

Standard Life Master Trust Co. Ltd

Trustee's Report and Chair's Statement for Stanplan A (the "Scheme")

For the year to 31 December 2022

Contents

Dashboard	3
Introduction	5
Independence of board	5
Our knowledge and experience	5
Member representation	6
The default investment arrangement	7
Implementation statement	7
TCFD report	8
Core financial transactions	8
Charges and transaction costs	10
Enhancements to the scheme during 2022	11
Environmental, Social and Governance (ESG)	12
Cyber security	14
Good value for members	14
Information about the scheme	15
Information to members	15
Employer related investments	15
Management of the scheme	15
What you should do next	15
Appendix 1 – About the board	16
Appendix 2 – Statement of Investment Principles	19
Appendix 3 – Evaluation of Value for Money – A Practical Framework for IGCs	30
Appendix 4 – Good Value Assessment Features	33
Appendix 5 – Default fund Risk Adjusted Performance Analysis	37
Appendix 6 – How we went about reviewing the default investment strategy	38
Appendix 7a – Costs and charges illustrations	39
Appendix 7b – Net Investment Returns	39
Appendix 8 – Charges during the Scheme year (01/01/2021 to 31/12/2021) calculated as at 0/01/2022	41
Appendix 9 – Implementation statement including vote reporting	110

Dashboard

This dashboard gives you a summary of whether we think you are getting good value from the Scheme. Much more information can be found in the pages that follow.

Do the members of the Scheme get good value?		Yes
	Value for money component	Rating
 Administration, management and governance	Is the Scheme well run and does it have timely and accurate administration?	Yes
 Investment governance and performance	Are investment strategies appropriate and reviewed from time to time?	Yes
	Are investments performing well?	Yes
 Communication and engagement	Are the information and tools available or sent to members clear and accessible?	Yes
 Financial strength, sustainability and security	Is Standard Life able to provide the resources needed to properly run the Scheme now and in the future?	Yes
	Are members' assets safe?	Yes
 What you should do next	We recommend that you review your level of pension saving on a regular basis and we recommend you do that today.	

This statement is for your information. You do not need to take action however we do recommend that you:

- review your own level of pension saving on a regular basis
- complete a death benefit nomination form, which you can do on the app, as this allows us to pay money to your beneficiaries far more quickly should anything happen to you.

We recommend you do both today.



500 Un

BLUE

ARUX

20%

20%

Introduction

This is a statement produced to comply with regulation 23 of the Occupational Pension Schemes (Scheme Administration) Regulations 1996 (the "Regulations").

It has been prepared by the Board of the Standard Life Master Trust Co. Ltd (SLMTC) which is the trustee of the Scheme.

The Scheme is insured and administered by Phoenix Life Limited, trading as Standard Life.

Independence of the Board

The law requires that the Board of SLMTC has a majority of members who are independent (known technically as "non-affiliated"). The Chair of the Board must be one of the independent members.

I chair the Board which has five members all of whom, including me, are independent. During the year, the members were:

- PTL Governance Ltd, which changed its name to Zedra Governance (Zedra) Limited on 7 July 2022, represented by me
- Rene Poisson
- Andrew Davies
- Catherine McKenna
- Caroline Escott

More information on each of us can be found in appendix 1.

There are several factors which must be considered when determining whether members of the Board are non-affiliated:

1. The Board members should be independent of any company which provides advisory, administration, investment, or other services in respect of the Scheme.

This point requires several factors to be considered:

- a. are the Board members currently (or during the last five years ending with their appointment) directors, managers or employees of a company which provides advisory, administration, investment, or other services in respect of the Scheme ("a service provider") or a company which is connected to a service provider;
- b. do the Board members receive any payment/benefit from a service provider;
- c. do the Board members' obligations to the service provider conflict with their obligations as a Board member and will their obligations as a Board member take priority if there is a conflict.

(Please note there is one exception to this rule, see note 1 in the table below.)

2. The appointment process for Board members should be "open and transparent".
3. A Board member who is an individual should not be in office for a single period of more than 5 years or for more than 10 years in total (except where more than 5 years have passed since the Board member held office in the Scheme).

The table below shows how these requirements were met.

	Other services	Current term ends
Zedra	Yes (1)	5 April 2025
Rene Poisson	Yes (1)	31 March 2024
Andrew Davies	No	1 January 2025
Catherine McKenna	No	1 January 2025
Caroline Escott	No	1 March 2025

Notes

1: Both Zedra, until 30 April 2019, and Rene Poisson as a director of Poisson Management Ltd until 25 April 2019, were members of Standard Life's Independent Governance Committee (IGC). In accordance with the Pensions Regulator's guidance being on a provider's independent governance committee does not prevent members from also sitting on the board of a master trust.

The Board has a Conflicts of Interest policy, maintains a Register of Interests and, at each of our meetings the Board members are asked to disclose any conflicts of interests.

Our knowledge, experience and training

The Board members were selected to ensure we collectively have the right skills to govern the Scheme effectively as well as an ability to provide robust challenge both to Standard Life and each other.

Between us, we (the members of the Board) have over 135 years' experience of running, managing and, or advising pension schemes – much of that experience in senior positions and we are all professionally qualified. Each of us has significant knowledge and understanding of the law relating to pension trusts, of pension funding and investment. More information on our background, experience and qualifications can be found in appendix 1.

Shortly after the Board's appointment we carried out an audit of our knowledge and skills. Each year, having reviewed the audit (including that our assessment of the knowledge and skills needed is up to date and relevant in the context of the Scheme's annual calendar) this has been repeated. The output of the audit is used to design the following year's training for individual members or the Board as a whole. During the course of 2022, we had training on investment stewardship and TCFD requirements, cyber security, pension scams and financial crime, vulnerable customers, the internal disputes resolution process and the Pension Dashboards.

The skills audit process 2022

The Board members self-assessed their knowledge across 123 criteria as either "needs training", "satisfactory", "good" or "excellent". The individual and collective output of this process helps us to design the year's training which may be sourced internally or externally

The assessment in 2022 showed strong knowledge across all areas. A summary of the key results was:

The law relating to pensions – Excellent

The law relating to trusts – Excellent

DC Occupational Arrangements Investment – Excellent

Running DC Occupational Arrangements – Excellent

Funding Management for DC and DCMT arrangements – Excellent

Charge Cap requirements – Excellent

Fitting Default strategies to Scheme memberships - Excellent

Criteria for Value for Money Assessments – satisfactory

Our weakest area, relatively, related to the Master Trust Authorisation process. This was to be expected as there were changes to the Board following the completion of the initial Authorisation process. Training for the ongoing requirements will be undertaken.

As part of each training session the Board considers how, specifically, it relates to the Scheme to ensure the Board's continued familiarity and understanding of the Scheme and its documentation.

In addition to the skills audit, each year the members of the Board certify they have completed at least 15 hours of Continuous Professional Development (CPD) which may be done internally or externally.

We have an appropriate induction process in place for new Board members. During the induction process new Directors learn about matters relevant specifically to this Scheme, for example, its history and the roles and responsibilities of the people who work on it.

We have a Board effectiveness policy and carry out an annual Board effectiveness assessment. This involves each of the Board members completing a questionnaire which is reviewed by the Scheme secretary.

The Trust Deed and Rules of the Scheme

The Trust Deed and Rules are stored electronically, are up to date, are available to the Board for reference at all times and are consulted as necessary, including during meetings. The Board in making decisions in line with the Trust Deed and Rules have demonstrated a good working knowledge of those documents.

Statement of Investment Principles

The Board has a good working knowledge of the current Statement of Investment Principles as we review the performance of each fund against the stated performance objective for that fund and receive a monitoring report on a quarterly basis.

Documents setting out the Board's policies

All governance processes are appropriately documented. The Board has a good working knowledge of these documents as they are reviewed by the Board on a regular basis to ensure they remain suitable.

By way of example the Board has a Conflicts of Interest policy, maintains a Register of Interests and, at each of

the meetings Board members are asked to disclose any conflicts of interest.

The law relating to pensions, trusts and the principles relating to the funding and investment of the assets of occupational pension schemes

As noted above the Board undertakes regular training. The skills audit showed the Board had strong knowledge across all areas and on the law relating to pensions, trusts, investment and funding matters the Board achieved an "excellent" result. All Board members are required, annually, to demonstrate their fitness and propriety as a condition of Master Trust authorisation.

As can be seen from the above, the Board has demonstrated that it has the knowledge and understanding needed to govern and run the Scheme effectively.

Finally, on this matter, we have appointed a firm of solicitors and some investment consultants, to provide independent advice to us, all of which have experienced teams that specialise in pensions.

Member representation

We are always keen to hear from you or your representatives about your experience of the Scheme. In particular we are keen to hear what features of a pension scheme you value the most and least. Having considered the size, nature and demographic of the membership we think the best way for you to let us know your views is through email. This is the approach which we have used in previous years and which we continue to think is the best approach. Anytime, throughout the year we would really value your thoughts and feedback. We encourage you to email us at slmtc@standardlife.com as noted on the Standard Life Master Trust website at <https://www.standardlife.co.uk/slmtc>. As we did last year, we have produced a video summary of this statement which can also be found on our website.

To further understand, and subsequently improve, the experience and outcomes Standard Life deliver for members Standard Life capture member feedback.

Throughout the year Standard Life used two measures of customer satisfaction.

Immediately after a call, Standard Life will send members a survey via SMS or email/ Website. In this survey they gather Personal Satisfaction Scores (known as PSAT) and Ease metrics (how easy was it for the member to get what they needed).

For PSAT and Ease the member is asked to rate the call on a scale from 1 to 5, with 1 being poor and 5 being good. For each question the total score (shown as a percentage) is calculated by adding the total number of members who scored a 4 and 5 and dividing by the total number of surveys received.

We see the PSAT and Ease scores in the regular governance reports we receive.

The PSAT scores during 2022 were above the target we agreed with Standard Life.

We do not have an explicit target for Ease scores as it is not as rich an indicator of member satisfaction when compared to PSAT.

In addition to seeking feedback from members we also actively seek feedback from participating employers. During the course of the year, members of the Board attended the governance meetings of several participating companies. We also held two events, one virtual and one in person, which all the participating employers were invited to. These were an opportunity for them to ask questions about the Board and its work plan and to provide intelligence about their employees and what's important to them.

The default investment arrangement

The Statement of Investment Principles, which was in place at the end of 2022 which sets out the default investment arrangements, is attached as appendix 2.

The Statement of Investment Principles was updated during 2022. The update reflected the following:

- Reduced the number of default options available to members.
- Removed access to the Active and Passive Plus range of strategic lifestyle profiles for members
- Changed the Scheme default to the Standard Life Sustainable Multi Asset Universal (10 Year) Strategic Lifestyle Profile

The Board also took the decision to add the new Sustainable Focus risk rated (1-5) fund range – one being the lowest in the range and five the highest. These funds are risk-managed, multi asset solutions which invest globally and take a sustainable investment approach. Members are able to choose from the following funds:

- Sustainable Focus 1
- Sustainable Focus 2
- Sustainable Focus 3
- Sustainable Focus 4
- Sustainable Focus 5

The Statement of Investment Principles outlines the Board's policies on:

- Choosing investments
- Investment objectives
- Kinds of investments to be held
- The balance between different kinds of investments
- Risks
- Expected return on investments
- Realisation of investments
- Environmental, Social and Governance Factors
- Monitoring

We review the performance of each fund against the stated performance objective for that fund and receive a monitoring report on a quarterly basis. Standard Life meets the investment managers as frequently as is appropriate to review performance. A manager's overall suitability for each mandate will be monitored as frequently as we consider appropriate considering both its performance and other prevailing circumstances.

We monitor the suitability of the objectives for each section of the Scheme (as noted in the Statement of Investment Principles appendices) and its performance (net of fees) against these objectives at least every three years and also when there is any significant change in the investment policy, underlying economic conditions or the profile of the members.

Although we monitor investment performance throughout the course of each year, we ensure that the default investment strategies are regularly reviewed ensuring they remain fit for purpose.

The Scheme covers two products: the "Group Pension Scheme" (the "CIMP" section) and the "Executive Pension Plan" (the "EPP" section). You can tell which you are in by looking at the heading on your annual benefit statement.

CIMP section

Although we monitored investment performance throughout the course of the year, the default investment arrangement wasn't reviewed during the year. It was last reviewed in 2021.

A table showing the performance of the default investment arrangements against other similar pension schemes can be found in appendix 5.

EPP section

The EPP section is different from the CIMP section in several ways: It was marketed principally to company executives, who were allowed to join only if they had taken advice from a regulated financial advisor and each member had to make an investment choice which was documented on their application form. That being the case there are no default investment arrangements. We took legal advice on this point which confirmed this to be a correct interpretation of the law. Please note that this section of the Scheme is not being used for automatic enrolment purposes.

The implementation statement

The Board is required to produce an annual Statement of Investment Principles Implementation Statement (the "Implementation Statement").

The Implementation Statement is a report which shows how our actions over the Scheme year followed our intent as set out in the Statement of Investment Principles.

Our Implementation Statement can be found in appendix 9.

Taskforce for Climate Related Financial Disclosures (TCFD) reporting

The Board is required to produce an annual TCFD report.

The TCFD report shows the actions we take to help understand and address the Schemes climate change related risks and opportunities.

Our most up to date TCFD report can be found by clicking on the following link: https://library.standardlife.com/SLMTC_TCFD_StanplanA_Report.pdf.

Core financial transactions

We are required to make sure that core financial transactions in the Scheme are processed promptly and accurately.

What are core financial transactions?

Core financial transactions include (but are not limited to) the investment of contributions, transfers of members' assets to or from the Scheme, switches between investment funds in the Scheme and payments out of the Scheme to members or their beneficiaries.

We have appointed Standard Life to carry out the administration of the Scheme, including processing core financial transactions, on our behalf.

Standard Life administers the Scheme through a dedicated centre in Edinburgh. The administration team is made up of around 1,245 members of staff, many of them with relevant professional qualifications, with an average of close to 10.4 years' service each. Standard Life apply flexible working approaches and use trained temporary contractors from time to time to meet the changing demands of members throughout the year.

We feel it is important to get close to and fully understand the operations, so members of the Board met with the Standard Life team and their managers on several occasions during the year.

We have reviewed the governance structure around Standard Life's administration processes and the way they process core financial transactions. The majority of these are carried out in a fully automated way (known as "Straight Through Processing" or STP) which increases effectiveness and efficiency.

During the year, to monitor Standard Life's performance, we:

- Reviewed quarterly governance reports which detail their performance against agreed service levels (see the box below). These provided information on how promptly transactions and member enquiries were dealt with. The same reports also record the accuracy of the work they complete.

- Considered key processes and controls to make sure their performance should be maintained. We also reviewed their "Pensions Internal Control Statement" which describes the activities they undertake to ensure the administration of their pension business is carried out in accordance with the requirements of the law and has good standards of governance and internal controls.
- Reviewed the numbers and nature of complaints received from members and any breaches of the law including data protection laws, to identify whether there may be any weaknesses in their processes and controls and to identify opportunities for continuous improvement in member services.
- Carried out a review of the member data they hold on their systems on our behalf. This review checked that data records were complete; they had been updated in accordance with members' requests and that the data looked reasonable. A data review exercise is carried out at least annually

Standard Life performs daily bank reconciliations for all operational bank accounts. The purpose of these reconciliations is to ensure that all transactions processed through the bank accounts (money in and out) can be accounted for. Any transactions which cannot be accounted for are investigated and corrected if required.

Many bank transactions are automated but for those that are manually processed, or generated internally by Standard Life, there is a formal documented authorisation process which involves one or two other people depending on the value of the transaction.

Most investment transactions are automated but for those that are manually processed the transaction is subject to sample checking to assess both accuracy and that the transaction is carried out within a reasonable timeframe.

Each year the Board asks a firm of independent accountants to check that the procedures we have agreed with Standard Life, including those relating to core financial transactions, are properly carried out. Their findings are included in our "Governance control procedures for the Standard Life Master Trusts report" (also known as the "Tech 05/20 AAF Assurance Report") which can be found on our website: <https://www.standardlife.co.uk/slmtc>.

We are satisfied that Standard Life has robust systems and the capability to process core financial transactions promptly and accurately in line with the agreed service levels and the requirements of the law. We are satisfied that the vast majority of core financial transactions during the year were processed promptly and accurately. In those few cases where errors or delays occurred and Standard Life was at fault, all but any immaterial losses to members were made good within a reasonable period.



Service levels agreement (SLA)

We have SLAs in place with Standard Life which are reported against on a quarterly basis.

We've agreed with Standard Life that they will complete most non-STP processes within deadlines that are appropriate for each task (STP processes are completed almost instantaneously as they need no human intervention). Although they manage this most of the time, they do sometimes miss a deadline. When they miss a deadline, we consider any systemic reason(s) why, agree what, if any, action is needed and check at our next meeting they have completed the actions. We may also do this in relation to specific cases.

In addition, we've agreed with Standard Life that they should aim to get all processes "right first time" and a framework for improvement where there is evidence they are missing the target. Where we have concerns, we agree what, if any, action is needed and check at our next meeting they have completed the actions.

We discuss their performance and monitor their progress at every quarterly Board meeting

The table below sets out the SLAs for several the tasks and how Standard Life have performed against them.

Function	SLA (see note 1 below)	Performance
Allocation of regular contributions	10	100% (see note 2 below)
Processing of irregular contributions	5	93%
Transfer in	10	93%
Provide general information	10	80%
Provide retirement quote	5	82%
Investment changes	3	96%
Settle retirement benefits	5	68%
Settle a transfer out	5	65%
Settle a death claim	20	16% (see note 3 below)

Note 1: The value shown is the number of working days the item of work is active with Standard Life. It excludes any time when Standard Life are waiting for, for example, data from someone outside of Standard Life.

Note 2: This is for allocations that can't be dealt with automatically, for example, for some new members.

Note 3: The Board continue to monitor this performance level while accepting (a) the performance has improved since last year, (b) there was an increase in demands on the relevant team during 2022 (c) they are providing a caring and compassionate service which is important and (d) these cases are invariably highly complex and emotive.

As a result of our challenge in this respect, Standard Life agreed to prioritise new death claims to improve performance, pay overtime to existing staff to reduce the back log, recruit new staff to the team and continue to train the existing team. In addition to these actions the Board established a death claims joint working group with Standard life to ensure they had a stronger understanding of our objectives and preferred approach. As a result of this, we have agreed new processes to improve performance and have seen a material reduction in the time taken to process claims, particularly in relation to the more complex cases. The working group continues to look for further process improvements and we will, also, of course, continue to monitor Standard Life's performance in this respect.

We urge you to ensure Standard Life hold an up-to-date Expression of Wish form for you. This tells us who you would like your savings paid to should you die, so we can take this taken into account. A completed, up to date, Expression of Wish form allows us to pay benefits much more quickly. You can update your Expression of Wish via your Online Services or the Standard Life app.

During 2019, Standard Life told us they plan to migrate their administration, customer operations and digital applications to an outsourced provider, Diligenta, a UK subsidiary of Tata Consulting Services ("TCS"). This is for all their customers including the Scheme.

TCS is an IT services, consulting and business solutions organisation that has been partnering with many of the world's largest businesses for the last fifty years. They are the IT service provider of Phoenix, Standard Life's parent company.

Throughout 2022 the Board monitored the wider Standard Life transition programme, known as TTP3.

This programme is now a standing agenda item for every board meeting and one of the directors has been aligned to it to ensure we stay as close as possible to progress.

As you would expect, we are keen to understand more about the quality of the on-going service, the quality of the service through transition, the on-going security of data and what this change will mean for Standard Life's ability to develop the Scheme. Overall, we will be focused on ensuring that through the transition and beyond the change does not reduce our assessment of the value for money you get. It is currently anticipated the change will complete by 2025. I will keep you informed on the progress of this project in future reports.

Charges and transaction costs

Standard Life provides a "bundled" product. This means you receive a bundle of services in return for a bundled charge. The bundled charge is normally a single charge taken from your pension savings. There are some members who pay a monthly fee in addition to this charge. The charges that apply to you are set out in the fund guide for your employer's section of the Scheme. You can find a copy of this guide on your Scheme website.

One of the bundled services is that Standard Life will invest your Scheme savings for you.

The Scheme has more than one default investment arrangement. The charge applying in any one of these will depend on the price agreed between your employer and Standard Life. The level of charges borne by members, during the year, in each of the default investment arrangements is shown in table 1 of appendix 8.

The Scheme has a range of other investment funds available to you, which are not part of the default arrangements. The charge applying to any one of these will also depend on the price agreed between your employer and Standard Life. The level of charges borne by members, during the year, in each of these investment funds is shown in table 2 of appendix 8.

In addition to the explicit or direct charges discussed above, funds to which your contributions are paid also incur implicit "transaction costs". These are costs which fund managers incur when buying, selling, borrowing or lending the assets that make up the investment funds. They may also include the cost of research on different investment opportunities. These costs are reflected in the net investment returns of the funds. The level of transaction costs borne by members during the year in default investment arrangements and the other investment funds, is shown in appendix 8. We were able to obtain this information in relation to all the investment funds.

Standard Life uses several processes and controls to manage the level of transaction costs within funds, a number of which we have reviewed. All portfolio managers are required to assess the costs of a trade against the anticipated return; Standard Life monitors the costs and performance of third-party suppliers (custodians, fund accountants, transfer agents etc.) and within Standard Life, a "box system" is used to aggregate and match off customer transactions to minimise unnecessary trading. We keep a close eye on the level of transaction costs and regularly engage with Standard Life to ensure they remain good value for members.

In appendix 7 you will find a number of illustrative examples of the cumulative effect over time of these costs and charges on the value of your savings as well as information on the return on all available investments from the default and self-select funds, net of transaction costs and charges.

We have taken account of statutory guidance when preparing this section of the statement.

Enhancements to the Scheme during 2022

During 2022 Standard Life enhanced the Scheme in several ways.

- Standard Life created a new customer support hub to raise awareness of help available for those struggling with the rising cost of living. This includes the creation of leaflets that relate and respond to members' individual circumstances and priorities.

