>SL BMO MM Lifestyle 6 Life Fund</p> <p>New Fund Description</p> <p>The SL BMO MM Lifestyle Balanced Life Fund invests primarily in the BMO MM Lifestyle Balanced Fund. The aim of the BMO MM Lifestyle Balanced Fund is summarised below.</p> <p>The Fund aims to secure a return combining capital and income. The Fund's risk profile matching portfolio will invest in UK equities with the balance of the Fund allocated across the principal non-UK equity markets including some exposure to emerging markets and UK corporate bonds with an allocation to property primarily through collective investment schemes. The Fund may invest directly and indirectly in transferable securities, money market instruments, and may use derivatives to increase, maintain, and reduce its investment exposures.</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p>	0P, ZN	12/11/2018

Pension funds

November 2018			
Event Type	Fund Name	Fund Code	Effective Date
<p>Fund Name and Description change</p> <p>F&C have informed us that that they have rebranded and as a result have changed their fund names.</p> <p>As a result of this we have changed our fund names and fund descriptions to reflect this change.</p>	<p>SL F&C MM Lifestyle Balanced Pension Fund To</p> <p>SL BMO MM Lifestyle 6 Pension Fund</p> <p>New Fund Description</p> <p>The SL BMO MM Lifestyle Balanced Pension Fund invests primarily in the BMO MM Lifestyle Balanced Fund. The aim of the BMO MM Lifestyle Balanced Fund is summarised below.</p> <p>The Fund aims to secure a return combining capital and income. The Fund's risk profile matching portfolio will invest in UK equities with the balance of the Fund allocated across the principal non-UK equity markets including some exposure to emerging markets and UK corporate bonds with an allocation to property primarily through collective investment schemes. The Fund may invest directly and indirectly in transferable securities, money market instruments, and may use derivatives to increase, maintain, and reduce its investment exposures.</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p>	ZJ	12/11/2018
<p>Fund Description Change</p> <p>Standard Life has soft closed the fund and therefore no new investors will be permitted into the fund. The fund has been in deferral since 2016 and therefore to emphasis this impact on investors the fund description has been updated to reflect Standard Life's view that the Aviva property fund is at risk of entering a deferred position in the future and if this does happen it is likely to stay in a deferred position longer than other property funds of its type.</p>	<p>New Fund Description</p> <p>The SL Aviva Investors Property Pension Fund invests primarily in the Aviva IP Property Pn Fund. The aim of the Aviva IP Property Pn Fund is summarised below.</p> <p>To outperform the IPD QPFI All Balanced Funds weighted average by 1.0% per annum over rolling three year periods, gross of fees.</p> <p>Selling property or property-related investments can be a lengthy process, so you should be aware that there may be a significant delay before you can sell your investment in this fund. You should also be aware that due to the size of the transaction costs associated with buying and selling commercial property the fund's price may experience large movements – both rises and falls – if there are changes in the pricing basis of the fund. You can find out more about this in our Understanding unit-linked funds guide.</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p>	RM	16/11/2018

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