This collateral covers topics like: 'How to check for unclaimed benefits' and 'Ways to make your money go further' just to name a few. In addition, Standard Life created videos for members to highlight the support Standard Life provide to vulnerable members.

- The results from Standard Life's Customer Satisfaction Surveys shows that SLMTC members who are vulnerable customers consistently show a higher level of customer satisfaction compared with the wider population.
- The new Scheme default, the Sustainable Multi Asset Universal lifestyle, was formally adopted during 2022. This default looks to embed a member outcome focused investment philosophy, while also increasing the sustainable investment content to ensure it delivers on environmental, social and governance targets.
- Standard Life launched a 'Plan your Future' hub on the member dashboard and mobile app. This allows you to choose the life stage most relevant to you and provides guides, tools and actions based specifically on your life stage. Members will also be presented with a new 'Your Story' section which provides a snapshot of your key figures such as your plan value, payments, investment growth and projected retirement income, giving you greater understanding and awareness about your retirement savings.
- Standard Life have created 'How to' animations for key digital journeys and launched a new dashboard tour video. They have simplified their fund switch journey for members choosing their own investments and re-designed key sections of the dashboard and mobile app including the FAQs area to make it more member friendly.
- Responding to your feedback, Standard Life has also enhanced its Retirement Income Tool with the ability to see how switching the state pension on or off, different levels of investment growth and taking tax free cash may impact your potential income in retirement.
- Although not part of the Scheme, Standard Life launched wider workplace savings in partnership with Cushon with the introduction of a suite of Workplace ISAs. This includes a Lifetime ISA, Junior ISA, Stocks and Shares ISA and General Investment Account. Members have numerous competing financial goals and priorities, and these savings vehicles help you save for your short, medium and long-term financial priorities, improve your financial resilience and so improve your chances of having an adequate retirement income.
- Finally, after a 2019 DWP consultation on simpler annual benefits, Standard Life has updated the Annual benefits Statements you receive to conform to these regulations. You will receive a covering letter, a two-page statement, and an additional document titled 'More about your plan' which provides information on how your pension is invested.

Environmental, Social and Governance (ESG)

Whenever we invest money for you, we think about a number of matters including the growth we want to target, the costs of investing in different types of assets, how easy it is to buy or sell a particular asset and the risks we are taking with your money.

We believe that an important set of financial risks to consider relate to environmental (including, but not limited to, climate change), social and governance factors. These are known as “ESG” risks and examples include whether the companies invested in are over-reliant on fossil fuels, how well they treat their workforce, whether they use child labour and whether their board of directors is appropriately diverse.

There is a growing body of evidence which suggests that companies which successfully manage and mitigate these risks are more likely to grow sustainably and perform better financially. Although some of the risks are more likely to materialise over the longer-term, we are already seeing the impacts of, for instance, climate change in terms of extreme weather events and so we believe that it is important for all members that we consider relevant ESG risks in our investment decisions.

We also recognise that many of our members’ care about the impact of their pension investments on the wider world. We think that communicating to our members how we consider ESG issues on their behalf as well as offering an appropriate range of self-select options such as an ethical or Shariah fund, can help encourage member engagement with their pension more generally.

We are required to produce an Implementation Statement describing how we followed our investment policies, including those on ESG issues. You can find the Statement and the key actions we took on ESG and stewardship over the course of the year in Appendix 10.

We are also required to produce a TCFD report which shows the actions we take to help understand and address the Scheme’s climate change related risks and opportunities. Our most up to date TCFD report can be found by clicking on the following link: https://library.standardlife.com/SLMTC_TCFD_StanplanA_Report.pdf.

In accordance with our legal obligations, in practice, we effectively delegate full investment discretion to Standard Life (and they, in some matters, delegate to an underlying fund manager). This is because we do not directly invest in any company. Instead, we invest in a number of Standard Life’s “pooled” investment funds (in a pooled fund the assets of many pension schemes and other investors are invested collectively so as to be able to properly diversify risk and benefit from economy of scale).

As with any other investment issue, however, we continue to make our expectations on responsible investment clear to Standard Life and, where appropriate, the underlying fund managers.

This includes our expectation that Standard Life and the underlying fund managers incorporate analysis of the ESG risks and opportunities that most matter for members into their investment decisions and that they look to improve company behaviour on ESG issues through effective corporate engagement and exercise of voting rights.

We regularly speak to Standard Life about not only their activities on ESG, but also the outcomes they achieve on our members’ behalf and continue to challenge where necessary.

We have been supportive of the positive progress and continued focus Standard Life, and the Phoenix Group, have taken to further enhance their approach to ESG and stewardship. Standard Life’s approach is aligned to the Group’s three sustainability strategy pillars of,

1. Investing in a Sustainable Future,
2. Engaging people in better financial futures and
3. Leading as a responsible business.

The latest measures and commitments are detailed in the Group’s 2022 sustainability report. This outlines how those ambitions will be delivered and gives the Board further clarity on the responsible investment priorities Standard Life and the wider Phoenix business are embracing.

- <https://www.thephoenixgroup.com/sites/phoenix-group/files/phoenix-group/sustainability-and-responsibility/sustainable-report/Sustainability%20Report%202022.pdf>

The second consecutive Phoenix report on Climate Change, aligned to the requirements of the Taskforce on Climate Related Financial Disclosures (TCFD), provides a further step towards embedding ongoing regular reporting in this area. With climate change remaining firmly at the forefront of the corporate agenda and an issue our members can relate to; the Board welcomes the articulation of the key priorities Standard Life and Phoenix are targeting to demonstrate their continued commitment to take proactive action.

- https://lib.standardlife.com/library/uk/climate_report_2022.pdf

On the theme of TCFD the Board wanted to help members understand the impact of climate-related risks and opportunities and define how these are measured and managed through the Schemes. To do so we completed our first TCFD report covering the year to end December 2021. The report provides further insight on, for example, how resilient the investments are to a range of possible climate change outcomes and measures the level of greenhouse gas emissions (GHG) associated with the Scheme’s investments. It can be found on the SLMTC website here:

- <https://www.standardlife.co.uk/slmtc>

As we’ve outlined in our investment beliefs, managing the financial risks created by climate change remains a key focus for us. We welcome the proactive activity documented in the reporting above. This provides the Board with comfort that comprehensive actions on

climate change issues are being taken and are integrated fully across the investment strategy, risk management and governance processes of the wider business.

Developments

We think that these developments are indicative of a welcome deepening of approach to material ESG issues across Phoenix Group more broadly.

There were also several welcome developments in 2022 relating to the Standard Life Master Trust specifically:

Sustainable Multi Asset

2022 saw around £180m of assets transitioned into Sustainable Multi Asset, as the new default investment arrangement, following a review completed in 2021. These assets moved from the previous default investment arrangement. The decision by the Board to implement this solution as the default investment arrangement was supported by our independent investment advisers, Redington and driven by robust, member led insight undertaken on the Board's behalf by Standard Life. More information on the approach we took to the review, the changes we made and the reasons for those changes can be found in last year's report here.

https://lib.standardlife.com/library/uk/gen2790_0722.pdf

Sustainable Multi Asset is focused on delivering good outcomes for members while taking into account environmental, social and governance (ESG) considerations. Its outcomes-focused design is aimed at enabling members contributing at the right level to achieve the Pensions and Savings Lifetime Association (PLSA) moderate income in retirement, while its transparent and targeted approach to integrating ESG within the strategy helps contribute to a future members will want to retire into. In terms of the default's ESG approach, the equity exposure uses exclusions, tilts and stewardship – screening out sectors like thermal coal and nuclear weapons, targeting a 50% reduction in carbon intensity and a 50% improvement in green technology revenue compared to a broad market index.

The programme to switch and transition members across was completed over the course of the year. Assets for members in Active and Passive Plus III and IV options were the first to transition in May 2022. The final quarter of the year saw the majority of the final groups of members, previously invested in the Active and Passive risk levels I, II and V, move.

Stanplan A Self-Select range

During the period, we have widened the range of self-select options for Stanplan A members, with the addition of a range of five Sustainable Focus funds, managed to different levels of risk. These options complement the existing choice of Responsible Investment Funds. We recognise the importance of offering members an appropriate range of alternative investment options so those who have different investment needs and objectives, and want to make their own investment choices, have the scope to do so. We acknowledge that the self-select range should

continue to evolve and meet the requirements of our members. With that in mind the Board has begun a review of the other self-select fund options.

Responsible Investment enhancements for member reporting

One of the discussion points we had on our responsible investment agenda was to work collaboratively with Standard Life to improve key customer literature on responsible investment, while also reducing jargon and making things simpler for our members. A good example of this is the updated fund factsheets Standard Life has implemented for the funds used in the Sustainable Multi Asset default investment option. These include high level reporting on stewardship, which shows the number of company engagements, themes of each engagement and votes placed per quarter.

Overall, the Board is comfortable with the commitment and extent of the work undertaken by Standard Life and the underlying fund managers in considering and acting upon ESG and stewardship issues in a way which should help protect and enhance the value of members' savings.

Annual responsible investment survey Responsible investing – what members want and care about most

The feedback from Standard Life's annual responsible investment customer survey generates discussion and consideration within the Board and provides an insight into how members feel about investing generally and how they view responsible investment issues.

In Standard Life's 2022 Responsible Investment survey, growing pension returns and managing financial risk are still people's top priorities when it comes to responsible investing.

A similar recurring outcome confirmed that, the large majority of those surveyed - more than three-quarters (78%) – expect Standard Life to already take environmental, social and governance (ESG) considerations into account when choosing where to invest on their behalf. The research also suggests that 81% of customers recognise that it makes financial sense to consider ESG factors. And 72% agree that a company's management of the ESG-related risks and opportunities it faces will affect its future financial performance.

Further statistics revealed that while six-in-ten people in Standard Life's study want to know more about responsible investing, we see a keen appetite among those aged 18-34. Meanwhile, only 26% of all respondents have a good idea if their current investments have an ESG approach applied to them.

The Board is aware that pension investments can feel inaccessible to many. Yet responsible investing provides a source of topical and emotive subjects - things people can see and feel in their lives, communities, and the media - more so than other pension concepts. If effectively explained, responsible investing could therefore help to boost engagement in long-term savings. The Board believes that the ongoing collaboration with Standard Life to further enhance the member journey can help with this engagement.

Looking ahead, key discussion points on the Board's agenda will cover

As Trustee we believe that setting the tone from the top when it comes to purpose and mission is vital for a well-governed investment approach.

We are fully committed to driving positive change for the benefit of our members and ensuring that the Scheme builds on its strong ESG credentials.

We welcome Standard Life's and Phoenix's plans to become signatories to the UK Stewardship Code in 2023.

We are also pleased to confirm that later this year the Scheme will be introducing its own Stewardship Policy, an approach which we strongly believe can drive positive action in those companies which your savings are invested. It will also refer to our expectations in relation to voting.

Cyber security

We are very conscious of the impact that cyber-crime can have on society and business – and how this can affect members. Because of this, we receive reports at every quarterly Board meeting from Standard Life on their performance in this regard.

Standard Life's cyber security policy and standards are aligned with industry practice and certified to both the ISO27001 and the UK Government's 'Cyber Essentials' schemes recognised by The Pensions Regulator to be good practice.

Given the rapidly evolving nature of cyber risk, and as part of their good governance processes, Standard Life continuously reviews and improves their controls. They monitor the effectiveness of their approach from several sources:

- "24x365" monitoring and response to live activity within the Standard Life environment and threat intelligence received through both commercial sources and government agencies.
- Reviews of significant external cyber related events to identify lessons learned about the control environment within Standard Life.
- Participation in annual benchmarking of Standard Life controls against industry peers. The benchmarking output is used to inform continuous improvement plans.
- Participation in regulatory thematic control reviews.
- External expert testing of security controls and observation of response capabilities.
- Annual external audit reviews and regular internal audit reviews of key risk areas.
- Feedback from Workplace client due diligence reviews of Standard Life's security controls. Over the past year, Standard Life has successfully concluded over 100 assessments by Workplace pensions and/or benefits clients.
- Development of the Standard Life team to ensure they maintain continuous professional education and participate in knowledge sharing forums.

Standard Life recognises that it is vital that they maintain the operational effectiveness of their existing security tools and processes. Technologies such as firewalls, email security and data leakage prevention tools all require constant tuning to remain effective in line with a rapidly changing threat profile.

Standard Life assesses email-led attack ("phishing") as the main cyber threat they face. Having assessed that almost all the successful cyber-attacks they observe externally are email-led. Robust technical controls are in place in this area supported by a continuous programme of education and awareness that is tested through regular simulation exercises. Technical controls in this area are tested regularly through external penetration testing.

The Standard Life team continue to see a rise in external vulnerability scanning of their IT infrastructure – essentially looking for an "open door" into the Standard Life environment, this type of scanning has recently risen due to the war in Ukraine and the heightened geopolitical tensions between Russia and the West. That said they continue to view this risk as low due to the tiered defence mechanism they achieve through operating a layered security control model. For context, Standard Life advised that over 3m scans of this type were prevented in 2022 with no successful internet-based attacks.

The education and awareness of Cyber risk topics, by all staff, in Standard Life is viewed as a key control. Accordingly, the Information Security team have dedicated Education and Awareness resources to support and maintain their competency and focus. Standard Life undertake targeted training for high-risk groups such as customer facing staff, executives and IT privileged users. They also undertake Cyber response simulations up to and including Board level.

In response to our challenge, Standard Life achieved an industry recognised ISO27001 certification of their Information Security control environment in 2022.

In addition, a transformation programme that will result in the legacy Standard Life product administration, customer operations and digital applications migrating to an outsourced provider, Tata Consultancy Services ("TCS") is now underway. TCS has committed to managing all Standard Life systems to ISO27001 certified standards following that migration.

Good value for members

We are required to assess the extent to which the charges and transaction costs taken from your savings represent good value for members.

We have carried out this assessment in relation to the charges set out in this statement.

Good value means different things to different people at different times. What is clear, however, is that it is a balance of costs against benefits (including the features, quality of service etc.) you receive as a member.

To help us assess good value we used a framework developed and adopted by several Independent Governance Committees (IGCs) who have a similar requirement to perform in Workplace Personal Pension plans. A copy of this framework is attached as appendix 3.

As good value is a subjective matter and in the absence of sufficiently comprehensive reliable and consistent publicly available data to compare the value of the Scheme to those provided elsewhere, we have relied on our own knowledge and experience in this assessment.

We reached our conclusion following a process where we:

- Understood the features of the Scheme, the quality of the service and the benefits on offer to different groups of members.
- Independently and collectively assessed these benefits bearing in mind your interests.
- Looked at the costs paid by you and compared them to the benefits

The features we considered in our assessment are listed in appendix 4.

In assessing whether the charges applied were good value for members, we based our conclusion on our knowledge of the market. In assessing the transaction costs experience, as there are currently no publicly available comparison tables, we based our conclusion on the existence of the processes and controls used to manage them. **Overall, we concluded the charges represent good value for members and that this value has improved over the last year as a result of a number of incremental changes.**

While the costs you pay are not the lowest available on the market, our assessment is that they are reasonable particularly when all the benefits provided to you are considered. We will continue to closely monitor, engage with (and challenge, where necessary) Standard Life and the underlying managers on the value you get.

Information about the Scheme

The Scheme is a centralised scheme for many participating employers. The total number of participating members as at 31 December 2022 was 69,066 of which 12,607 were active members and 56,459 were deferred members across all of the employers. Details of the membership applicable to each participating employer are supplied to each of them on request.

Information to Members

Any enquiries about the Scheme generally, or about an individual's entitlement, should be sent to the appropriate participating employer in the first instance. If the employer cannot deal with them, they should be referred to:

Standard Life
Standard Life House
30 Lothian Road
Edinburgh
EH1 2DH

Corppen_service@standardlife.com

Employer Related Investments

The Board is required to disclose any employer related investments, as defined in Section 40(2) of the Pensions Act 1995, and to disclose whether the Scheme's investments comply with the restrictions set out in the Occupational Pension Schemes (Investment) Regulations 2005.

Other than any contributions which are late and outstanding at the year end, there were no employer related investments.

Management of the Scheme

The Trustee of the Scheme is the Standard Life Master Trust Co. Ltd (SLMTC).

The power to appoint a new trustee to Stanplan A is vested in Standard Life Master Trust Co. Ltd but written notice of any appointment must be given to all participating employers. The Pensions Act 2004 provides for the appointment of Member Nominated Directors (MND), however since the Scheme meets the criteria of a relevant centralised scheme in the applicable MND regulations, the Scheme is exempt from this requirement.

SLMTC is a wholly owned subsidiary of Standard Life which acts as administrator and insurer.

What you should do next

In the good value section above, I explained that we assessed the features of the Scheme before concluding the charges are good value. What we have not assessed is your and your employer's level of pension saving – despite this being one of the factors that will have the greatest influence on the level of retirement benefit you receive.

This statement is for your information. You do not need to take action however we do recommend that you review your own level of pension saving on a regular basis and we recommend you review it today.

Signed:



Richard Butcher on behalf of Zedra,
Chair of Standard Life Master Trust Co. Ltd
Trustee of Stanplan A

Signed on: 15 June 2023

Appendix 1

About the Board

Richard Butcher for Zedra Chair of the board



Richard was, until November 2022, Managing Director and is now a Client Director of Zedra a market leading and award winning professional independent pension trustee company. Richard joined Zedra (then known as PTL) in 2008 and became Managing Director in 2010. He has been involved in pension scheme governance since 1985, is a Fellow of the Pensions Management Institute (PMI) and is the immediate past Chair of the Pension and Lifetime Savings Association (PLSA), the industry association for pension schemes. He is a governor of the Pension Policy Institute. He co-chaired the IA/PLSA joint “Long Term Relationship between Asset Owners and Investment Managers” working group and was a member of the HMT/BoE/FCA Working Group on Facilitating Investment in Long Term Assets. He was a member of the FCA’s Institutional Disclosure Working Group (IDWG), a body established to create a template for the disclosure of investment costs and charges. He has also sat on the Investment Associations Cost Disclosure Working Group, the Council of the PMI, the PLSA DC Council (which he chaired for two years), the Pension Regulators DC Practitioners Panel and the Department of Work and Pensions Trustee Panel. He is an Accredited Professional Trustee, is a regular contributor to the trade press and has won several awards and accolades.

Richard is qualified to be a member of the Board by merit of his significant experience in and knowledge of the pensions industry, his expertise in assessing the value for money of arrangements such as this (gathered from his role on similar boards) and his knowledge of underlying investment costs and charges. He is qualified to chair the Board by merit of his significant experience of and positive track record in chairing similar arrangements as well as other boards and committees.

Rene Poisson



Rene retired in September 2012 after a 30 year career with JP Morgan, latterly as Managing Director and Senior Credit Officer for EMEA. He has extensive experience of pension fund governance of both UK DB and DC pension schemes and is an Accredited Professional Trustee. He currently holds a number of non- executive appointments including as , Chair of the JP Morgan UK Pension Plan, Director of the Standard Life Master Trust and Chair of the Advisory Committees of Five Arrows Credit Solutions, Five Arrows Direct Lending and Five Arrows Debt Partners III. He is a past Independent Director of the Universities Superannuation Scheme (USS)

Catherine McKenna



Catherine is a partner at Squire Patton Boggs (UK) LLP, a global law firm. She has over 30 years’ experience in the pensions industry as a qualified solicitor, providing advice to companies, trustees and product providers on a wide range of pension issues and as a trustee and board member. She was the head of Squire Patton Boggs’ award winning pension team for a number of years, leading its approach to client service and responsible for its strategic direction. Catherine is actively involved in the development of pensions policy and regulation. She is an author of and contributor to pension books, numerous publications and responses to the Government’s consultations on pension change. She is a director of Squire Patton Boggs’ independent trustee company, an Associate of the Pensions Management Institute and is an Accredited Professional Trustee.

Andrew Davies



Andrew is an experienced strategist, marketer and business development professional. His career of over 35 years spans the breadth of Financial Services covering pensions, wealth management, life, healthcare and

general insurance.

Andrew has held a wide range of senior management positions. Most recently he was Director of Marketing Strategy & Customer Insight for AXA UK & Ireland during which he established their first customer centricity strategy. Whilst Head of Strategic Development for AXA Life, Andrew created the initial strategy, and was one of the founder members of the Elevate investment platform (now Standard Life Elevate). Andrew is also chair of the Evo networking group for CEO's, MD's and Senior Executives of businesses in the South-West.

Andrew currently runs his own management consultancy business specialising in strategic change and business transformation as well as coaching senior managers.

Andrew has qualified as a Chartered Insurer and Financial Planner in addition to holding separate professional Project, Process and Proposal Management qualifications. He is an Accredited Professional Trustee.

Caroline Escott



Caroline has over 15 years' experience of investment, stewardship and pensions practice and policy. She is Senior Investment Manager at Railpen, where she leads the £37bn pension scheme's global stewardship

and corporate governance work. Previously, she led on investment and stewardship issues at the Pensions and Lifetime Savings Association (PLSA) and was also Head of Public Policy at the UK Sustainable Investment and Finance Association (UKSIF).

She is Chair of the Investor Coalition for Equal Votes (ICEV) and Vice-Chair of the Global International Governance Network (GIGN), as well as sitting on the UK Government's Taskforce on Social Factors and the FCA's Vote Reporting Group. In her spare time, she is Chair of pensions industry group NextGen and sits on the board of the Social Market Foundation.

In 2022, she was awarded "Investment Manager of the Year" for both the Women in Pensions and Rising Star Award. She was Financial News' 2020 "Top 25 Rising Stars of Asset Management in Europe" and Investment Week's "Investment Woman of the Year 2019" for small and medium firms. She holds the CFA UK accredited Investment Management Certificate (IMC) and is also an Accredited Professional Trustee.



Appendix 2

Stanplan A

Statement of Investment Principles

June 2022

Contents

Stanplan A

1.	Introduction	21
2.	Choosing investments	21
3.	Investment objectives	21
4.	Kinds of investments to be held	21
5.	The balance between different kinds of investments	22
6.	Risks	22
7.	Expected return on investments	23
8.	Realisation of investments	23
9.	Environmental, Social and Governance (“ESG”) and Stewardship policy	23
10.	Monitoring	25
11.	Agreement	25

Appendix 1 – Note on investment policy for the default section in relation to the current Statement of Investment Principles dated September 2019

1.	Investment objectives	26
2.	Default options	26
3.	Range of default strategies	27
4.	With Profits	27
5.	Choosing investments	28
6.	Fee agreements	28
7.	Risks specific to this section	28

1. Introduction

1.1. This Statement of Investment Principles (the Statement) has been prepared by Standard Life Master Trust Company Limited (the Trustee) and relates to the defined contribution (DC) benefits provided through Stanplan A (the Trust). The Statement sets down the principles which govern the decisions about the investments that enable the Trust to meet the requirements of:

- the Pensions Act 1995, as amended by the Pensions Act 2004; and
- the Occupational Pension Schemes (Investment) Regulations 2005 as amended by the Occupational Pension Schemes (Investment) (Amendment) Regulations 2010, the Occupational Pension Schemes (Charges and Governance) Regulations 2015 and the Occupational Pension Schemes (Investment and Disclosure) Regulations 2018.

1.2. In preparing this statement the Trustee has obtained advice from Redington Ltd., the Trustee's investment consultants. Redington Ltd. is authorised and regulated by the Financial Conduct Authority for a range of investment business activities.

1.3. The Trust has been set up to service multiple employers. The Trustee has consulted with the employers in the preparation of this statement.

1.4. This statement has been prepared with regard to the 2001 Myners review of institutional investment (including subsequent updates).

1.5. The Trustee will review this Statement at least every three years or if there is a significant change in any of the areas covered by the Statement or the profile of members.

1.6. The investment powers of the Trustee are set out in Clauses 7A-7E of the Trust Deed and General Rules, the current terms of which are dated April 2015. This statement is consistent with those powers.

2. Choosing investments

2.1. The Trustee carefully considers its Investment Objectives, shown in the appendix, when designing the range of investment options to offer to its members. The Trustee also acknowledges that members will have different attitudes to risk and different aims for accessing their retirement savings – and therefore,

whilst seeking good member outcomes net of fees, it also considers the level of risk that is appropriate based on the anticipated needs of the membership profile across the Trust as a whole.

2.2. The Trustee's policy is to offer an "off the shelf" default investment arrangement suitable for the Trust's membership profile into which members can choose to invest their contributions and those contributions made by the employer. Details are given in the appendices. In doing so, the Trustee considers the advice of their professional advisers, whom they consider to be suitably qualified and experienced for this role.

2.3. As the Trust is currently a wholly-insured scheme, the insurer is responsible for the management of the investment arrangements. The insurer may invest in underlying funds run by other fund managers, who are responsible for the management of the underlying fund(s). The Trustee recognises that due to the insured nature of the Trust's investments, there is less scope to influence how the asset manager(s) invests. However, the insurer and Trustee's investment advisers ensure the investment objectives and guidelines of the manager(s) are consistent with those of the Trustee and the Trustee itself seeks to influence and engage in these matters where possible. The Trust's investment arrangements are detailed in the appendices to this statement. The investment managers will either be authorised and regulated by the FCA, or if non-UK domiciled will be recognised by the FCA. The investment managers are responsible for stock selection and the exercise of voting rights.

3. Investment objectives

3.1. The Trustee has discussed and agreed the key investment objectives for the Trust, suitable for the membership profile as well as the constraints the Trustee faces in achieving these objectives. These are set out in the appendices.

4. Kinds of investments to be held

4.1. The Trust is permitted to invest in a wide range of assets including equities, bonds, cash, property and alternatives. The Trustee currently invests via policies of insurance and, in deciding the types of assets to include, considers investment returns, net of fees, and an appropriate level of risk based on the anticipated needs of the membership profile across the Trust as a whole.

5. The balance between different kinds of investments

- 5.1. The Trustee has made available a range of funds to suit the individual needs of the Trust's members – taking into account the Investment Objectives set out in the appendices. For example, a range of equity funds is available for those members willing to accept a greater level of volatility in pursuit of higher expected retirement savings. Bond and deposit and treasury funds are also offered for those members who are less comfortable with the likely greater volatility of the equity funds.
- 5.2. Alternatively, the Trustee has made available a range of lifestyle arrangements, whereby a member's assets are automatically invested in line with a pre-determined strategy that changes as the member gets closer to accessing their retirement savings. Emphasis is placed on medium to higher risk funds (i.e. investment largely in growth assets) in search of long-term, inflation-protected growth whilst the member is a long way off accessing their retirement savings, switching progressively to "protection" assets over the years preceding the member's target retirement date so as to protect the retirement savings of the member relative to the way in which they are expected to access these savings.
- 5.3. Members can choose to invest in a range of funds or can elect to invest in a lifestyle strategy. Where members do not choose where their contributions, and those made on their behalf by their employer, are invested, the Trustee will invest these contributions according to the default investment strategy set out in the appendices.
- 5.4. The Trustee is aware that the appropriate balance between different kinds of investments will vary over time and the asset allocation may change as the membership profile evolves.

6. Risks

- 6.1. Risk in a defined contribution scheme lies with the members themselves. The Trustee has considered a number of risks when designing and providing suitable investment choices to members. A comprehensive list of risks is set out in the Trustee risk register, however, the main investment risks affecting all members are:

Inflation risk

The risk that the investments do not provide a return at least in line with inflation, thus eroding the purchasing power of the retirement savings. The Trustee makes available investment options that are expected to provide a long-term real rate of return.

Conversion risk

The risk that fluctuations in the assets held, particularly in the period before retirement savings are accessed, lead to uncertainty over the benefit amount likely to be received. In the lifestyle arrangements made available to members, the Trustee changes the proportion and type of investments so that in the run up to retirement the investments gradually start to more closely match how the Trustee expects members to access their retirement savings.

Retirement income risk

The risk that a member's retirement income falls short of the amount expected, whether this is due to lower investment returns than expected or insufficient contributions being paid. The Trustee reviews the appropriateness of the investment options offered, seeking to ensure member outcomes can be maximized.

Communications to members will seek to encourage them to regularly review the level of their contributions, but ultimately this is a risk which lies with each member. It is not part of the Trustee's role to ensure that the retirement income for any member is adequate for his or her needs.

Investment manager risk

The Trustee receives reports on performance from the insurer and reviews the performance of the funds used.

The insurer monitors the performance of each of the investment managers on a regular basis in addition to having meetings with each manager from time to time as necessary, and reports to the Trustee on a regular basis. The insurer has a written agreement with each investment manager, which sets out the terms and conditions on which the insurer invests on behalf of the Trustee in the investment manager's fund(s).

In the event that the Trustee is unhappy with the performance of one of the funds, the Trustee may choose to replace that fund with another fund within the range offered by the insurer.

Concentration/ Market risk

Each investment manager is expected to manage properly diversified portfolios and to spread assets across a number of individual shares and securities.

Currency risk

The Trust may gain exposure to overseas currencies by investing in assets that are denominated in a foreign currency or via currency management.

Loss of investment

The risk of loss of investment by the insurer and custodian is assessed by the Trustee. This includes losses beyond those caused by market movements (e.g. default risk, operational errors or fraud).

The insurer will also undertake a review of the internal controls and processes of each of the investment managers where necessary. The insurer will provide regular reports to the Trustee and advise of any material concerns arising from its due diligence.

The Trustee also has a continuity strategy in place and is considering the role of the Financial Services Compensation Scheme as part of this.

Some of these risks will be more relevant to particular cohorts of members. Some risks specific to individual sections are detailed in the relevant appendices.

7. Expected return on investments

7.1. The Trustee has regard to the relative investment return, net of fees, and risk that each asset class is expected to provide. The Trustee is advised by their professional advisers on these matters, whom it has deemed to be appropriately qualified. However, the day-to-day selection of investments is delegated to the investment managers.

7.2. The Trustee recognises the need to distinguish between nominal and real returns and to make appropriate allowance for inflation when making decisions and comparisons.

8. Realisation of investments

8.1. The investment managers have responsibility for buying and selling investments. The Trustee has considered the risk of liquidity as referred to in the appendices.

9. Environmental, Social and Governance (“ESG”) and Stewardship policy

9.1 The Trustee believes that if it manages the long-term financial risks, including those relating to Environmental, Social and Governance factors, including climate change (referred to together as “ESG factors”), inherent in the investments it holds it is expected to produce better member outcomes. In addition, the Trustee

believes that if it exercises good stewardship of those investments it is expected to also improve member outcomes.

9.2 Without prejudice to the Trustee’s legal obligations, the Trustee delegates full discretion to the insurer and in turn its investment managers around the evaluation of ESG factors within the investment process as well as direct engagement and exercise of shareholder rights.

9.3 The Trustee engages with the insurer to encourage investment managers whose operations are relevant to the Trust, to improve their practices, wherever possible. This includes the use of any rights associated with investments to drive better long-term outcomes.

9.4 The Trustee believes that ESG factors within an investment context can be financially material, however, the Trustee appreciates that taking ESG into account within an investment strategy and process will yield different returns and/or risks for different asset classes across different investment timeframes. The Trustee is also cognisant of the limits of its ability to influence the behaviour of an investment manager given the nature of an insured master trust. Through meetings with the insurer and the Trust’s advisers, the Trustee will periodically consider the financial materiality of ESG factors within the Trust’s default and investment options.

9.5 The Trustee accepts that when investing totally passively in equity index tracker funds, the manager cannot use ESG factors other than in the construction of the indexation approach to inform the selection of stocks within the investment process. However, the Trustee believes that positive engagement on ESG factors can lead to improved risk-adjusted returns alongside better environmental, social or governance outcomes more generally. Therefore, the Trustee engages with the insurer to consider, as part of its wider due-diligence process, how the passive equity manager positively engages with companies where there is scope to improve the way ESG factors are taken into account when running a company.

9.6 Where assets are actively-managed, the Trustee looks to the insurer to consider how the investment process for active managers takes ESG into account in the selection, retention and realisation of investments where possible in addition to how the manager positively engages with companies where there is scope to improve the way ESG factors are taken into account when running a company.

- 9.7** The Trustee also recognises the time horizons over which members' retirement savings are invested. As part of this, the Trustee believes that ESG factors, and particularly climate change factors, are more likely to influence the risk adjusted returns of those members who are further from retirement, as the financial materiality of such factors will have a greater impact over a longer timeframe.
- 9.8** Based on communications with the insurer, the Trustee is comfortable that the current investment managers are taking ESG factors into account where possible within the applicable guidelines and restrictions as defined in the governing literature of each underlying fund.
- 9.9** Before considering any new mandate, the Trustee will require the insurer to ensure that all investment managers under consideration are signatories to the United Nations Principles for Responsible Investment (UN PRI). At present, all of the Trust's investment managers are UN PRI signatories.
- 9.10** With the help of its investment advisers and the insurer, the Trustee will prepare an implementation report setting out how it has acted on its ESG principles. This will include information from the Trust's investment managers on how ESG factors have been taken into account over the year.

Stewardship

- 9.11** Stewardship encompasses the exercise of rights (including voting rights) attached to the Trust's investments – such delegation is both reported on by the insurer from time to time and subject to challenge from the Trustee and the engagement by and with investment managers.
- 9.12** Without prejudice to the Trustee's legal obligations, the Trustee delegates to the insurer the responsibility for the stewardship activities that apply to the Trust's investments – such delegation is both reported on by the insurer from time to time and subject to challenge from the Trustee. In turn, the insurer expects the investment managers to exercise their voting powers with the objective of preserving and enhancing long-term shareholder value. As part of its wider due diligence of investment managers, the insurer will request managers to produce information that demonstrates that the investment manager is exercising their voting rights. The investment managers are also expected to engage with key stakeholders relating to their investments (which may include how engagement factors fit into a buy/sell/hold weighting

decision for an asset within a portfolio) aimed at mitigating financial risks, but also to improve corporate behaviours and governance, improve performance and social and environmental impact. The Trustee also has a conflicts of interest policy to ensure that any actual or potential conflicts of interest are identified and appropriately managed.

- 9.13** The Trustee receives annual reporting from the insurer, which summarises engagement activities of the underlying investment managers on relevant matters in relation to their underlying holdings including (but not limited to) company performance, strategy, capital structure, management of actual or potential conflicts of interests, risks and ESG impact. The Trustee may also request at other times (and in particular in the event of there being any material change or circumstance that might impact on its ESG and stewardship policy) reporting from the insurer that summarises such engagement activities of the underlying investment managers; the insurer's response to such requests will be dependent on the availability of information from the underlying investment managers. Based on this information the Trustee will engage with the insurer, who will then engage with the underlying investment managers, to ensure the Trustee's policies outlined in this statement are being met, and to encourage the investment managers to improve their practices where appropriate.
- 9.14** The Trustee will also prepare an annual implementation report (referred to above) using the information provided by the insurer on the activity sourced from the investment managers.
- 9.15** The Trustee is supportive of the UK Stewardship Code published by the Financial Reporting Council. The Trustee expects the Trust's investment managers to have corporate governance policies in place which comply with these principles set out in this Code. The Trustee will ask the insurer to review the signatory status, quality of reporting and outcomes achieved of all of its managers on a yearly basis.

Non-financial matters

- 9.16** The Trustee does not explicitly take account of non-financial matters (such as member ethical views) within the default investment strategy. The Trustee may however consider the views of members if those views can be shown to be representative of a significant proportion of the membership.

9.17 The Trustee considers that it is important to ensure that a suitable range of funds is offered for members who wish to express an ethical, societal, cultural or environmental preference in their pension saving.

10. Monitoring

10.1. Investment Performance: The Trustee reviews the performance of each fund in which the Trust invests against the stated performance objective for that fund and, in doing this, the Trustee receives a performance monitoring report on a quarterly basis. This monitoring takes into account both short-term and long-term performance. The insurer meets the investment managers as frequently as is appropriate in order to review performance and other key factors, such as their approach to responsible investment. A manager's overall suitability for each mandate will be monitored as frequently as the Trustee considers appropriate in light of both its performance and other prevailing circumstances. The Trustee would not expect to terminate a manager's appointment based purely on short-term performance. However, a manager's appointment could be terminated within a shorter timeframe than three years due to other factors such as a significant change in business structure or the investment team.

10.2. Objectives: The Trustee monitors the suitability of the objectives for each section of the Trust (as detailed in the appendices) and its performance (net of fees) against these objectives at least every three years and also when there is any significant change in the investment policy, underlying economic conditions or the profile of the members.

10.3. Investment Choices: The Trustee monitors the ongoing appropriateness of the investment choices offered on a periodic basis.

10.4. Charges: The Trustee monitors the overall level of costs periodically to ensure members are receiving good value. Managers are paid an ad valorem fee for a defined set of services. The level of these fees are consistent with the aims of the funds, which are consistent with the Trust's policies where possible.

The Trustee reviews the portfolio transaction costs and portfolio turnover range of managers, where the data is disclosed and available. The Trustee will then determine whether the costs incurred were within reasonable expectations.

11. Agreement

11.1. This Statement was agreed by the Trustee, and replaces any previous statements. Copies of this Statement and any subsequent amendments will be made available to the employer, the investment manager, the actuary and the Trust's auditor upon request.

Signed:



Richard Butcher on behalf of ZEDRA
Governance Limited, Chair of Standard Life
Master Trust Co. Ltd
Trustee of Stanplan A

Signed on: 10 December 2021

Appendix 1

Note on investment policy for the default section in relation to the current Statement of Investment Principles dated June 2022

1. Investment objectives

The Trustee's main investment objectives are:

- to provide a suitably governed investment option and a default solution which an employer can select for employees who do not make an active choice as to where to invest their pension contributions;
- to offer an appropriate range of alternative investment options so that members who wish to make their own investment choices have the freedom to do so, recognising that members may have different needs and objectives;
- seek to achieve good member outcomes net of fees and subject to acceptable levels of risk;
- to ensure that the expected volatility of the returns achieved is managed through appropriate diversification of the use of asset types in order to control the level of volatility and risk in the value of members' pension pots;
- to help manage Conversion risk as explained in the main body of this statement.

The Trustee is responsible for the design of the default investment option and for choosing which funds to make available to members. Members are responsible for their own choice of investment options (including where the default investment option is selected for them because they have not selected other funds).

2. Default options

To reflect the differing needs of employers and their members, the Trustee notes that a wide range of default strategies have been used since the inception of the Trust. The Trustee acknowledges that members will have different attitudes to risk and different aims for accessing their retirement savings. However, the Trustee has decided that the investment arrangement set out below represents a suitable default investment option for members who do not make a choice about how their contributions (and those made on their behalf by their employer) are invested, taking into account:

- The kinds of investments to be held
- The balance between different kinds of investments
- Investment risks
- The expected return on investments, net of fees
- The realisation of investments
- Socially Responsible Investment, Corporate Governance and Voting Rights

Further information on the Trustee's policies regarding the above is detailed in the main body of this statement. These aspects have also been considered in the choice of self-select funds and solutions that the Trust has made available to members that wish to choose their own investment strategy.

The Trustee acknowledges that different groups of employer schemes exist as Standard Life's workplace pension products have evolved since inception of the Trust in 1974. This includes:

- Qualifying workplace pension schemes being used for auto-enrolment purposes;
- Schemes that are not being used for the purposes of auto-enrolment which remain open to new entrants;
- Schemes where contributions are being paid but which are closed to new entrants; and
- Schemes where contributions have ceased.

The Trustee also notes that a wide range of default strategies have been used since the inception of the Trust. This means that some employers' sections of Stanplan A may have different groups of members whose contributions have been invested in different defaults. Further details are provided in sections 3 and 4 below.

3. Default strategy

With the exception of the With Profits arrangements (see part 4 below) and temporary cash fund arrangements, (see last paragraph of this section) the default strategy is part of Standard Life's range of Strategic Lifestyle Profiles ("SLPs") and is the Sustainable Multi Asset solution that predominantly makes use of funds that aim to track an index. This invests in a range of asset classes including equities, bonds, and absolute return funds.

The Universal SLP is specifically designed to be an appropriate arrangement for the membership profile across the Trust as a whole where members have yet to make a decision regarding how they will access their pension benefits, rather than targeting a specific method of accessing pension savings.

The current default is shown below:

Sustainable Multi Asset

Sustainable Multi Asset Universal
(10 year) SLP

In addition to the default strategy above, the Trust also makes use of a temporary fund called the Standard Life Deposit & Treasury (MT) Pension Fund. This fund was introduced so that contributions that could not be invested into their target funds, either due to fund suspension or other exceptional circumstance, could be redirected into the Deposit & Treasury fund until such time as contributions can be invested in the initial target fund. As members' contributions are to be directed into this fund without them making an active selection, this fund will be treated as a default for the purpose of fulfilling legislative requirements. The objective of the fund is 'to maintain capital and provide returns before charges in line with short term money market rates by investing in deposits and short term money market instruments'. The fund aims to perform in line with its benchmark.

4. With Profits

There are certain groups of members where a default arrangement is in place containing With Profits arrangements. Standard Life has offered With Profits investments for many years, although some of the funds are not currently open to new investors.

Where With Profit arrangements serve as the default option, the Trustee acknowledges that there are guaranteed minimum investment returns offered as part of the arrangement. The Trustee therefore periodically considers the fair value of the guarantees that could be lost on switching out of these arrangements.

There are two levels of investment guarantee offered:

- a guarantee that the unit price will increase at 4% per annum (available through the Pension With Profits fund)
- a guarantee that the unit price will not fall (available through six different pension funds). These funds are all managed to the same asset mix and have been separated to reflect the different time periods they were offered, including before and after Standard Life's demutualisation in 2006. More information on the asset mix of each fund can be found here:

[Heritage With-Profits Fund Investment Report: UK Pension Business](#)

The guarantee applies if, after taking any tax-free lump sum, the member buys a guaranteed income (an annuity):

- through Standard Life or with another provider
- on the retirement date that was selected when their plan started (the guarantee also applies at other dates for some plans).

However, as the date of publication of this document, Standard Life's practice is currently more generous than this as they pay at least the guaranteed amount when the member takes their retirement benefits immediately at any retirement date. Standard Life's practice may change in the future. The Trustee has not moved members out of the With Profits funds.

Standard Life has a With Profits Committee, which provides independent advice to the Standard Life Board on the fair management of its With Profits business.

The Trustee keeps the position of members who are invested in With Profits under review and will request information from Standard Life on With Profits from time to time.

5. Choosing investments

The Trustee is responsible for the selection of the default strategy, and for deciding which other lifestyle profiles and funds are made available to members. The insurer is responsible for the management of the investment arrangements. The insurer may invest in underlying funds run by other fund managers, who are responsible for the management of the underlying fund(s). The investment managers are either authorised, or recognised by the FCA.

More details on other lifestyle profiles and funds made available to members can be found on the link below:

[Investment options](#)

The Trustee recognises that members are likely to withdraw their pension savings in different ways due to their varying retirement needs. The Trustee has therefore provided members with different investment options. ‘The Pathways’ in decumulation that members can access after they crystallise their pension savings.

6. Fee agreements

The insurer has negotiated fee arrangements with the investment managers for the management of the Trust’s investments. The Trustee has additionally negotiated fee arrangements with the insurer in relation to the management of the Trust’s investments, and reviews this periodically as part of Value for Money assessments.

As well as the annual management charges, additional fund expenses will apply (and vary from quarter to quarter) taking account of custodian, legal, accounting and auditing fees for each fund.

7. Risks specific to this section

The Trustee has considered the risk of liquidity in the default SLP and looks to mitigate this. The Trustee notes Standard Life’s ability to suspend redemptions in certain circumstances.

The Trustee notes that the risks associated with With Profits are monitored by Standard Life, and that Standard Life’s With Profits Committee provides independent advice to the Board of Standard Life on the fair management of its With Profits business.



Appendix 3

Evaluation of Value for Money - A Practical Framework for IGCs

Introduction

This paper has been produced by the Chairs of 7 Independent Governance Committees (“IGCs”) to assist IGCs and their equivalent as they seek to assess Value for Money (“VfM”). While not intended to be prescriptive, the authors believe that some degree of consistency across IGCs is desirable. To this end, and recognizing that IGCs will encounter fact-specific circumstances when engaging with individual providers, the paper proposes a high level framework whose elements could be used to frame the detailed VfM assessment that a provider’s governance group is required to carry out.

The authors have taken input from a number of other IGC Chairs and interested parties. They have also been mindful of what the IPB said in their report of December 2014, the FCA rules in COBS 19.5.5 R (2) and the six key elements identified by The Pensions Regulator.

IPB Report - preamble to Recommendations:

“There is no simple, “one size fits all” charge structure that will ensure that all savers get value for money all of the time value for money will depend on savers’ decisions and behaviours, and also the important qualitative factors set out by the OFT, including governance, investment performance and transaction costs, and communication with savers. That is why governance arrangements are being strengthened via IGCs and increased requirements for trustees, to ensure that savers’ interests can be appropriately safeguarded by people best placed to make these qualitative judgements.”

COBS 19.5.5 R (2):

“The IGC will assess the ongoing value for money for relevant policyholders delivered by relevant schemes particularly, though not exclusively, through assessing:

- a. Whether the firm’s default investment strategies are designed in the interests of relevant
- b. Whether the characteristics and net performance of investment strategies are regularly reviewed by the firm to ensure alignment with the interests of relevant policyholders and action taken to make any necessary changes;
- c. Whether core scheme financial transactions are processed promptly and accurately;
- d. The levels of charges borne by relevant policyholders; and
- e. The direct and indirect costs incurred in relation to transactions and other activities in managing and investing the pension savings of relevant policyholders.”

tPR six key elements:

The Pensions Regulator lists the following six key elements which affect the outcomes experience by members:

1. Appropriate contribution decisions
2. Appropriate investment decisions
3. Appropriate decumulation decisions
4. Protection of Assets
5. Efficient and Effective administration
6. Value for Money

1. Value is more than just cost

- VfM has been defined (by the National Audit Office) as ‘The optimum combination of whole-life costs and quality’.
- However, the identification of “optimum” is theoretical given the lack of perfect information about what is available and at what price, and because the qualitative elements of the proposition are not amenable to mathematical optimization.
- Nevertheless, an assessment of VfM must take account of the quality of the particular pension proposition as well as its cost and consider how that compares to what is available for equivalent schemes from other providers in the marketplace.
- IGCs should test VfM against (i) Quality - all benefits and services delivered; (ii) Risk - both investment and service risk; (iii) Relevance - whether the benefits and services delivered are in the member’s interests (in increasing the probability of a good outcome whether or not explicitly valued by the member); and, (iv) Cost - both explicit and implicit

2. Assessing Quality needs to consider all elements of the proposition that can materially impact member outcomes

- In assessing whether a product can deliver good outcomes the IGC should consider all of the elements which can impact member outcomes and give priority to those elements most significantly impacting those outcomes
- Providers will bring different propositions to market offering different levels of service and flexibility. Such elements may include inter alia investment elements such as 2 varying default structures, other investment options, investing styles and targeted levels of investment performance; premium flexibility and size and frequency of payment; service functionality and customer contact options provided, whether web enabled or via a customer service centre; the provision of guidance and/or advice; service standards targeted and performance against these; quality of communications, education

and engagement materials; availability of in person presentations; and ease of access to understandable and sufficient information.

- While some of these elements are capable of tangible measurement and numerical analysis, some are not and, particularly for the latter, informed judgement will play an important role in the VfM assessment.
- That judgement may be informed by customer feedback and, where available, measurement of the effectiveness of those elements the Provider wishes to assert as relevant to the VfM assessment.

3. Assessing Cost is primarily a relative assessment, with research and judgement required to assess what are equivalent comparators to use

- VfM should be viewed primarily in the light of what price is available in the market for schemes of equivalent type (i.e. size, scale, premium flows) offering an equivalent proposition.
- Perfect information about what is available in the market will rarely be available and it is likely that VfM can exist at a range of prices for a given proposition.
- Consequently, in considering the VfM of a particular provider's proposition, the IGC needs to form a view on the extent to which the charges borne by a member fall within the reasonable range of pricing for the outcomes that can be reasonably expected from that proposition (the "VfM Range").
- In particular, while in the future it is expected that IGCs will have access to consistent, cross-market, data on Transaction Costs, until such time as that is available, IGCs can review, relative to appropriate benchmarks, the net investment returns provided to members after all costs have been allowed for.
- In assessing VfM, the amount of charges deducted from a member's pension fund is more important than how the charges might be, or might have been, presented for historic marketing purposes.

4. VfM is forward-looking and can change over time

- At any point in time, in assessing whether or not a particular proposition continues to provide VfM, the IGC needs to form a view on the extent to which the ongoing charges to be borne by a member continue to fall within the reasonable range of pricing (as now reflected in the market) for the outcomes that can, at that point in time, be reasonably expected to be experienced.
- Thus, IGCs will need to decide whether the price of entry to equivalent schemes is relevant to the assessment of ongoing VfM for existing members.

5. VfM is primarily concerned with anticipated outcomes at retirement

- The ultimate objective of a pension savings arrangement is to provide financial security in retirement.

- As a consequence, it is the likely ultimate outcome, rather than intermediate results, that should be the most significant component of the VfM assessment of a particular pension scheme.
- Nevertheless, a VfM pension scheme may still not provide financial security in retirement for every member. Outcomes can only be tested against what is contributed, rather than what should have been contributed by the member to give a reasonable chance of meeting their expectations of wealth in retirement.
- Thus, in assessing the VfM of any proposition, the primary aspect for IGCs is whether the proposition has the capacity to provide an outcome that meets the objective in whole or in part.

6. Cross-subsidies inevitably exist both within and between scheme

- The existence of an element of cross-subsidy does not of itself raise concerns as to VfM so long as the particular scheme remains VfM within Framework Element 3.
- In a flat basis point charging design, for example, those with larger investment values (typically long stay members) subsidise those in the early years of membership and who leave early.
- Notwithstanding significant scheme discounts which may be available to larger schemes with stronger cash flows, such schemes can make access to a specific plan design possible for smaller schemes for whom such provision would otherwise not be economically attractive for Providers.
- Contract designs that involve less cross-subsidy (for example, historic designs that levied upfront charges such as reduced investment allocation or other variants) can also lead to poorer intermediate outcomes for those who do not remain active members of the scheme until retirement.

7. Different contract designs can lead to different intermediate consequences, not all of which are within scope for IGCs

- Where contract designs incorporate "front end loaded" charges (through, for example, zero allocation periods or some forms of initial units), members who leave the scheme within a relatively short period are likely to receive poorer VfM than those remaining until retirement.
- IGCs are not required to review the appropriateness nor seek to have remediated the historic charges borne by members prior to 6th April 2015. They are however required to consider the impact of such charges on VfM for the member for post 6th April 2015 periods.
- Thus for existing members, the VfM assessment should take as its starting point the economic value of members' investments as at April 6th 2015 and consider whether the 4 charges to be taken thereafter (including in respect of further contributions) fall within the VfM range.

- For the avoidance of doubt, the economic value should reflect the member's contractual rights, in other words the amount due to the member after all deductions and charges which would be suffered if the member sought to transfer their investments to another provider.

8. Members' interests include the stability and ongoing existence of providers

- Good outcomes require members to make sufficient contributions over their entire working life. A member's propensity to save will be enhanced by their engagement with and confidence in provider and their future ability to provide a good service across the entirety of the components of a scheme.
- The members' interests are also served by Providers' being able to make sufficient returns to attract capital into the provision of pension schemes and the ongoing development of attractive saver propositions.

9. The profitability (or lack thereof) of a provider's workplace pension proposition is not a primary indicator as to whether that proposition represents VfM

- If profitability is created by the provider's efficiency in delivering the proposition and the cost to the member is within the VfM Range, it is not for the IGC to advocate an even better VfM for the member at the cost of a lower return on capital for the Provider.
- However to the extent that the level of profitability reflects historic charging practices which result in a proposition the pricing of which (going forward from now) no longer falls within the VfM Range, the IGC should recommend changes notwithstanding the impact on provider profitability.
- The lack of sufficient profitability, if caused by provider inefficiencies, is not a basis for accepting that the proposition constitutes VfM.

Appendix 4

Good Value Assessment Features

Scheme management and governance	
In relation to the trustee board, with particular reference to the appointment of the chair and MNTs (if appropriate). In relation to scheme management, with particular reference to risk management, TKU, the appointment and management of service providers, monitoring employer processes and managing conflicts of interest	
Management of operational risk and controls	
Security of IT systems and controls	
Independent assurance of controls	
Administration	
With particular reference to the timely and accurate processing of core financial transactions.	
Performance relative to agreed SLAs	
Responsiveness to customer demand	
Relevant experience and expertise of staff	
Efficiency and scalability of operational capability	
Level of automation / straight through processing	
Ease of transfer by an individual to another provider	
Ability to contribute / transact on-line	
Investments and their Governance	
With particular reference to the documentation of investment matters, setting objectives and strategies, monitoring strategies and performance, the security and liquidity of assets, default arrangements, appropriate range of non-default funds and the long term financial sustainability of investments.	
Default Investment strategies are designed and executed in the interests of members	
Pathway investment strategies are designed and executed in the interests of members	
Performance of default funds (net of charges) – risk adjusted	
Performance of funds (net of charges) – to stated goals (FAR)	
Clarity of description of default funds	
Suitability of default funds	
Regularity and quality of default fund reviews	
Adaptability of default funds to changing circumstances	
Range and suitability of additional fund choices	
Ease of access to additional fund options	
Fund governance	
Adequacy and quality of policy and its execution in relation to ESG financial considerations (if present)	

Communications	
With particular reference to clarity (e.g. plain English), the use of technology and technological improvement, at retirement communications and in relation to scams.	
Easy access to phone support	
Easy access to online support (webchat etc.)	
Ease with which customers can contact via different channels	
Quality of retirement roadshows (physical or virtual)	
Availability of Workplace seminars (physical or virtual)	
Quality, access and relevance of digital experience	
Clarity of yearly statements	
Quality of education and support materials	
Ability to view pension plan on-line	
Access to guidance including at point of retirement	
Protections for members	
Quality of anti-scam measures	
Quality of process for dealing with vulnerable members	
At retirement	
Availability of options (cash, drawdown, annuity, transfer)	
Additional factors	
Member satisfaction	
Complaints Handling	
Financial strength, sustainability and stability	
Facility to organise an orderly wind up of the plan without explicit negative impact on member funds	
Willingness and ability of provider to invest in improving member outcomes	
Reassurance given to members enabling higher levels of contributions	
Scheme management and governance	
In relation to the trustee board, with particular reference to the appointment of the chair and MNTs (if appropriate). In relation to scheme management, with particular reference to risk management, TKU, the appointment and management of service providers, monitoring employer processes and managing conflicts of interest	
Management of operational risk and controls	
Security of IT systems and controls	
Independent assurance of controls	

Administration	
With particular reference to the timely and accurate processing of core financial transactions.	
Performance relative to agreed SLAs	
Responsiveness to customer demand	
Relevant experience and expertise of staff	
Efficiency and scalability of operational capability	
Level of automation / straight through processing	
Ease of transfer by an individual to another provider	
Ability to contribute / transact on-line	
Investments and their Governance	
With particular reference to the documentation of investment matters, setting objectives and strategies, monitoring strategies and performance, the security and liquidity of assets, default arrangements, appropriate range of non-default funds and the long term financial sustainability of investments.	
Default Investment strategies are designed and executed in the interests of members	
Pathway investment strategies are designed and executed in the interests of members	
Performance of default funds (net of charges) - risk adjusted	
Performance of funds (net of charges) - to stated goals (FAR)	
Clarity of description of default funds	
Suitability of default funds	
Regularity and quality of default fund reviews	
Adaptability of default funds to changing circumstances	
Range and suitability of additional fund choices	
Ease of access to additional fund options	
Fund governance	
Adequacy and quality of policy and its execution in relation to ESG financial considerations (if present)	
Adequacy and quality of policy and its execution in relation to other financial considerations (if present)	
Adequacy and quality of policy and its execution in relation to stewardship (if present)	

Communications	
With particular reference to clarity (e.g. plain English), the use of technology and technological improvement, at retirement communications and in relation to scams.	
Easy access to phone support	
Easy access to online support (webchat etc.)	
Ease with which customers can contact via different channels	
Quality of retirement roadshows (physical or virtual)	
Availability of Workplace seminars (physical or virtual)	
Quality, access and relevance of digital experience	
Clarity of yearly statements	
Quality of education and support materials	
Ability to view pension plan on-line	
Access to guidance including at point of retirement	
Protections for members	
Quality of anti-scam measures	
Quality of process for dealing with vulnerable members	
At retirement	
Availability of options (cash, drawdown, annuity, transfer)	
Additional factors	
Member satisfaction	
Complaints Handling	
Financial strength, sustainability and stability	
Facility to organise an orderly wind up of the plan without explicit negative impact on member funds	
Willingness and ability of provider to invest in improving member outcomes	
Reassurance given to members enabling higher levels of contributions	

Appendix 5

Table showing investment performance of default investment arrangements for those sections of the Scheme which do not have employer specific default arrangements

	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22
Standard Life Sustainable Multi Asset Growth (10 Year) Pension Fund	2.17%	2.14%	2.32%	2.96%	3.03%	2.67%	2.96%	2.74%	2.93%	2.69%	3.61%	3.53%	4.61%	3.35%	3.06%	3.12%	2.59%	2.53%	1.63%	1.67%	1.86%	1.16%	1.39%	1.47%	1.24%
Competitor 1	N/A	N/A	N/A	N/A	N/A	2.03%	2.30%	2.29%	2.43%	2.30%	3.16%	3.07%	4.04%	2.71%	2.30%	2.60%	1.93%	2.15%	1.24%	1.48%	1.69%	1.01%	1.12%	1.08%	0.80%
Competitor 2	2.24%	2.27%	2.46%	3.14%	3.12%	2.70%	3.06%	3.00%	3.27%	3.15%	3.88%	4.08%	5.05%	3.62%	3.17%	3.45%	2.77%	2.72%	1.72%	1.80%	2.06%	1.49%	1.87%	1.74%	1.53%
Competitor 3	1.76%	1.76%	1.81%	2.40%	2.41%	2.12%	2.43%	2.26%	2.32%	2.27%	2.91%	2.89%	3.70%	2.80%	2.52%	2.54%	2.01%	2.10%	1.30%	1.23%	1.47%	0.82%	0.88%	0.99%	0.74%
Competitor 4	1.72%	1.74%	1.91%	2.51%	2.47%	2.31%	2.53%	2.40%	2.61%	2.34%	3.17%	3.21%	3.90%	2.80%	2.49%	2.46%	1.87%	1.89%	0.95%	1.12%	1.09%	0.32%	0.62%	0.85%	0.55%
Competitor 5	0.83%	0.80%	0.91%	1.33%	1.14%	1.05%	1.24%	1.05%	1.24%	1.17%	1.66%	1.57%	2.13%	1.25%	0.90%	0.94%	0.42%	0.45%	-0.30%	-0.16%	-0.09%	-0.61%	-0.53%	-0.43%	-0.62%
Competitor 6	1.38%	1.40%	1.55%	2.09%	2.03%	1.93%	2.11%	1.94%	2.18%	2.01%	2.66%	2.58%	3.37%	2.39%	2.06%	2.15%	1.66%	1.71%	0.74%	0.85%	0.94%	0.23%	0.46%	0.71%	0.53%
Competitor 7	N/A	0.74%	0.89%	1.02%	0.33%	0.47%	0.83%	0.55%																	
Competitor 8	2.03%	2.09%	2.28%	2.93%	2.97%	2.66%	2.99%	2.80%	2.89%	2.70%	3.56%	3.52%	4.68%	3.37%	3.04%	3.23%	2.57%	2.66%	1.66%	1.78%	1.96%	1.16%	1.34%	1.36%	1.14%
Competitor 9	1.14%	1.13%	1.34%	1.95%	1.91%	1.73%	2.03%	1.82%	2.01%	1.91%	2.80%	2.62%	3.42%	2.44%	2.08%	2.28%	1.59%	1.66%	0.83%	0.91%	1.18%	0.46%	0.69%	0.82%	0.55%
FTSE All Share	-0.16%	-0.10%	0.23%	0.60%	0.47%	0.37%	0.39%	0.34%	0.71%	0.59%	1.12%	1.07%	1.72%	1.38%	1.17%	1.07%	0.90%	1.19%	0.47%	0.62%	0.76%	0.15%	0.44%	0.73%	0.43%

Source: FE fundinfo, 3 year gross cumulative performance to end of month shown divided by 3 year volatility. Volatility was calculated using Monthly data points. Figures shown are on a gross basis for periods ending 31 December 2022. Sustainable Multi Asset Growth (10 Year) was launched on 06.12.2021. The 3 year performance and volatility figures are based on simulated performance using underlying fund and index data. Where competitors charges are not available for 31 December 2022 the most recently available charges have been used.

Appendix 6

How we went about reviewing the default investment arrangement.

Standard Life undertook extensive Strategic Asset Allocation (SAA), strategy and manager selection work along with Asset Management teams in support of assessing design options.

The design review requirement was to meet the market challenges head-on by creating a single flagship default fund. The new solution moved from a risk / volatility based default to a member outcome / growth oriented design in that it was designed to:-

- Be more growth orientated in the early years to support improved outcomes which may lead to more risk being taken to achieve the desired returns.
- Be lower cost (with more reliance on passive content) to meet the competitive requirements of the workplace market.
- Change the market position to Standard Life being a leader but not an outlier against peers.
- Use PUTM Sustainable funds where available.
- Reduce complexity of default choices to the market to support better understanding of our offering.

Standard Life presented us with a paper recommending that all scheme defaults using the current standard SIP be changed to Sustainable Multi Asset Universal strategic lifestyle profile. The paper also recommended all members who were currently in the Active and Passive Plus III, (the current default), and IV solutions were moved into this new default arrangement. We reviewed and approved these changes in December 2021 following consultation with our investment advisers, Redington.

Members switches were implemented in February 2022.

Appendix 7a

Costs and Charges

The Occupational Pension Schemes (Administration, Investment, Charges and Governance) (Amendment) Regulations 2021 ("the 2021 Regulations") amend the Occupational Pension Schemes (Administration and Disclosure) (Amendment) Regulations 2018 ("the 2018 Regulations")*.

The regulations require disclosure and publication of the level of charges and transaction costs by trustees.

We have produced an appendix document that sits alongside this document online and can also be accessed using the following link;

<https://library.standardlife.com/gen3478.pdf>

Within this document you will find a range of illustrative examples of the cumulative effect over time of these costs and charges on the value of your pensions pot. It contains instructions on how you can find the illustrations most relevant to you. Whilst, preparing these illustrations we have taken account of statutory guidance Our range of illustrations includes;

- The highest and lowest charging fund in the Scheme
- Each default investment arrangement at each separate charge point to consider all employer sections of the Scheme
- Investment pathway funds at an average charge point (these are not required by law, but we have included examples for you to consider that you may be drawing an income from the Scheme)

***Note** – The 2018 Regulations themselves amend the Occupational Pension Schemes (Scheme Administration) Regulations 1996[footnote 2] ("the Administration Regulations") and the Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2013 ("the Disclosure Regulations")

Appendix 7b

Net Investment Returns

The regulation also requires trustees of all relevant pension schemes to calculate and state the return on all available investments from their default and self-select funds, net of transaction costs and charges. This can be found below:

Standalone fund investment returns table

<https://library.standardlife.com/gen3796.pdf>

Lifestyle profiles returns table

<https://library.standardlife.com/gen2794.pdf>

You will further information and links to two separate investment performance tables; one for standalone funds and one for lifestyle profiles.

In most instances one or a number of the lifestyle profiles will be a default investment arrangement. All investments available are presented at each separate charge point to consider all employer sections of the Scheme.

We have taken account of the statutory guidance when preparing this section of the statement.

Other Important Information

You will need to know your net charge and the default investment arrangement applicable to you to identify the most relevant costs and charges illustration to you.

For Net Investment Returns only your charge or the discount on your charge is needed. The investment return data can be filtered by for standalone funds by charge and lifestyle profiles by discount.

If you do not have this information there is guidance on how to obtain it within the document.



Appendix 8

Charges during the Scheme year (01/01/2022 to 31/12/2022) calculated as at 31 December 2023

Table 1: Default investment arrangements

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023			
Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
AAAF	SL abrdn MyFolio Managed III Pension Fd	0.75%	0.205%
AACE	SL abrdn MyFolio Market III Pension Fd	0.68%	0.040%
AAMI	SL abrdn MyFolio Managed II Pension Fund	0.75%	0.207%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.73%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.73%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.66%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.75%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.51%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.63%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.61%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.72%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.58%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.36%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.69%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.67%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.60%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.70%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.59%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.62%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.65%	0.145%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.74%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.74%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.67%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.64%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.75%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.62%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.70%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.52%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.73%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.68%	0.173%
CCHD	SL Sustainable Multi Asset (PP) Pension Fund	0.69%	0.091%
CCHD	SL Sustainable Multi Asset (PP) Pension Fund	0.47%	0.091%
CCHD	SL Sustainable Multi Asset (PP) Pension Fund	0.32%	0.091%
CCHD	SL Sustainable Multi Asset (PP) Pension Fund	0.56%	0.091%
CCHD	SL Sustainable Multi Asset (PP) Pension Fund	0.65%	0.091%
CCHD	SL Sustainable Multi Asset (PP) Pension Fund	0.14%	0.091%
CCHD	SL Sustainable Multi Asset (PP) Pension Fund	0.75%	0.091%
CCHD	SL Sustainable Multi Asset (PP) Pension Fund	0.62%	0.091%
CCHD	SL Sustainable Multi Asset (PP) Pension Fund	0.74%	0.091%
CCHD	SL Sustainable Multi Asset (PP) Pension Fund	0.68%	0.091%
CCHD	SL Sustainable Multi Asset (PP) Pension Fund	0.73%	0.091%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.74%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.75%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.74%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.67%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.64%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.75%	0.106%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023			
Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.52%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.62%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.70%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.73%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.68%	0.106%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.74%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.74%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.75%	0.168%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	0.75%	0.224%
FA	Standard Life Managed Pension Fund	0.74%	0.021%
FA	Standard Life Managed Pension Fund	0.67%	0.021%
FA	Standard Life Managed Pension Fund	0.62%	0.021%
FA	Standard Life Managed Pension Fund	0.75%	0.021%
FA	Standard Life Managed Pension Fund	0.71%	0.021%
FA	Standard Life Managed Pension Fund	0.72%	0.021%
FN	Standard Life UK Equity Pension Fund	0.66%	0.072%
FN	Standard Life UK Equity Pension Fund	0.61%	0.072%
GS	Standard Life Money Market Pension Fund	0.75%	0.000%
JJHA	SL Sustainable Multi Asset At Ret (PP Univ) Pn Fd	0.73%	0.041%
JJHA	SL Sustainable Multi Asset At Ret (PP Univ) Pn Fd	0.51%	0.041%
JJHA	SL Sustainable Multi Asset At Ret (PP Univ) Pn Fd	0.36%	0.041%
JJHA	SL Sustainable Multi Asset At Ret (PP Univ) Pn Fd	0.60%	0.041%
JJHA	SL Sustainable Multi Asset At Ret (PP Univ) Pn Fd	0.66%	0.041%
JJHA	SL Sustainable Multi Asset At Ret (PP Univ) Pn Fd	0.69%	0.041%
KFMA	SL Sustainable Multi Asset At Ret (Univ 10Yr) Pn	0.72%	0.237%
KKFF	SL Sustainable Multi Asset Pre Ret (PP Univ) Pn Fd	0.74%	0.058%
KKFF	SL Sustainable Multi Asset Pre Ret (PP Univ) Pn Fd	0.52%	0.058%
KKFF	SL Sustainable Multi Asset Pre Ret (PP Univ) Pn Fd	0.37%	0.058%
KKFF	SL Sustainable Multi Asset Pre Ret (PP Univ) Pn Fd	0.61%	0.058%
KKFF	SL Sustainable Multi Asset Pre Ret (PP Univ) Pn Fd	0.67%	0.058%
KKFF	SL Sustainable Multi Asset Pre Ret (PP Univ) Pn Fd	0.75%	0.058%
KKFF	SL Sustainable Multi Asset Pre Ret (PP Univ) Pn Fd	0.70%	0.058%
MLIE	SL Sustainable Multi Asset Pre Ret (Univ 10Yr) Pn	0.65%	0.188%
NDPA	SL Sustainable Multi Asset Growth (10 Year) Pn Fd	0.46%	0.146%
WA	Pension With Profits One Fund	0.73%	0.021%
WC	Pension Millennium With Profits Fund	0.73%	0.021%
WC	Pension Millennium With Profits Fund	0.75%	0.021%
WC	Pension Millennium With Profits Fund	0.72%	0.021%

Table 2: Other investment funds

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023			
Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
0A	SL CT European Pension Fund	1.76%	1.803%
0A	SL CT European Pension Fund	1.53%	1.803%
0A	SL CT European Pension Fund	1.60%	1.803%
0A	SL CT European Pension Fund	1.85%	1.803%
0A	SL CT European Pension Fund	1.37%	1.803%
0A	SL CT European Pension Fund	1.38%	1.803%
0A	SL CT European Pension Fund	1.50%	1.803%
0A	SL CT European Pension Fund	1.51%	1.803%
0A	SL CT European Pension Fund	1.55%	1.803%
0A	SL CT European Pension Fund	1.59%	1.803%
0A	SL CT European Pension Fund	1.88%	1.803%
1C	JUPITER CORPORATE BOND (PENSION)	1.46%	0.268%
1C	JUPITER CORPORATE BOND (PENSION)	1.30%	0.268%
1C	JUPITER CORPORATE BOND (PENSION)	1.35%	0.268%
1C	JUPITER CORPORATE BOND (PENSION)	1.34%	0.268%
1C	JUPITER CORPORATE BOND (PENSION)	1.55%	0.268%
1C	JUPITER CORPORATE BOND (PENSION)	1.23%	0.268%
1C	JUPITER CORPORATE BOND (PENSION)	1.29%	0.268%
1C	JUPITER CORPORATE BOND (PENSION)	1.40%	0.268%
1C	JUPITER CORPORATE BOND (PENSION)	1.58%	0.268%
1D	JUPITER MERLIN GROWTH (PENSION)	2.50%	0.179%
1D	JUPITER MERLIN GROWTH (PENSION)	2.70%	0.179%
1D	JUPITER MERLIN GROWTH (PENSION)	2.82%	0.179%
1D	JUPITER MERLIN GROWTH (PENSION)	2.58%	0.179%
1D	JUPITER MERLIN GROWTH (PENSION)	2.64%	0.179%
1D	JUPITER MERLIN GROWTH (PENSION)	2.79%	0.179%
1D	JUPITER MERLIN GROWTH (PENSION)	2.32%	0.179%
1D	JUPITER MERLIN GROWTH (PENSION)	2.44%	0.179%
1D	JUPITER MERLIN GROWTH (PENSION)	2.54%	0.179%
1D	JUPITER MERLIN GROWTH (PENSION)	2.61%	0.179%
1D	JUPITER MERLIN GROWTH (PENSION)	2.17%	0.179%
1D	JUPITER MERLIN GROWTH (PENSION)	2.47%	0.179%
1D	JUPITER MERLIN GROWTH (PENSION)	2.49%	0.179%
1D	JUPITER MERLIN GROWTH (PENSION)	2.52%	0.179%
1D	JUPITER MERLIN GROWTH (PENSION)	2.59%	0.179%
1D	JUPITER MERLIN GROWTH (PENSION)	2.63%	0.179%
1D	JUPITER MERLIN GROWTH (PENSION)	2.80%	0.179%
1E	SL Jupiter Merlin Income Portfolio Pension Fund	2.28%	0.207%
1E	SL Jupiter Merlin Income Portfolio Pension Fund	2.28%	0.207%
1E	SL Jupiter Merlin Income Portfolio Pension Fund	2.44%	0.207%
1E	SL Jupiter Merlin Income Portfolio Pension Fund	2.56%	0.207%
1E	SL Jupiter Merlin Income Portfolio Pension Fund	2.53%	0.207%
1E	SL Jupiter Merlin Income Portfolio Pension Fund	2.38%	0.207%
1E	SL Jupiter Merlin Income Portfolio Pension Fund	2.06%	0.207%
1E	SL Jupiter Merlin Income Portfolio Pension Fund	1.91%	0.207%
1E	SL Jupiter Merlin Income Portfolio Pension Fund	2.32%	0.207%
1E	SL Jupiter Merlin Income Portfolio Pension Fund	2.18%	0.207%
1E	SL Jupiter Merlin Income Portfolio Pension Fund	2.21%	0.207%
1E	SL Jupiter Merlin Income Portfolio Pension Fund	2.24%	0.207%
1E	SL Jupiter Merlin Income Portfolio Pension Fund	2.33%	0.207%
1F	SL Jupiter Merlin Balanced Portfolio Pension Fund	2.54%	0.193%
1F	SL Jupiter Merlin Balanced Portfolio Pension Fund	2.66%	0.193%
1F	SL Jupiter Merlin Balanced Portfolio Pension Fund	2.48%	0.193%
1F	SL Jupiter Merlin Balanced Portfolio Pension Fund	2.63%	0.193%
1F	SL Jupiter Merlin Balanced Portfolio Pension Fund	2.38%	0.193%
1F	SL Jupiter Merlin Balanced Portfolio Pension Fund	2.42%	0.193%
1F	SL Jupiter Merlin Balanced Portfolio Pension Fund	2.01%	0.193%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
1F	SL Jupiter Merlin Balanced Portfolio Pension Fund	2.16%	0.193%
1F	SL Jupiter Merlin Balanced Portfolio Pension Fund	2.25%	0.193%
1F	SL Jupiter Merlin Balanced Portfolio Pension Fund	2.27%	0.193%
1F	SL Jupiter Merlin Balanced Portfolio Pension Fund	2.28%	0.193%
1F	SL Jupiter Merlin Balanced Portfolio Pension Fund	2.31%	0.193%
1F	SL Jupiter Merlin Balanced Portfolio Pension Fund	2.41%	0.193%
1F	SL Jupiter Merlin Balanced Portfolio Pension Fund	2.43%	0.193%
1F	SL Jupiter Merlin Balanced Portfolio Pension Fund	2.51%	0.193%
1F	SL Jupiter Merlin Balanced Portfolio Pension Fund	2.64%	0.193%
1G	SL Jupiter Merlin Worldwide Portfolio Pension Fund	2.84%	0.180%
1G	SL Jupiter Merlin Worldwide Portfolio Pension Fund	2.84%	0.180%
1G	SL Jupiter Merlin Worldwide Portfolio Pension Fund	2.59%	0.180%
1G	SL Jupiter Merlin Worldwide Portfolio Pension Fund	2.75%	0.180%
1G	SL Jupiter Merlin Worldwide Portfolio Pension Fund	2.87%	0.180%
1G	SL Jupiter Merlin Worldwide Portfolio Pension Fund	2.63%	0.180%
1G	SL Jupiter Merlin Worldwide Portfolio Pension Fund	2.69%	0.180%
1G	SL Jupiter Merlin Worldwide Portfolio Pension Fund	2.22%	0.180%
1G	SL Jupiter Merlin Worldwide Portfolio Pension Fund	2.37%	0.180%
1G	SL Jupiter Merlin Worldwide Portfolio Pension Fund	2.47%	0.180%
1G	SL Jupiter Merlin Worldwide Portfolio Pension Fund	2.64%	0.180%
1G	SL Jupiter Merlin Worldwide Portfolio Pension Fund	2.66%	0.180%
1G	SL Jupiter Merlin Worldwide Portfolio Pension Fund	2.68%	0.180%
1G	SL Jupiter Merlin Worldwide Portfolio Pension Fund	2.73%	0.180%
1H	SL Liontrust Global Income Pension Fund	1.76%	0.012%
1H	SL Liontrust Global Income Pension Fund	1.70%	0.012%
1H	SL Liontrust Global Income Pension Fund	1.88%	0.012%
1H	SL Liontrust Global Income Pension Fund	1.56%	0.012%
1H	SL Liontrust Global Income Pension Fund	1.60%	0.012%
1H	SL Liontrust Global Income Pension Fund	1.64%	0.012%
1H	SL Liontrust Global Income Pension Fund	1.84%	0.012%
1K	SL M&G Corporate Bond Pension Fund	1.45%	0.125%
1K	SL M&G Corporate Bond Pension Fund	1.33%	0.125%
1K	SL M&G Corporate Bond Pension Fund	1.17%	0.125%
1K	SL M&G Corporate Bond Pension Fund	1.10%	0.125%
1K	SL M&G Corporate Bond Pension Fund	1.42%	0.125%
1K	SL M&G Corporate Bond Pension Fund	1.21%	0.125%
1K	SL M&G Corporate Bond Pension Fund	1.27%	0.125%
1K	SL M&G Corporate Bond Pension Fund	0.95%	0.125%
1K	SL M&G Corporate Bond Pension Fund	1.16%	0.125%
1K	SL M&G Corporate Bond Pension Fund	1.12%	0.125%
1K	SL M&G Corporate Bond Pension Fund	1.19%	0.125%
1K	SL M&G Corporate Bond Pension Fund	1.22%	0.125%
1K	SL M&G Corporate Bond Pension Fund	1.23%	0.125%
1K	SL M&G Corporate Bond Pension Fund	1.24%	0.125%
1L	SL M&G Global Themes Pension Fund	1.78%	0.048%
1L	SL M&G Global Themes Pension Fund	1.53%	0.048%
1L	SL M&G Global Themes Pension Fund	1.63%	0.048%
1L	SL M&G Global Themes Pension Fund	1.57%	0.048%
1L	SL M&G Global Themes Pension Fund	1.81%	0.048%
1L	SL M&G Global Themes Pension Fund	1.69%	0.048%
1L	SL M&G Global Themes Pension Fund	1.46%	0.048%
1L	SL M&G Global Themes Pension Fund	1.16%	0.048%
1L	SL M&G Global Themes Pension Fund	1.31%	0.048%
1L	SL M&G Global Themes Pension Fund	1.49%	0.048%
1L	SL M&G Global Themes Pension Fund	1.45%	0.048%
1L	SL M&G Global Themes Pension Fund	1.59%	0.048%
1L	SL M&G Global Themes Pension Fund	1.30%	0.048%
1L	SL M&G Global Themes Pension Fund	1.39%	0.048%
1L	SL M&G Global Themes Pension Fund	1.41%	0.048%
1L	SL M&G Global Themes Pension Fund	1.51%	0.048%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
1L	SL M&G Global Themes Pension Fund	1.55%	0.048%
1L	SL M&G Global Themes Pension Fund	1.58%	0.048%
1L	SL M&G Global Themes Pension Fund	1.60%	0.048%
1M	M&G PROPERTY PORTFOLIO (PENSION)	1.79%	1.384%
1M	M&G PROPERTY PORTFOLIO (PENSION)	1.51%	1.384%
1M	M&G PROPERTY PORTFOLIO (PENSION)	1.67%	1.384%
1M	M&G PROPERTY PORTFOLIO (PENSION)	1.76%	1.384%
1M	M&G PROPERTY PORTFOLIO (PENSION)	1.55%	1.384%
1M	M&G PROPERTY PORTFOLIO (PENSION)	1.61%	1.384%
1M	M&G PROPERTY PORTFOLIO (PENSION)	1.57%	1.384%
1M	M&G PROPERTY PORTFOLIO (PENSION)	1.14%	1.384%
1M	M&G PROPERTY PORTFOLIO (PENSION)	1.28%	1.384%
1M	M&G PROPERTY PORTFOLIO (PENSION)	1.37%	1.384%
1M	M&G PROPERTY PORTFOLIO (PENSION)	1.39%	1.384%
1M	M&G PROPERTY PORTFOLIO (PENSION)	1.44%	1.384%
1M	M&G PROPERTY PORTFOLIO (PENSION)	1.47%	1.384%
1M	M&G PROPERTY PORTFOLIO (PENSION)	1.56%	1.384%
1M	M&G PROPERTY PORTFOLIO (PENSION)	1.58%	1.384%
1P	Janus Henderson European Grth A Acc	1.94%	0.331%
1P	Janus Henderson European Grth A Acc	1.69%	0.331%
1P	Janus Henderson European Grth A Acc	1.94%	0.331%
1P	Janus Henderson European Grth A Acc	1.73%	0.331%
1P	Janus Henderson European Grth A Acc	1.79%	0.331%
1P	Janus Henderson European Grth A Acc	1.97%	0.331%
1P	Janus Henderson European Grth A Acc	1.85%	0.331%
1P	Janus Henderson European Grth A Acc	1.32%	0.331%
1P	Janus Henderson European Grth A Acc	1.62%	0.331%
1P	Janus Henderson European Grth A Acc	1.74%	0.331%
1P	Janus Henderson European Grth A Acc	1.57%	0.331%
1P	Janus Henderson European Grth A Acc	1.59%	0.331%
1P	Janus Henderson European Grth A Acc	1.65%	0.331%
1P	Janus Henderson European Grth A Acc	1.71%	0.331%
1P	Janus Henderson European Grth A Acc	1.75%	0.331%
1S	SL Janus Henderson Sterling Bond Pension Fund	1.58%	0.120%
1S	SL Janus Henderson Sterling Bond Pension Fund	1.61%	0.120%
1S	SL Janus Henderson Sterling Bond Pension Fund	1.37%	0.120%
1S	SL Janus Henderson Sterling Bond Pension Fund	1.43%	0.120%
1S	SL Janus Henderson Sterling Bond Pension Fund	1.24%	0.120%
1S	SL Janus Henderson Sterling Bond Pension Fund	1.49%	0.120%
1U	SL Jupiter Investment Grade Bond Pn Fd	1.62%	0.304%
1U	SL Jupiter Investment Grade Bond Pn Fd	1.38%	0.304%
1U	SL Jupiter Investment Grade Bond Pn Fd	1.44%	0.304%
1U	SL Jupiter Investment Grade Bond Pn Fd	1.59%	0.304%
1U	SL Jupiter Investment Grade Bond Pn Fd	1.27%	0.304%
1U	SL Jupiter Investment Grade Bond Pn Fd	1.34%	0.304%
1U	SL Jupiter Investment Grade Bond Pn Fd	1.12%	0.304%
1U	SL Jupiter Investment Grade Bond Pn Fd	1.30%	0.304%
1U	SL Jupiter Investment Grade Bond Pn Fd	1.40%	0.304%
1U	SL Jupiter Investment Grade Bond Pn Fd	1.50%	0.304%
1V	SL Jupiter UK Mid Cap Pension Fund	1.85%	0.265%
1V	SL Jupiter UK Mid Cap Pension Fund	1.57%	0.265%
1V	SL Jupiter UK Mid Cap Pension Fund	1.67%	0.265%
1V	SL Jupiter UK Mid Cap Pension Fund	1.82%	0.265%
1V	SL Jupiter UK Mid Cap Pension Fund	1.61%	0.265%
1V	SL Jupiter UK Mid Cap Pension Fund	1.35%	0.265%
1V	SL Jupiter UK Mid Cap Pension Fund	1.73%	0.265%
1V	SL Jupiter UK Mid Cap Pension Fund	1.20%	0.265%
1V	SL Jupiter UK Mid Cap Pension Fund	1.47%	0.265%
1V	SL Jupiter UK Mid Cap Pension Fund	1.45%	0.265%
1V	SL Jupiter UK Mid Cap Pension Fund	1.50%	0.265%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
1V	SL Jupiter UK Mid Cap Pension Fund	1.52%	0.265%
1V	SL Jupiter UK Mid Cap Pension Fund	1.53%	0.265%
1V	SL Jupiter UK Mid Cap Pension Fund	1.56%	0.265%
1V	SL Jupiter UK Mid Cap Pension Fund	1.64%	0.265%
1V	SL Jupiter UK Mid Cap Pension Fund	1.44%	0.265%
1V	SL Jupiter UK Mid Cap Pension Fund	1.49%	0.265%
1V	SL Jupiter UK Mid Cap Pension Fund	1.51%	0.265%
1V	SL Jupiter UK Mid Cap Pension Fund	1.55%	0.265%
1V	SL Jupiter UK Mid Cap Pension Fund	1.58%	0.265%
1V	SL Jupiter UK Mid Cap Pension Fund	1.59%	0.265%
1V	SL Jupiter UK Mid Cap Pension Fund	1.63%	0.265%
1Y	RATHBONE INCOME FUND (PENS)	1.78%	0.103%
1Y	RATHBONE INCOME FUND (PENS)	1.54%	0.103%
1Y	RATHBONE INCOME FUND (PENS)	1.50%	0.103%
1Y	RATHBONE INCOME FUND (PENS)	1.60%	0.103%
1Y	RATHBONE INCOME FUND (PENS)	1.66%	0.103%
1Y	RATHBONE INCOME FUND (PENS)	1.75%	0.103%
1Y	RATHBONE INCOME FUND (PENS)	1.39%	0.103%
1Y	RATHBONE INCOME FUND (PENS)	1.40%	0.103%
1Y	RATHBONE INCOME FUND (PENS)	1.49%	0.103%
1Y	RATHBONE INCOME FUND (PENS)	1.51%	0.103%
1Y	RATHBONE INCOME FUND (PENS)	1.52%	0.103%
1Y	RATHBONE INCOME FUND (PENS)	1.55%	0.103%
1Z	SL Rathbone UK Opportunities Pension Fund	1.60%	0.049%
1Z	SL Rathbone UK Opportunities Pension Fund	1.25%	0.049%
1Z	SL Rathbone UK Opportunities Pension Fund	1.32%	0.049%
1Z	SL Rathbone UK Opportunities Pension Fund	1.57%	0.049%
2B	FIDELITY EUROPEAN	1.88%	0.063%
2B	FIDELITY EUROPEAN	1.73%	0.063%
2B	FIDELITY EUROPEAN	1.63%	0.063%
2B	FIDELITY EUROPEAN	1.67%	0.063%
2B	FIDELITY EUROPEAN	1.91%	0.063%
2B	FIDELITY EUROPEAN	1.79%	0.063%
2B	FIDELITY EUROPEAN	1.56%	0.063%
2B	FIDELITY EUROPEAN	1.41%	0.063%
2B	FIDELITY EUROPEAN	1.55%	0.063%
2B	FIDELITY EUROPEAN	1.68%	0.063%
2B	FIDELITY EUROPEAN	1.26%	0.063%
2B	FIDELITY EUROPEAN	1.70%	0.063%
2B	FIDELITY EUROPEAN	1.40%	0.063%
2B	FIDELITY EUROPEAN	1.49%	0.063%
2B	FIDELITY EUROPEAN	1.51%	0.063%
2B	FIDELITY EUROPEAN	1.59%	0.063%
2B	FIDELITY EUROPEAN	1.61%	0.063%
2B	FIDELITY EUROPEAN	1.62%	0.063%
2D	SL Fidelity Multi Asset Open Growth Pension Fd	1.94%	0.394%
2D	SL Fidelity Multi Asset Open Growth Pension Fd	1.76%	0.394%
2D	SL Fidelity Multi Asset Open Growth Pension Fd	1.98%	0.394%
2D	SL Fidelity Multi Asset Open Growth Pension Fd	2.14%	0.394%
2D	SL Fidelity Multi Asset Open Growth Pension Fd	1.96%	0.394%
2D	SL Fidelity Multi Asset Open Growth Pension Fd	2.23%	0.394%
2D	SL Fidelity Multi Asset Open Growth Pension Fd	2.26%	0.394%
2D	SL Fidelity Multi Asset Open Growth Pension Fd	1.61%	0.394%
2D	SL Fidelity Multi Asset Open Growth Pension Fd	2.02%	0.394%
2D	SL Fidelity Multi Asset Open Growth Pension Fd	2.05%	0.394%
2D	SL Fidelity Multi Asset Open Growth Pension Fd	2.08%	0.394%
2D	SL Fidelity Multi Asset Open Growth Pension Fd	2.11%	0.394%
2E	SL abrdn High Yield Bond Pension Fund	1.10%	0.276%
2E	SL abrdn High Yield Bond Pension Fund	1.39%	0.276%
2E	SL abrdn High Yield Bond Pension Fund	1.14%	0.276%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
2E	SL abrdn High Yield Bond Pension Fund	1.24%	0.276%
2E	SL abrdn High Yield Bond Pension Fund	1.18%	0.276%
2E	SL abrdn High Yield Bond Pension Fund	1.30%	0.276%
2E	SL abrdn High Yield Bond Pension Fund	1.42%	0.276%
2E	SL abrdn High Yield Bond Pension Fund	1.06%	0.276%
2E	SL abrdn High Yield Bond Pension Fund	0.77%	0.276%
2E	SL abrdn High Yield Bond Pension Fund	0.92%	0.276%
2E	SL abrdn High Yield Bond Pension Fund	1.19%	0.276%
2G	SL abrdn Global Inflation-Linked Bond Pn	1.12%	0.077%
2G	SL abrdn Global Inflation-Linked Bond Pn	1.02%	0.077%
2G	SL abrdn Global Inflation-Linked Bond Pn	1.22%	0.077%
2G	SL abrdn Global Inflation-Linked Bond Pn	1.40%	0.077%
2G	SL abrdn Global Inflation-Linked Bond Pn	0.90%	0.077%
2G	SL abrdn Global Inflation-Linked Bond Pn	1.07%	0.077%
2G	SL abrdn Global Inflation-Linked Bond Pn	1.37%	0.077%
2N	SL abrdn UK Real Estate Share Pension Fd	1.67%	0.231%
2N	SL abrdn UK Real Estate Share Pension Fd	1.42%	0.231%
2N	SL abrdn UK Real Estate Share Pension Fd	1.52%	0.231%
2N	SL abrdn UK Real Estate Share Pension Fd	1.48%	0.231%
2N	SL abrdn UK Real Estate Share Pension Fd	1.70%	0.231%
2N	SL abrdn UK Real Estate Share Pension Fd	1.58%	0.231%
2N	SL abrdn UK Real Estate Share Pension Fd	1.05%	0.231%
2N	SL abrdn UK Real Estate Share Pension Fd	1.35%	0.231%
2N	SL abrdn UK Real Estate Share Pension Fd	1.38%	0.231%
2N	SL abrdn UK Real Estate Share Pension Fd	1.30%	0.231%
2N	SL abrdn UK Real Estate Share Pension Fd	1.34%	0.231%
2N	SL abrdn UK Real Estate Share Pension Fd	1.36%	0.231%
2N	SL abrdn UK Real Estate Share Pension Fd	1.41%	0.231%
2N	SL abrdn UK Real Estate Share Pension Fd	1.44%	0.231%
2N	SL abrdn UK Real Estate Share Pension Fd	1.46%	0.231%
2P	SL VT Argonaut European Alpha Pension Fund	1.90%	1.054%
2P	SL VT Argonaut European Alpha Pension Fund	1.90%	1.054%
2P	SL VT Argonaut European Alpha Pension Fund	1.69%	1.054%
2P	SL VT Argonaut European Alpha Pension Fund	1.75%	1.054%
2P	SL VT Argonaut European Alpha Pension Fund	1.81%	1.054%
2P	SL VT Argonaut European Alpha Pension Fund	1.93%	1.054%
2P	SL VT Argonaut European Alpha Pension Fund	1.28%	1.054%
2P	SL VT Argonaut European Alpha Pension Fund	1.43%	1.054%
2P	SL VT Argonaut European Alpha Pension Fund	1.52%	1.054%
2P	SL VT Argonaut European Alpha Pension Fund	1.58%	1.054%
2P	SL VT Argonaut European Alpha Pension Fund	1.64%	1.054%
2P	SL VT Argonaut European Alpha Pension Fund	1.74%	1.054%
2R	SL abrdn UK Real Estate Feeder Pension Fund	1.67%	-1.947%
2R	SL abrdn UK Real Estate Feeder Pension Fund	1.85%	-1.947%
2R	SL abrdn UK Real Estate Feeder Pension Fund	1.50%	-1.947%
2R	SL abrdn UK Real Estate Feeder Pension Fund	1.47%	-1.947%
2R	SL abrdn UK Real Estate Feeder Pension Fund	1.61%	-1.947%
2R	SL abrdn UK Real Estate Feeder Pension Fund	1.82%	-1.947%
2R	SL abrdn UK Real Estate Feeder Pension Fund	1.62%	-1.947%
2R	SL abrdn UK Real Estate Feeder Pension Fund	1.73%	-1.947%
2V	SL Schroder Income Maximiser Pension Fund	1.70%	0.079%
2V	SL Schroder Income Maximiser Pension Fund	1.88%	0.079%
2V	SL Schroder Income Maximiser Pension Fund	1.64%	0.079%
2V	SL Schroder Income Maximiser Pension Fund	1.60%	0.079%
2V	SL Schroder Income Maximiser Pension Fund	1.66%	0.079%
2V	SL Schroder Income Maximiser Pension Fund	1.48%	0.079%
2V	SL Schroder Income Maximiser Pension Fund	1.65%	0.079%
2V	SL Schroder Income Maximiser Pension Fund	1.85%	0.079%
2Y	SL Ninety One Global Income Opportunities Pension	1.67%	0.700%
2Y	SL Ninety One Global Income Opportunities Pension	1.57%	0.700%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (Fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
2Y	SL Ninety One Global Income Opportunities Pension	1.85%	0.700%
2Y	SL Ninety One Global Income Opportunities Pension	1.61%	0.700%
2Y	SL Ninety One Global Income Opportunities Pension	1.82%	0.700%
2Y	SL Ninety One Global Income Opportunities Pension	1.73%	0.700%
2Y	SL Ninety One Global Income Opportunities Pension	1.55%	0.700%
2Y	SL Ninety One Global Income Opportunities Pension	1.35%	0.700%
2Y	SL Ninety One Global Income Opportunities Pension	1.50%	0.700%
2Y	SL Ninety One Global Income Opportunities Pension	1.62%	0.700%
2Y	SL Ninety One Global Income Opportunities Pension	1.63%	0.700%
2Y	SL Ninety One Global Income Opportunities Pension	1.64%	0.700%
2Z	SL Ninety One Diversified Income Pn Fd	1.41%	0.420%
2Z	SL Ninety One Diversified Income Pn Fd	1.24%	0.420%
2Z	SL Ninety One Diversified Income Pn Fd	1.35%	0.420%
2Z	SL Ninety One Diversified Income Pn Fd	1.33%	0.420%
2Z	SL Ninety One Diversified Income Pn Fd	1.47%	0.420%
2Z	SL Ninety One Diversified Income Pn Fd	1.59%	0.420%
5V	SL Newton Global Equity Pension Fund	1.42%	0.168%
5V	SL Newton Global Equity Pension Fund	1.39%	0.168%
5V	SL Newton Global Equity Pension Fund	1.24%	0.168%
5V	SL Newton Global Equity Pension Fund	1.14%	0.168%
5V	SL Newton Global Equity Pension Fund	1.07%	0.168%
5V	SL Newton Global Equity Pension Fund	0.77%	0.168%
5V	SL Newton Global Equity Pension Fund	1.18%	0.168%
5V	SL Newton Global Equity Pension Fund	0.92%	0.168%
5V	SL Newton Global Equity Pension Fund	1.02%	0.168%
5V	SL Newton Global Equity Pension Fund	1.13%	0.168%
5V	SL Newton Global Equity Pension Fund	1.21%	0.168%
5V	SL Newton Global Equity Pension Fund	1.30%	0.168%
5V	SL Newton Global Equity Pension Fund	1.40%	0.168%
5V	SL Newton Global Equity Pension Fund	0.91%	0.168%
5V	SL Newton Global Equity Pension Fund	1.00%	0.168%
5V	SL Newton Global Equity Pension Fund	1.19%	0.168%
5V	SL Newton Global Equity Pension Fund	1.26%	0.168%
5V	SL Newton Global Equity Pension Fund	1.37%	0.168%
5V	SL Newton Global Equity Pension Fund	1.38%	0.168%
5W	SL Schroder Global Emerging Markets Pension Fund	1.94%	0.218%
5W	SL Schroder Global Emerging Markets Pension Fund	1.94%	0.218%
5W	SL Schroder Global Emerging Markets Pension Fund	1.97%	0.218%
5W	SL Schroder Global Emerging Markets Pension Fund	1.79%	0.218%
5W	SL Schroder Global Emerging Markets Pension Fund	1.69%	0.218%
5W	SL Schroder Global Emerging Markets Pension Fund	1.32%	0.218%
5W	SL Schroder Global Emerging Markets Pension Fund	1.85%	0.218%
5W	SL Schroder Global Emerging Markets Pension Fund	1.57%	0.218%
5W	SL Schroder Global Emerging Markets Pension Fund	1.62%	0.218%
5W	SL Schroder Global Emerging Markets Pension Fund	1.73%	0.218%
5W	SL Schroder Global Emerging Markets Pension Fund	1.47%	0.218%
5W	SL Schroder Global Emerging Markets Pension Fund	1.59%	0.218%
5W	SL Schroder Global Emerging Markets Pension Fund	1.67%	0.218%
5W	SL Schroder Global Emerging Markets Pension Fund	1.75%	0.218%
5W	SL Schroder Global Emerging Markets Pension Fund	1.68%	0.218%
5W	SL Schroder Global Emerging Markets Pension Fund	1.74%	0.218%
5W	SL Schroder Global Emerging Markets Pension Fund	1.76%	0.218%
5W	SL Schroder Global Emerging Markets Pension Fund	1.60%	0.218%
5W	SL Schroder Global Emerging Markets Pension Fund	1.78%	0.218%
5Y	SL Schroder Tokyo Pension Fund	1.81%	0.079%
5Y	SL Schroder Tokyo Pension Fund	1.81%	0.079%
5Y	SL Schroder Tokyo Pension Fund	1.84%	0.079%
5Y	SL Schroder Tokyo Pension Fund	1.66%	0.079%
5Y	SL Schroder Tokyo Pension Fund	1.49%	0.079%
5Y	SL Schroder Tokyo Pension Fund	1.56%	0.079%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (Fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
5Y	SL Schroder Tokyo Pension Fund	1.60%	0.079%
5Y	SL Schroder Tokyo Pension Fund	1.72%	0.079%
5Y	SL Schroder Tokyo Pension Fund	1.19%	0.079%
5Y	SL Schroder Tokyo Pension Fund	1.46%	0.079%
5Y	SL Schroder Tokyo Pension Fund	1.63%	0.079%
5Y	SL Schroder Tokyo Pension Fund	1.33%	0.079%
5Y	SL Schroder Tokyo Pension Fund	1.42%	0.079%
5Y	SL Schroder Tokyo Pension Fund	1.44%	0.079%
5Y	SL Schroder Tokyo Pension Fund	1.54%	0.079%
5Y	SL Schroder Tokyo Pension Fund	1.55%	0.079%
61	SL Schroder Life Intermediated Diversified Gth Pn	1.58%	0.390%
61	SL Schroder Life Intermediated Diversified Gth Pn	1.11%	0.390%
62	SL Fidelity Global Special Situations Pension Fund	2.16%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	1.88%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	1.98%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	2.13%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	1.51%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	1.92%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	2.04%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	1.90%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	1.76%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	1.79%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	1.66%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	1.95%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	1.81%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	1.84%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	1.93%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	1.87%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	2.01%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	2.11%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	2.12%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	2.14%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	1.77%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	1.78%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	1.82%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	1.83%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	1.85%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	1.86%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	1.91%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	1.94%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	2.05%	0.195%
62	SL Fidelity Global Special Situations Pension Fund	2.07%	0.195%
71	SL BlackRock UK Special Situations Pension Fund	1.62%	0.573%
71	SL BlackRock UK Special Situations Pension Fund	1.87%	0.573%
71	SL BlackRock UK Special Situations Pension Fund	1.72%	0.573%
71	SL BlackRock UK Special Situations Pension Fund	1.90%	0.573%
71	SL BlackRock UK Special Situations Pension Fund	1.25%	0.573%
71	SL BlackRock UK Special Situations Pension Fund	1.66%	0.573%
71	SL BlackRock UK Special Situations Pension Fund	1.40%	0.573%
71	SL BlackRock UK Special Situations Pension Fund	1.69%	0.573%
71	SL BlackRock UK Special Situations Pension Fund	1.78%	0.573%
71	SL BlackRock UK Special Situations Pension Fund	1.49%	0.573%
71	SL BlackRock UK Special Situations Pension Fund	1.50%	0.573%
71	SL BlackRock UK Special Situations Pension Fund	1.55%	0.573%
71	SL BlackRock UK Special Situations Pension Fund	1.67%	0.573%
72	SL BlackRock UK Pension Fund	1.81%	0.420%
72	SL BlackRock UK Pension Fund	1.66%	0.420%
72	SL BlackRock UK Pension Fund	1.56%	0.420%
72	SL BlackRock UK Pension Fund	1.60%	0.420%
72	SL BlackRock UK Pension Fund	1.72%	0.420%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
72	SL BlackRock UK Pension Fund	1.84%	0.420%
72	SL BlackRock UK Pension Fund	1.63%	0.420%
72	SL BlackRock UK Pension Fund	1.52%	0.420%
72	SL BlackRock UK Pension Fund	1.48%	0.420%
72	SL BlackRock UK Pension Fund	1.49%	0.420%
72	SL BlackRock UK Pension Fund	1.54%	0.420%
72	SL BlackRock UK Pension Fund	1.61%	0.420%
73	SL BNY Mellon Multi-Asset Diversified Return Pn	1.15%	0.202%
73	SL BNY Mellon Multi-Asset Diversified Return Pn	1.15%	0.202%
73	SL BNY Mellon Multi-Asset Diversified Return Pn	1.40%	0.202%
73	SL BNY Mellon Multi-Asset Diversified Return Pn	1.05%	0.202%
73	SL BNY Mellon Multi-Asset Diversified Return Pn	1.25%	0.202%
73	SL BNY Mellon Multi-Asset Diversified Return Pn	1.10%	0.202%
73	SL BNY Mellon Multi-Asset Diversified Return Pn	1.13%	0.202%
73	SL BNY Mellon Multi-Asset Diversified Return Pn	1.19%	0.202%
73	SL BNY Mellon Multi-Asset Diversified Return Pn	1.31%	0.202%
73	SL BNY Mellon Multi-Asset Diversified Return Pn	1.43%	0.202%
73	SL BNY Mellon Multi-Asset Diversified Return Pn	1.08%	0.202%
73	SL BNY Mellon Multi-Asset Diversified Return Pn	1.11%	0.202%
73	SL BNY Mellon Multi-Asset Diversified Return Pn	1.17%	0.202%
73	SL BNY Mellon Multi-Asset Diversified Return Pn	1.20%	0.202%
73	SL BNY Mellon Multi-Asset Diversified Return Pn	1.22%	0.202%
87	SL abrdn Dynamic Distribution Pension Fund	1.21%	0.169%
87	SL abrdn Dynamic Distribution Pension Fund	1.49%	0.169%
87	SL abrdn Dynamic Distribution Pension Fund	1.25%	0.169%
87	SL abrdn Dynamic Distribution Pension Fund	1.31%	0.169%
87	SL abrdn Dynamic Distribution Pension Fund	1.21%	0.169%
87	SL abrdn Dynamic Distribution Pension Fund	1.37%	0.169%
87	SL abrdn Dynamic Distribution Pension Fund	1.46%	0.169%
87	SL abrdn Dynamic Distribution Pension Fund	0.84%	0.169%
87	SL abrdn Dynamic Distribution Pension Fund	0.99%	0.169%
87	SL abrdn Dynamic Distribution Pension Fund	1.11%	0.169%
87	SL abrdn Dynamic Distribution Pension Fund	1.14%	0.169%
87	SL abrdn Dynamic Distribution Pension Fund	1.17%	0.169%
87	SL abrdn Dynamic Distribution Pension Fund	1.26%	0.169%
87	SL abrdn Dynamic Distribution Pension Fund	1.28%	0.169%
88	SL abrdn UK High Income Equity Pn Fd	1.37%	0.187%
88	SL abrdn UK High Income Equity Pn Fd	1.16%	0.187%
88	SL abrdn UK High Income Equity Pn Fd	1.22%	0.187%
88	SL abrdn UK High Income Equity Pn Fd	1.12%	0.187%
88	SL abrdn UK High Income Equity Pn Fd	1.40%	0.187%
88	SL abrdn UK High Income Equity Pn Fd	1.28%	0.187%
88	SL abrdn UK High Income Equity Pn Fd	0.75%	0.187%
88	SL abrdn UK High Income Equity Pn Fd	1.00%	0.187%
88	SL abrdn UK High Income Equity Pn Fd	1.17%	0.187%
88	SL abrdn UK High Income Equity Pn Fd	1.03%	0.187%
88	SL abrdn UK High Income Equity Pn Fd	1.06%	0.187%
88	SL abrdn UK High Income Equity Pn Fd	1.08%	0.187%
88	SL abrdn UK High Income Equity Pn Fd	1.11%	0.187%
AAAF	SL abrdn MyFolio Managed III Pension Fd	1.40%	0.205%
AAAF	SL abrdn MyFolio Managed III Pension Fd	1.16%	0.205%
AAAF	SL abrdn MyFolio Managed III Pension Fd	1.12%	0.205%
AAAF	SL abrdn MyFolio Managed III Pension Fd	1.37%	0.205%
AAAF	SL abrdn MyFolio Managed III Pension Fd	1.22%	0.205%
AAAF	SL abrdn MyFolio Managed III Pension Fd	1.28%	0.205%
AAAF	SL abrdn MyFolio Managed III Pension Fd	0.75%	0.205%
AAAF	SL abrdn MyFolio Managed III Pension Fd	1.05%	0.205%
AAAF	SL abrdn MyFolio Managed III Pension Fd	1.02%	0.205%
AAAF	SL abrdn MyFolio Managed III Pension Fd	1.00%	0.205%
AAAF	SL abrdn MyFolio Managed III Pension Fd	1.18%	0.205%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
AAAF	SL abrdn MyFolio Managed III Pension Fd	0.90%	0.205%
AAAF	SL abrdn MyFolio Managed III Pension Fd	1.04%	0.205%
AAAF	SL abrdn MyFolio Managed III Pension Fd	1.11%	0.205%
AAAF	SL abrdn MyFolio Managed III Pension Fd	1.19%	0.205%
AAAF	SL abrdn MyFolio Managed III Pension Fd	1.25%	0.205%
AAAF	SL abrdn MyFolio Managed III Pension Fd	0.80%	0.205%
AAAF	SL abrdn MyFolio Managed III Pension Fd	0.89%	0.205%
AAAF	SL abrdn MyFolio Managed III Pension Fd	1.06%	0.205%
AAAF	SL abrdn MyFolio Managed III Pension Fd	1.09%	0.205%
AAAF	SL abrdn MyFolio Managed III Pension Fd	1.10%	0.205%
AAAF	SL abrdn MyFolio Managed III Pension Fd	1.13%	0.205%
AAAF	SL abrdn MyFolio Managed III Pension Fd	1.14%	0.205%
AAAF	SL abrdn MyFolio Managed III Pension Fd	1.17%	0.205%
AACE	SL abrdn MyFolio Market III Pension Fd	0.71%	0.040%
AACE	SL abrdn MyFolio Market III Pension Fd	1.03%	0.040%
AACE	SL abrdn MyFolio Market III Pension Fd	0.75%	0.040%
AACE	SL abrdn MyFolio Market III Pension Fd	0.79%	0.040%
AACE	SL abrdn MyFolio Market III Pension Fd	0.85%	0.040%
AACE	SL abrdn MyFolio Market III Pension Fd	0.38%	0.040%
AACE	SL abrdn MyFolio Market III Pension Fd	1.00%	0.040%
AACE	SL abrdn MyFolio Market III Pension Fd	0.63%	0.040%
AACE	SL abrdn MyFolio Market III Pension Fd	0.80%	0.040%
AACE	SL abrdn MyFolio Market III Pension Fd	0.53%	0.040%
AACE	SL abrdn MyFolio Market III Pension Fd	0.43%	0.040%
AACE	SL abrdn MyFolio Market III Pension Fd	0.65%	0.040%
AACE	SL abrdn MyFolio Market III Pension Fd	0.68%	0.040%
AACE	SL abrdn MyFolio Market III Pension Fd	0.74%	0.040%
AACE	SL abrdn MyFolio Market III Pension Fd	0.77%	0.040%
AACE	SL abrdn MyFolio Market III Pension Fd	0.81%	0.040%
AACE	SL abrdn MyFolio Market III Pension Fd	0.91%	0.040%
AACE	SL abrdn MyFolio Market III Pension Fd	0.64%	0.040%
AACE	SL abrdn MyFolio Market III Pension Fd	0.67%	0.040%
AACE	SL abrdn MyFolio Market III Pension Fd	0.70%	0.040%
AACE	SL abrdn MyFolio Market III Pension Fd	0.72%	0.040%
AACE	SL abrdn MyFolio Market III Pension Fd	0.78%	0.040%
AACE	SL abrdn MyFolio Market III Pension Fd	0.82%	0.040%
AACE	SL abrdn MyFolio Market III Pension Fd	0.88%	0.040%
AACE	SL abrdn MyFolio Market III Pension Fd	0.90%	0.040%
AACE	SL abrdn MyFolio Market III Pension Fd	0.93%	0.040%
AACG	Standard Life 60:40 Gbl Equity Trk (Vanguard) Pn	0.51%	0.120%
AACG	Standard Life 60:40 Gbl Equity Trk (Vanguard) Pn	0.71%	0.120%
AADC	SL abrdn MyFolio Multi-Manager II Pn Fd	1.65%	0.185%
AADC	SL abrdn MyFolio Multi-Manager II Pn Fd	1.37%	0.185%
AADC	SL abrdn MyFolio Multi-Manager II Pn Fd	1.47%	0.185%
AADC	SL abrdn MyFolio Multi-Manager II Pn Fd	1.41%	0.185%
AADC	SL abrdn MyFolio Multi-Manager II Pn Fd	1.53%	0.185%
AADC	SL abrdn MyFolio Multi-Manager II Pn Fd	1.14%	0.185%
AADC	SL abrdn MyFolio Multi-Manager II Pn Fd	1.15%	0.185%
AADC	SL abrdn MyFolio Multi-Manager II Pn Fd	1.22%	0.185%
AADC	SL abrdn MyFolio Multi-Manager II Pn Fd	1.32%	0.185%
AADC	SL abrdn MyFolio Multi-Manager II Pn Fd	1.46%	0.185%
AADC	SL abrdn MyFolio Multi-Manager II Pn Fd	1.62%	0.185%
AADD	SL M&G Global Emerging Markets Pension Fund	1.47%	0.576%
AADD	SL M&G Global Emerging Markets Pension Fund	1.37%	0.576%
AADD	SL M&G Global Emerging Markets Pension Fund	1.52%	0.576%
AADD	SL M&G Global Emerging Markets Pension Fund	1.57%	0.576%
AADD	SL M&G Global Emerging Markets Pension Fund	1.75%	0.576%
AADE	SL Aberdeen Standard Global Government Bond Pn Fd	1.21%	0.210%
AADE	SL Aberdeen Standard Global Government Bond Pn Fd	1.39%	0.210%
AADE	SL Aberdeen Standard Global Government Bond Pn Fd	1.16%	0.210%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (Fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
AADE	SL Aberdeen Standard Global Government Bond Pn Fd	1.27%	0.210%
AAFB	SL Schroder UK Dynamic Smaller Cos Pn	1.12%	-0.013%
AAFB	SL Schroder UK Dynamic Smaller Cos Pn	1.37%	-0.013%
AAFB	SL Schroder UK Dynamic Smaller Cos Pn	1.45%	-0.013%
AAFB	SL Schroder UK Dynamic Smaller Cos Pn	1.55%	-0.013%
AAFB	SL Schroder UK Dynamic Smaller Cos Pn	1.59%	-0.013%
AAFB	SL Schroder UK Dynamic Smaller Cos Pn	1.77%	-0.013%
AAKJ	SL Threadneedle High Yield Bond Pension Fund	1.49%	0.281%
AAKJ	SL Threadneedle High Yield Bond Pension Fund	1.29%	0.281%
AAKJ	SL Threadneedle High Yield Bond Pension Fund	1.46%	0.281%
AAKJ	SL Threadneedle High Yield Bond Pension Fund	1.55%	0.281%
AAKJ	SL Threadneedle High Yield Bond Pension Fund	1.64%	0.281%
AAKJ	SL Threadneedle High Yield Bond Pension Fund	1.67%	0.281%
AALJ	SL CT American Pension Fund	1.57%	0.518%
AALJ	SL CT American Pension Fund	1.67%	0.518%
AALJ	SL CT American Pension Fund	1.61%	0.518%
AALJ	SL CT American Pension Fund	1.85%	0.518%
AALJ	SL CT American Pension Fund	1.82%	0.518%
AALJ	SL CT American Pension Fund	1.35%	0.518%
AALJ	SL CT American Pension Fund	1.45%	0.518%
AALJ	SL CT American Pension Fund	1.47%	0.518%
AALJ	SL CT American Pension Fund	1.53%	0.518%
AAMI	SL abrdn MyFolio Managed II Pension Fund	1.35%	0.207%
AAMI	SL abrdn MyFolio Managed II Pension Fund	1.17%	0.207%
AAMI	SL abrdn MyFolio Managed II Pension Fund	1.07%	0.207%
AAMI	SL abrdn MyFolio Managed II Pension Fund	1.11%	0.207%
AAMI	SL abrdn MyFolio Managed II Pension Fund	1.32%	0.207%
AAMI	SL abrdn MyFolio Managed II Pension Fund	0.70%	0.207%
AAMI	SL abrdn MyFolio Managed II Pension Fund	1.00%	0.207%
AAMI	SL abrdn MyFolio Managed II Pension Fund	1.13%	0.207%
AAMI	SL abrdn MyFolio Managed II Pension Fund	1.23%	0.207%
AAMI	SL abrdn MyFolio Managed II Pension Fund	0.85%	0.207%
AAMI	SL abrdn MyFolio Managed II Pension Fund	0.97%	0.207%
AAMI	SL abrdn MyFolio Managed II Pension Fund	1.03%	0.207%
AAMI	SL abrdn MyFolio Managed II Pension Fund	1.05%	0.207%
AAMI	SL abrdn MyFolio Managed II Pension Fund	1.06%	0.207%
AAMI	SL abrdn MyFolio Managed II Pension Fund	1.09%	0.207%
AAMI	SL abrdn MyFolio Managed II Pension Fund	1.14%	0.207%
AAMJ	SL ASI MyFolio Multi-Manager Income III Pension Fd	1.14%	0.222%
AAMJ	SL ASI MyFolio Multi-Manager Income III Pension Fd	1.56%	0.222%
AAMJ	SL ASI MyFolio Multi-Manager Income III Pension Fd	1.64%	0.222%
AAMJ	SL ASI MyFolio Multi-Manager Income III Pension Fd	1.79%	0.222%
AAPJ	Standard Life 50:50 Gbl Equity Trk (Vanguard) Pn	0.51%	0.125%
AAPJ	Standard Life 50:50 Gbl Equity Trk (Vanguard) Pn	0.71%	0.125%
AAPJ	Standard Life 50:50 Gbl Equity Trk (Vanguard) Pn	0.78%	0.125%
ACEE	Active UK Equity Fund (CR)	1.30%	-0.082%
ADDG	SL BNY Mellon Real Return Pension Fund	1.62%	0.130%
ADDG	SL BNY Mellon Real Return Pension Fund	1.80%	0.130%
ADDG	SL BNY Mellon Real Return Pension Fund	1.52%	0.130%
ADDG	SL BNY Mellon Real Return Pension Fund	1.56%	0.130%
ADDG	SL BNY Mellon Real Return Pension Fund	1.30%	0.130%
ADDG	SL BNY Mellon Real Return Pension Fund	1.42%	0.130%
ADDG	SL BNY Mellon Real Return Pension Fund	1.51%	0.130%
ADDG	SL BNY Mellon Real Return Pension Fund	1.77%	0.130%
ADLF	SL 7IM Balanced Pension Fund	1.87%	0.038%
ADLF	SL 7IM Balanced Pension Fund	2.08%	0.038%
ADLF	SL 7IM Balanced Pension Fund	1.73%	0.038%
ADLF	SL 7IM Balanced Pension Fund	1.83%	0.038%
ADLF	SL 7IM Balanced Pension Fund	1.92%	0.038%
ADLG	SL 7IM Moderately Adventurous Pension Fd	1.87%	0.043%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
ADLG	SL 7IM Moderately Adventurous Pension Fd	1.86%	0.043%
ADLG	SL 7IM Moderately Adventurous Pension Fd	2.03%	0.043%
ADLG	SL 7IM Moderately Adventurous Pension Fd	2.12%	0.043%
ADLH	SL 7IM Moderately Cautious Pension Fund	1.80%	0.021%
ADLH	SL 7IM Moderately Cautious Pension Fund	1.82%	0.021%
ADLL	SL 7IM Adventurous Pension Fund	1.92%	0.036%
ADLL	SL 7IM Adventurous Pension Fund	2.08%	0.036%
ADLL	SL 7IM Adventurous Pension Fund	1.70%	0.036%
ADLL	SL 7IM Adventurous Pension Fund	1.85%	0.036%
ADLL	SL 7IM Adventurous Pension Fund	2.02%	0.036%
ADLL	SL 7IM Adventurous Pension Fund	2.05%	0.036%
ADLL	SL 7IM Adventurous Pension Fund	2.20%	0.036%
AGEF	Active Global Equity Fund (CR)	1.51%	0.045%
AGEF	Active Global Equity Fund (CR)	1.44%	0.045%
AGEF	Active Global Equity Fund (CR)	1.61%	0.045%
AKMM	SL Nordea Global Gender Diversity Pn	1.35%	0.075%
ANJH	SL Sustainable Focus Pre Retirement Universal Pn	0.81%	0.147%
BBEC	SL BlackRock Global Prop Securities Eq Tracker Pn	0.78%	0.104%
BBEC	SL BlackRock Global Prop Securities Eq Tracker Pn	0.82%	0.104%
BBEC	SL BlackRock Global Prop Securities Eq Tracker Pn	0.88%	0.104%
BBEC	SL BlackRock Global Prop Securities Eq Tracker Pn	1.03%	0.104%
BBEC	SL BlackRock Global Prop Securities Eq Tracker Pn	0.41%	0.104%
BBEC	SL BlackRock Global Prop Securities Eq Tracker Pn	1.06%	0.104%
BBEC	SL BlackRock Global Prop Securities Eq Tracker Pn	0.56%	0.104%
BBEC	SL BlackRock Global Prop Securities Eq Tracker Pn	0.68%	0.104%
BBEC	SL BlackRock Global Prop Securities Eq Tracker Pn	0.74%	0.104%
BBEC	SL BlackRock Global Prop Securities Eq Tracker Pn	0.94%	0.104%
BBED	Standard Life Pre Ret (MyFolio Managed Universal)	1.00%	0.207%
BBED	Standard Life Pre Ret (MyFolio Managed Universal)	1.23%	0.207%
BBED	Standard Life Pre Ret (MyFolio Managed Universal)	1.35%	0.207%
BBEE	SL abrdn MyFolio Market I Pension Fund	0.96%	0.063%
BBEE	SL abrdn MyFolio Market I Pension Fund	0.71%	0.063%
BBEE	SL abrdn MyFolio Market I Pension Fund	0.81%	0.063%
BBEE	SL abrdn MyFolio Market I Pension Fund	0.99%	0.063%
BBEE	SL abrdn MyFolio Market I Pension Fund	0.96%	0.063%
BBEE	SL abrdn MyFolio Market I Pension Fund	0.75%	0.063%
BBEE	SL abrdn MyFolio Market I Pension Fund	0.59%	0.063%
BBEE	SL abrdn MyFolio Market I Pension Fund	0.87%	0.063%
BBEE	SL abrdn MyFolio Market I Pension Fund	0.34%	0.063%
BBEE	SL abrdn MyFolio Market I Pension Fund	0.49%	0.063%
BBEE	SL abrdn MyFolio Market I Pension Fund	0.61%	0.063%
BBEE	SL abrdn MyFolio Market I Pension Fund	0.64%	0.063%
BBEE	SL abrdn MyFolio Market I Pension Fund	0.67%	0.063%
BBEE	SL abrdn MyFolio Market I Pension Fund	0.77%	0.063%
BBEE	SL abrdn MyFolio Market I Pension Fund	0.84%	0.063%
BBHF	SL M&G UK INFLATION LINKED CORP BD PN FD	1.27%	0.048%
BBHF	SL M&G UK INFLATION LINKED CORP BD PN FD	1.21%	0.048%
BBHF	SL M&G UK INFLATION LINKED CORP BD PN FD	1.45%	0.048%
BBHF	SL M&G UK INFLATION LINKED CORP BD PN FD	1.07%	0.048%
BBHF	SL M&G UK INFLATION LINKED CORP BD PN FD	1.23%	0.048%
BBIA	SL abrdn MyFolio Market V Pension Fund	0.80%	0.014%
BBIA	SL abrdn MyFolio Market V Pension Fund	0.74%	0.014%
BBIA	SL abrdn MyFolio Market V Pension Fund	0.98%	0.014%
BBIA	SL abrdn MyFolio Market V Pension Fund	0.70%	0.014%
BBIA	SL abrdn MyFolio Market V Pension Fund	0.95%	0.014%
BBIA	SL abrdn MyFolio Market V Pension Fund	0.86%	0.014%
BBIA	SL abrdn MyFolio Market V Pension Fund	0.33%	0.014%
BBIA	SL abrdn MyFolio Market V Pension Fund	0.63%	0.014%
BBIA	SL abrdn MyFolio Market V Pension Fund	0.60%	0.014%
BBIA	SL abrdn MyFolio Market V Pension Fund	0.62%	0.014%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
BBIA	SL abrdn MyFolio Market V Pension Fund	0.65%	0.014%
BBIA	SL abrdn MyFolio Market V Pension Fund	0.75%	0.014%
BBJM	SL Investec Diversified Growth Pension Fund	1.18%	0.180%
BBJM	SL Investec Diversified Growth Pension Fund	1.48%	0.180%
BBJM	SL Investec Diversified Growth Pension Fund	1.71%	0.180%
BBJM	SL Investec Diversified Growth Pension Fund	1.80%	0.180%
BBJM	SL Investec Diversified Growth Pension Fund	1.83%	0.180%
BBJP	SL abrdn MyFolio Multi-Manager IV Pn Fd	1.53%	0.207%
BBJP	SL abrdn MyFolio Multi-Manager IV Pn Fd	1.63%	0.207%
BBJP	SL abrdn MyFolio Multi-Manager IV Pn Fd	1.81%	0.207%
BBJP	SL abrdn MyFolio Multi-Manager IV Pn Fd	1.16%	0.207%
BBJP	SL abrdn MyFolio Multi-Manager IV Pn Fd	1.57%	0.207%
BBJP	SL abrdn MyFolio Multi-Manager IV Pn Fd	1.78%	0.207%
BBJP	SL abrdn MyFolio Multi-Manager IV Pn Fd	1.58%	0.207%
BBJP	SL abrdn MyFolio Multi-Manager IV Pn Fd	1.31%	0.207%
BBJP	SL abrdn MyFolio Multi-Manager IV Pn Fd	1.39%	0.207%
BBJP	SL abrdn MyFolio Multi-Manager IV Pn Fd	1.45%	0.207%
BBJP	SL abrdn MyFolio Multi-Manager IV Pn Fd	1.56%	0.207%
BBJP	SL abrdn MyFolio Multi-Manager IV Pn Fd	1.60%	0.207%
BBKL	SL Vanguard UK Short-Term Inv Grade Bond Index Pn	1.02%	0.231%
BBKL	SL Vanguard UK Short-Term Inv Grade Bond Index Pn	0.78%	0.231%
BBKL	SL Vanguard UK Short-Term Inv Grade Bond Index Pn	0.80%	0.231%
BBKL	SL Vanguard UK Short-Term Inv Grade Bond Index Pn	0.84%	0.231%
BBMP	Standard Life 30:70 Gbl Equity Trk (Vanguard) Pn	0.73%	0.133%
BBMP	Standard Life 30:70 Gbl Equity Trk (Vanguard) Pn	0.83%	0.133%
BBMP	Standard Life 30:70 Gbl Equity Trk (Vanguard) Pn	1.01%	0.133%
BBMP	Standard Life 30:70 Gbl Equity Trk (Vanguard) Pn	0.61%	0.133%
BBMP	Standard Life 30:70 Gbl Equity Trk (Vanguard) Pn	0.71%	0.133%
BBMP	Standard Life 30:70 Gbl Equity Trk (Vanguard) Pn	0.77%	0.133%
BBMP	Standard Life 30:70 Gbl Equity Trk (Vanguard) Pn	0.89%	0.133%
BBMP	Standard Life 30:70 Gbl Equity Trk (Vanguard) Pn	0.98%	0.133%
BBNH	SL abrdn Europe ex UK Growth Eq Pn Fd	1.13%	-0.223%
BBNH	SL abrdn Europe ex UK Growth Eq Pn Fd	1.63%	-0.223%
BBNH	SL abrdn Europe ex UK Growth Eq Pn Fd	1.31%	-0.223%
BBNH	SL abrdn Europe ex UK Growth Eq Pn Fd	1.45%	-0.223%
BBNH	SL abrdn Europe ex UK Growth Eq Pn Fd	1.23%	-0.223%
BBNH	SL abrdn Europe ex UK Growth Eq Pn Fd	1.60%	-0.223%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.98%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.69%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.98%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.73%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.83%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.89%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.63%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.61%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.72%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.68%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.65%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.77%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.75%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.86%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.67%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.71%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.62%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.74%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.70%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.79%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.78%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.66%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.58%	0.145%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.81%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.64%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.69%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.59%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.80%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.42%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.76%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.56%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.43%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.82%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.84%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.41%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.51%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.50%	0.145%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.55%	0.145%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.99%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.70%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.74%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.74%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.99%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.84%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.90%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.73%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.62%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.69%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.64%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.52%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.66%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.76%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.78%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.87%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.59%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.68%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.67%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.72%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.80%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.63%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.71%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.75%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.37%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.79%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.70%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.65%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.43%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.82%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.60%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.81%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.77%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.57%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.61%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.85%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.44%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.83%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.42%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.51%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.56%	0.173%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	1.02%	0.173%
BEEK	SL Ninety One UK Smaller Companies Pn Fd	1.59%	0.120%
BEEK	SL Ninety One UK Smaller Companies Pn Fd	1.77%	0.120%
BEEK	SL Ninety One UK Smaller Companies Pn Fd	1.27%	0.120%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
BEEK	SL Ninety One UK Smaller Companies Pn Fd	1.74%	0.120%
BEEK	SL Ninety One UK Smaller Companies Pn Fd	1.42%	0.120%
BEEK	SL Ninety One UK Smaller Companies Pn Fd	1.53%	0.120%
BEJF	Growth Fund (CR)	0.85%	0.083%
BEJG	Invesco Global Targeted Returns Fund	1.82%	0.460%
BEJG	Invesco Global Targeted Returns Fund	1.58%	0.460%
BEJG	Invesco Global Targeted Returns Fund	1.64%	0.460%
BEMB	SL M&G GLOBAL MACRO BOND PENSION FUND	1.41%	0.361%
BEMB	SL M&G GLOBAL MACRO BOND PENSION FUND	1.65%	0.361%
BEMB	SL M&G GLOBAL MACRO BOND PENSION FUND	1.30%	0.361%
BEPN	Standard Life Marshall Growth Pension Fund	0.85%	0.100%
BFAD	SL VANGUARD EMERG MARKETS STOCK INDEX PN	0.90%	0.063%
BFAD	SL VANGUARD EMERG MARKETS STOCK INDEX PN	1.22%	0.063%
BFAD	SL VANGUARD EMERG MARKETS STOCK INDEX PN	1.04%	0.063%
BFAD	SL VANGUARD EMERG MARKETS STOCK INDEX PN	0.57%	0.063%
BFAD	SL VANGUARD EMERG MARKETS STOCK INDEX PN	0.98%	0.063%
BFAD	SL VANGUARD EMERG MARKETS STOCK INDEX PN	0.94%	0.063%
BFAD	SL VANGUARD EMERG MARKETS STOCK INDEX PN	1.19%	0.063%
BFAD	SL VANGUARD EMERG MARKETS STOCK INDEX PN	0.72%	0.063%
BFAD	SL VANGUARD EMERG MARKETS STOCK INDEX PN	0.82%	0.063%
BFAD	SL VANGUARD EMERG MARKETS STOCK INDEX PN	0.93%	0.063%
BFAD	SL VANGUARD EMERG MARKETS STOCK INDEX PN	1.00%	0.063%
BFAE	SL Vanguard UK Investment Grade Bond Index Pension	1.02%	-0.141%
BFAE	SL Vanguard UK Investment Grade Bond Index Pension	0.37%	-0.141%
BFAE	SL Vanguard UK Investment Grade Bond Index Pension	0.74%	-0.141%
BFAE	SL Vanguard UK Investment Grade Bond Index Pension	0.84%	-0.141%
BFAE	SL Vanguard UK Investment Grade Bond Index Pension	0.90%	-0.141%
BFAE	SL Vanguard UK Investment Grade Bond Index Pension	0.52%	-0.141%
BFAE	SL Vanguard UK Investment Grade Bond Index Pension	0.62%	-0.141%
BFAE	SL Vanguard UK Investment Grade Bond Index Pension	0.67%	-0.141%
BFAE	SL Vanguard UK Investment Grade Bond Index Pension	0.78%	-0.141%
BFAE	SL Vanguard UK Investment Grade Bond Index Pension	0.80%	-0.141%
BFAJ	SL Vanguard FTSE Developed Europe ex UK Pension Fd	1.02%	0.065%
BFAJ	SL Vanguard FTSE Developed Europe ex UK Pension Fd	0.74%	0.065%
BFAJ	SL Vanguard FTSE Developed Europe ex UK Pension Fd	0.67%	0.065%
BFAJ	SL Vanguard FTSE Developed Europe ex UK Pension Fd	0.84%	0.065%
BFAJ	SL Vanguard FTSE Developed Europe ex UK Pension Fd	0.37%	0.065%
BFAJ	SL Vanguard FTSE Developed Europe ex UK Pension Fd	0.63%	0.065%
BFAJ	SL Vanguard FTSE Developed Europe ex UK Pension Fd	0.70%	0.065%
BFAJ	SL Vanguard FTSE Developed Europe ex UK Pension Fd	0.78%	0.065%
BFAJ	SL Vanguard FTSE Developed Europe ex UK Pension Fd	0.81%	0.065%
BFBE	SL Vanguard FTSE UK Equity Income Index Pension Fd	0.84%	0.543%
BFBE	SL Vanguard FTSE UK Equity Income Index Pension Fd	1.02%	0.543%
BFBE	SL Vanguard FTSE UK Equity Income Index Pension Fd	0.78%	0.543%
BFBE	SL Vanguard FTSE UK Equity Income Index Pension Fd	0.52%	0.543%
BFBE	SL Vanguard FTSE UK Equity Income Index Pension Fd	0.62%	0.543%
BFBE	SL Vanguard FTSE UK Equity Income Index Pension Fd	0.74%	0.543%
BFBE	SL Vanguard FTSE UK Equity Income Index Pension Fd	0.79%	0.543%
BFBE	SL Vanguard FTSE UK Equity Income Index Pension Fd	0.80%	0.543%
BFBE	SL Vanguard FTSE UK Equity Income Index Pension Fd	0.99%	0.543%
BFBG	SL BLACKROCK GOLD & GENERAL PENSION FUND	1.69%	0.402%
BFBG	SL BLACKROCK GOLD & GENERAL PENSION FUND	1.84%	0.402%
BFBG	SL BLACKROCK GOLD & GENERAL PENSION FUND	1.59%	0.402%
BFBG	SL BLACKROCK GOLD & GENERAL PENSION FUND	1.87%	0.402%
BFBG	SL BLACKROCK GOLD & GENERAL PENSION FUND	1.22%	0.402%
BFBG	SL BLACKROCK GOLD & GENERAL PENSION FUND	1.36%	0.402%
BFBG	SL BLACKROCK GOLD & GENERAL PENSION FUND	1.49%	0.402%
BFBG	SL BLACKROCK GOLD & GENERAL PENSION FUND	1.50%	0.402%
BFBG	SL BLACKROCK GOLD & GENERAL PENSION FUND	1.54%	0.402%
BFBG	SL BLACKROCK GOLD & GENERAL PENSION FUND	1.63%	0.402%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
BFCE	SL SCHRODER MANAGED BALANCED PENSION FD	1.57%	0.307%
BFCE	SL SCHRODER MANAGED BALANCED PENSION FD	0.92%	0.307%
BFCE	SL SCHRODER MANAGED BALANCED PENSION FD	1.27%	0.307%
BFCE	SL SCHRODER MANAGED BALANCED PENSION FD	1.33%	0.307%
BFCE	SL SCHRODER MANAGED BALANCED PENSION FD	1.34%	0.307%
BFCE	SL SCHRODER MANAGED BALANCED PENSION FD	1.35%	0.307%
BFCE	SL SCHRODER MANAGED BALANCED PENSION FD	1.39%	0.307%
BFCE	SL SCHRODER MANAGED BALANCED PENSION FD	1.42%	0.307%
BFCE	SL SCHRODER MANAGED BALANCED PENSION FD	1.43%	0.307%
BFCE	SL SCHRODER MANAGED BALANCED PENSION FD	1.52%	0.307%
BFCF	SL AS Absolute Return Gbl Bd Strtgs Pn	1.25%	0.608%
BFCF	SL Vanguard FTSE UK All Share Index Pension Fund	0.99%	0.102%
BFCF	SL Vanguard FTSE UK All Share Index Pension Fund	0.37%	0.102%
BFCF	SL Vanguard FTSE UK All Share Index Pension Fund	0.84%	0.102%
BFCF	SL Vanguard FTSE UK All Share Index Pension Fund	1.02%	0.102%
BFCF	SL Vanguard FTSE UK All Share Index Pension Fund	0.70%	0.102%
BFCF	SL Vanguard FTSE UK All Share Index Pension Fund	0.74%	0.102%
BFCF	SL Vanguard FTSE UK All Share Index Pension Fund	0.90%	0.102%
BFCF	SL Vanguard FTSE UK All Share Index Pension Fund	0.62%	0.102%
BFCF	SL Vanguard FTSE UK All Share Index Pension Fund	0.64%	0.102%
BFCF	SL Vanguard FTSE UK All Share Index Pension Fund	0.67%	0.102%
BFCF	SL Vanguard FTSE UK All Share Index Pension Fund	0.78%	0.102%
BFCF	SL Vanguard FTSE UK All Share Index Pension Fund	0.81%	0.102%
BFDG	SL Vanguard Pacific ex Japan Stock Index Pension	0.74%	0.080%
BFDG	SL Vanguard Pacific ex Japan Stock Index Pension	0.99%	0.080%
BFDG	SL Vanguard Pacific ex Japan Stock Index Pension	1.02%	0.080%
BFDG	SL Vanguard Pacific ex Japan Stock Index Pension	0.84%	0.080%
BFDG	SL Vanguard Pacific ex Japan Stock Index Pension	0.73%	0.080%
BFDG	SL Vanguard Pacific ex Japan Stock Index Pension	0.78%	0.080%
BFDG	SL Vanguard Pacific ex Japan Stock Index Pension	0.79%	0.080%
BFEE	SL BLACKROCK AQUILA CO EMG MKTS EQ PN FD	1.08%	-0.269%
BFEE	SL BLACKROCK AQUILA CO EMG MKTS EQ PN FD	0.92%	-0.269%
BH	SL abrdn Europe ex UK Income Equity Pension Fund	1.36%	0.151%
BH	SL abrdn Europe ex UK Income Equity Pension Fund	1.42%	0.151%
BH	SL abrdn Europe ex UK Income Equity Pension Fund	1.60%	0.151%
BL	SL abrdn UK Growth Equity Pension Fund	1.29%	0.225%
BL	SL abrdn UK Growth Equity Pension Fund	1.33%	0.225%
BL	SL abrdn UK Growth Equity Pension Fund	1.43%	0.225%
BL	SL abrdn UK Growth Equity Pension Fund	1.58%	0.225%
BL	SL abrdn UK Growth Equity Pension Fund	1.61%	0.225%
C8	SL Janus Henderson Emerging Markets Opps Pn	2.03%	0.371%
C8	SL Janus Henderson Emerging Markets Opps Pn	1.65%	0.371%
C8	SL Janus Henderson Emerging Markets Opps Pn	1.71%	0.371%
C8	SL Janus Henderson Emerging Markets Opps Pn	1.77%	0.371%
C8	SL Janus Henderson Emerging Markets Opps Pn	1.79%	0.371%
CCBF	SL Vanguard ESG Dev Wld All Cap Eq IdxPn	0.74%	-0.071%
CCBF	SL Vanguard ESG Dev Wld All Cap Eq IdxPn	0.37%	-0.071%
CCBF	SL Vanguard ESG Dev Wld All Cap Eq IdxPn	0.84%	-0.071%
CCBF	SL Vanguard ESG Dev Wld All Cap Eq IdxPn	1.02%	-0.071%
CCBF	SL Vanguard ESG Dev Wld All Cap Eq IdxPn	0.64%	-0.071%
CCBF	SL Vanguard ESG Dev Wld All Cap Eq IdxPn	0.67%	-0.071%
CCBF	SL Vanguard ESG Dev Wld All Cap Eq IdxPn	0.72%	-0.071%
CCBF	SL Vanguard ESG Dev Wld All Cap Eq IdxPn	0.78%	-0.071%
CCDE	SL Invesco Responsible Japanese Equity Val Disc Pn	1.35%	0.058%
CCDE	SL Invesco Responsible Japanese Equity Val Disc Pn	1.47%	0.058%
CCDE	SL Invesco Responsible Japanese Equity Val Disc Pn	1.48%	0.058%
CCEF	SL abrdn MyFolio Managed I Pension Fund	1.30%	0.219%
CCEF	SL abrdn MyFolio Managed I Pension Fund	0.65%	0.219%
CCEF	SL abrdn MyFolio Managed I Pension Fund	1.12%	0.219%
CCEF	SL abrdn MyFolio Managed I Pension Fund	1.02%	0.219%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
CCEF	SL abrdn MyFolio Managed I Pension Fund	0.80%	0.219%
CCEF	SL abrdn MyFolio Managed I Pension Fund	1.06%	0.219%
CCEF	SL abrdn MyFolio Managed I Pension Fund	1.14%	0.219%
CCEF	SL abrdn MyFolio Managed I Pension Fund	1.18%	0.219%
CCEF	SL abrdn MyFolio Managed I Pension Fund	1.27%	0.219%
CCEF	SL abrdn MyFolio Managed I Pension Fund	0.92%	0.219%
CCEF	SL abrdn MyFolio Managed I Pension Fund	0.94%	0.219%
CCEF	SL abrdn MyFolio Managed I Pension Fund	0.98%	0.219%
CCHD	SL Sustainable Multi Asset (PP) Pension Fund	0.85%	0.091%
CCHD	SL Sustainable Multi Asset (PP) Pension Fund	0.82%	0.091%
CCHD	SL Sustainable Multi Asset (PP) Pension Fund	0.94%	0.091%
CCHD	SL Sustainable Multi Asset (PP) Pension Fund	0.73%	0.091%
CCHD	SL Sustainable Multi Asset (PP) Pension Fund	0.80%	0.091%
CCHD	SL Sustainable Multi Asset (PP) Pension Fund	0.64%	0.091%
CCHD	SL Sustainable Multi Asset (PP) Pension Fund	0.74%	0.091%
CCHD	SL Sustainable Multi Asset (PP) Pension Fund	0.69%	0.091%
CCHD	SL Sustainable Multi Asset (PP) Pension Fund	0.79%	0.091%
CCHD	SL Sustainable Multi Asset (PP) Pension Fund	0.97%	0.091%
CCHD	SL Sustainable Multi Asset (PP) Pension Fund	0.62%	0.091%
CCHD	SL Sustainable Multi Asset (PP) Pension Fund	0.71%	0.091%
CCIA	SL CT UK Equity Income Pension Fund	1.77%	0.066%
CCIA	SL CT UK Equity Income Pension Fund	1.74%	0.066%
CCIA	SL CT UK Equity Income Pension Fund	1.49%	0.066%
CCIA	SL CT UK Equity Income Pension Fund	1.53%	0.066%
CCIA	SL CT UK Equity Income Pension Fund	1.42%	0.066%
CCIA	SL CT UK Equity Income Pension Fund	1.59%	0.066%
CCIA	SL CT UK Equity Income Pension Fund	1.39%	0.066%
CCIA	SL CT UK Equity Income Pension Fund	1.41%	0.066%
CCIA	SL CT UK Equity Income Pension Fund	1.48%	0.066%
CCIA	SL CT UK Equity Income Pension Fund	1.51%	0.066%
CCIA	SL CT UK Equity Income Pension Fund	1.65%	0.066%
CCNP	SL BlackRock Consensus 60 Pension Fund	1.09%	0.109%
CCNP	SL BlackRock Consensus 60 Pension Fund	0.81%	0.109%
CCNP	SL BlackRock Consensus 60 Pension Fund	0.85%	0.109%
CCNP	SL BlackRock Consensus 60 Pension Fund	1.06%	0.109%
CCNP	SL BlackRock Consensus 60 Pension Fund	0.69%	0.109%
CCNP	SL BlackRock Consensus 60 Pension Fund	0.71%	0.109%
CCNP	SL BlackRock Consensus 60 Pension Fund	0.75%	0.109%
CCNP	SL BlackRock Consensus 60 Pension Fund	0.80%	0.109%
CCNP	SL BlackRock Consensus 60 Pension Fund	0.82%	0.109%
CCNP	SL BlackRock Consensus 60 Pension Fund	0.87%	0.109%
CCNP	SL BlackRock Consensus 60 Pension Fund	0.91%	0.109%
CCNP	SL BlackRock Consensus 60 Pension Fund	0.94%	0.109%
CCNP	SL BlackRock Consensus 60 Pension Fund	0.97%	0.109%
CCNP	SL BlackRock Consensus 60 Pension Fund	0.98%	0.109%
CCPK	SL Schroder Strategic Credit Pension Fd	1.29%	0.059%
CCPK	SL Schroder Strategic Credit Pension Fd	1.54%	0.059%
CEKH	Global Bond Fund (CR)	0.95%	0.472%
CEKH	Global Bond Fund (CR)	1.13%	0.472%
CFMC	Standard Life Pre Ret (MyFolio Market Annuity) Pn	0.83%	0.051%
CGLA	SL M&G Optimal Income Pension Fund	1.66%	0.310%
CGLA	SL M&G Optimal Income Pension Fund	1.63%	0.310%
CGLA	SL M&G Optimal Income Pension Fund	1.48%	0.310%
CGLA	SL M&G Optimal Income Pension Fund	1.38%	0.310%
CGLA	SL M&G Optimal Income Pension Fund	1.31%	0.310%
CGLA	SL M&G Optimal Income Pension Fund	1.42%	0.310%
CGLA	SL M&G Optimal Income Pension Fund	1.40%	0.310%
CGLA	SL M&G Optimal Income Pension Fund	1.54%	0.310%
CGLA	SL M&G Optimal Income Pension Fund	1.37%	0.310%
CGLA	SL M&G Optimal Income Pension Fund	1.43%	0.310%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
CGLA	SL M&G Optimal Income Pension Fund	1.01%	0.310%
CGLA	SL M&G Optimal Income Pension Fund	1.28%	0.310%
CGLA	SL M&G Optimal Income Pension Fund	1.51%	0.310%
CN	SL Schroder UK Alpha Plus Pension Fund	1.64%	0.176%
CN	SL Schroder UK Alpha Plus Pension Fund	1.54%	0.176%
CN	SL Schroder UK Alpha Plus Pension Fund	1.82%	0.176%
CN	SL Schroder UK Alpha Plus Pension Fund	1.17%	0.176%
CN	SL Schroder UK Alpha Plus Pension Fund	1.58%	0.176%
CN	SL Schroder UK Alpha Plus Pension Fund	1.79%	0.176%
CX	SCHRODER US MID CAP	1.81%	0.134%
CX	SCHRODER US MID CAP	1.84%	0.134%
CX	SCHRODER US MID CAP	1.66%	0.134%
CX	SCHRODER US MID CAP	1.56%	0.134%
CX	SCHRODER US MID CAP	1.60%	0.134%
CX	SCHRODER US MID CAP	1.62%	0.134%
CX	SCHRODER US MID CAP	1.81%	0.134%
CX	SCHRODER US MID CAP	1.34%	0.134%
CX	SCHRODER US MID CAP	1.46%	0.134%
CX	SCHRODER US MID CAP	1.58%	0.134%
CX	SCHRODER US MID CAP	1.63%	0.134%
CX	SCHRODER US MID CAP	1.72%	0.134%
CZ	SL LF Liontrust UK Equity Pension Fund	1.27%	-0.082%
CZ	SL LF Liontrust UK Equity Pension Fund	1.41%	-0.082%
CZ	SL LF Liontrust UK Equity Pension Fund	1.65%	-0.082%
DDAF	Diversified Asset Fund (CR)	1.43%	0.491%
DDCK	SL SLI Global High Yield Bond Pension Fund	1.43%	0.670%
DDCK	SL SLI Global High Yield Bond Pension Fund	1.49%	0.670%
DDCK	SL SLI Global High Yield Bond Pension Fund	1.58%	0.670%
DDCK	SL SLI Global High Yield Bond Pension Fund	1.61%	0.670%
DDFF	SL BlackRock Emerging Markets Equity Tracker Pn Fd	0.92%	0.391%
DDFF	SL BlackRock Emerging Markets Equity Tracker Pn Fd	1.17%	0.391%
DDFF	SL BlackRock Emerging Markets Equity Tracker Pn Fd	0.55%	0.391%
DDFF	SL BlackRock Emerging Markets Equity Tracker Pn Fd	0.70%	0.391%
DDFF	SL BlackRock Emerging Markets Equity Tracker Pn Fd	0.84%	0.391%
DDFF	SL BlackRock Emerging Markets Equity Tracker Pn Fd	0.88%	0.391%
DDFF	SL BlackRock Emerging Markets Equity Tracker Pn Fd	0.90%	0.391%
DDFF	SL BlackRock Emerging Markets Equity Tracker Pn Fd	0.94%	0.391%
DDFF	SL BlackRock Emerging Markets Equity Tracker Pn Fd	0.96%	0.391%
DDFF	SL BlackRock Emerging Markets Equity Tracker Pn Fd	1.08%	0.391%
DDFF	SL BlackRock Emerging Markets Equity Tracker Pn Fd	1.20%	0.391%
DDMB	Janus Henderson Strategic Bond A Inc	1.73%	0.233%
DDMB	Janus Henderson Strategic Bond A Inc	1.55%	0.233%
DDMB	Janus Henderson Strategic Bond A Inc	1.45%	0.233%
DDMB	Janus Henderson Strategic Bond A Inc	1.49%	0.233%
DDMB	Janus Henderson Strategic Bond A Inc	1.70%	0.233%
DDMB	Janus Henderson Strategic Bond A Inc	1.23%	0.233%
DDMB	Janus Henderson Strategic Bond A Inc	1.35%	0.233%
DDMB	Janus Henderson Strategic Bond A Inc	1.36%	0.233%
DDMB	Janus Henderson Strategic Bond A Inc	1.37%	0.233%
DDMB	Janus Henderson Strategic Bond A Inc	1.38%	0.233%
DDMB	Janus Henderson Strategic Bond A Inc	1.44%	0.233%
DDMB	Janus Henderson Strategic Bond A Inc	1.50%	0.233%
DDMC	SL Aberdeen Standard China Equities Pension Fund	1.68%	0.010%
DDMC	SL Aberdeen Standard China Equities Pension Fund	1.46%	0.010%
DDMC	SL Aberdeen Standard China Equities Pension Fund	1.63%	0.010%
DDMC	SL Aberdeen Standard China Equities Pension Fund	1.78%	0.010%
DDMC	SL Aberdeen Standard China Equities Pension Fund	1.93%	0.010%
DDMC	SL Aberdeen Standard China Equities Pension Fund	1.96%	0.010%
DDMC	SL Aberdeen Standard China Equities Pension Fund	1.62%	0.010%
DDMC	SL Aberdeen Standard China Equities Pension Fund	1.64%	0.010%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
DDMC	SL Aberdeen Standard China Equities Pension Fund	1.67%	0.010%
DDML	SL Merian Global Strategic Bond Pension Fund	1.48%	0.479%
DDML	SL Merian Global Strategic Bond Pension Fund	1.57%	0.479%
DDML	SL Merian Global Strategic Bond Pension Fund	1.32%	0.479%
DDML	SL Merian Global Strategic Bond Pension Fund	1.42%	0.479%
DDML	SL Merian Global Strategic Bond Pension Fund	0.95%	0.479%
DDML	SL Merian Global Strategic Bond Pension Fund	1.20%	0.479%
DDML	SL Merian Global Strategic Bond Pension Fund	1.24%	0.479%
DDML	SL Merian Global Strategic Bond Pension Fund	1.25%	0.479%
DDML	SL Merian Global Strategic Bond Pension Fund	1.36%	0.479%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.99%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.70%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.74%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.74%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.99%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.90%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.84%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.69%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.52%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.73%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.62%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.76%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.66%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.87%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.67%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.78%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.64%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.37%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.65%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.59%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.70%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.72%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.68%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.63%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.79%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.80%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.75%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.71%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.85%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.43%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.82%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.77%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.81%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.61%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.60%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.83%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.57%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.44%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.51%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.42%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.56%	0.106%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	1.02%	0.106%
DDNC	SL Sustainable Multi Asset At Ret (AP Drawdown) Pn	1.15%	0.219%
DDNL	SL Aberdeen World Equity Pension Fund	1.69%	0.196%
DDNL	SL Aberdeen World Equity Pension Fund	1.22%	0.196%
DDNL	SL Aberdeen World Equity Pension Fund	1.39%	0.196%
DDNL	SL Aberdeen World Equity Pension Fund	1.44%	0.196%
DDNL	SL Aberdeen World Equity Pension Fund	1.50%	0.196%
DDNP	SL abrdn MyFolio Managed IV Pension Fund	1.15%	0.201%
DDNP	SL abrdn MyFolio Managed IV Pension Fund	1.15%	0.201%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (Fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
DDNP	SL abrdn MyFolio Managed IV Pension Fund	1.43%	0.201%
DDNP	SL abrdn MyFolio Managed IV Pension Fund	1.08%	0.201%
DDNP	SL abrdn MyFolio Managed IV Pension Fund	1.25%	0.201%
DDNP	SL abrdn MyFolio Managed IV Pension Fund	1.40%	0.201%
DDNP	SL abrdn MyFolio Managed IV Pension Fund	1.19%	0.201%
DDNP	SL abrdn MyFolio Managed IV Pension Fund	1.31%	0.201%
DDNP	SL abrdn MyFolio Managed IV Pension Fund	0.78%	0.201%
DDNP	SL abrdn MyFolio Managed IV Pension Fund	1.05%	0.201%
DDNP	SL abrdn MyFolio Managed IV Pension Fund	1.07%	0.201%
DDNP	SL abrdn MyFolio Managed IV Pension Fund	1.21%	0.201%
DDNP	SL abrdn MyFolio Managed IV Pension Fund	0.92%	0.201%
DDNP	SL abrdn MyFolio Managed IV Pension Fund	0.93%	0.201%
DDNP	SL abrdn MyFolio Managed IV Pension Fund	1.03%	0.201%
DDNP	SL abrdn MyFolio Managed IV Pension Fund	1.04%	0.201%
DDNP	SL abrdn MyFolio Managed IV Pension Fund	1.11%	0.201%
DDNP	SL abrdn MyFolio Managed IV Pension Fund	1.13%	0.201%
DDNP	SL abrdn MyFolio Managed IV Pension Fund	1.16%	0.201%
DDNP	SL abrdn MyFolio Managed IV Pension Fund	1.22%	0.201%
DDNP	SL abrdn MyFolio Managed IV Pension Fund	1.28%	0.201%
DDPA	SL BlackRock Consensus 35 Pension Fund	1.06%	0.108%
DDPA	SL BlackRock Consensus 35 Pension Fund	0.66%	0.108%
DDPA	SL BlackRock Consensus 35 Pension Fund	0.69%	0.108%
DDPA	SL BlackRock Consensus 35 Pension Fund	0.71%	0.108%
DDPA	SL BlackRock Consensus 35 Pension Fund	0.75%	0.108%
DDPA	SL BlackRock Consensus 35 Pension Fund	0.76%	0.108%
DDPA	SL BlackRock Consensus 35 Pension Fund	0.79%	0.108%
DDPA	SL BlackRock Consensus 35 Pension Fund	0.80%	0.108%
DDPA	SL BlackRock Consensus 35 Pension Fund	0.81%	0.108%
DDPA	SL BlackRock Consensus 35 Pension Fund	0.85%	0.108%
DDPA	SL BlackRock Consensus 35 Pension Fund	0.91%	0.108%
DDPA	SL BlackRock Consensus 35 Pension Fund	0.97%	0.108%
DDPA	SL BlackRock Consensus 35 Pension Fund	1.09%	0.108%
DDPK	SL Schroder Recovery Pension Fund	1.81%	0.084%
DDPK	SL Schroder Recovery Pension Fund	1.56%	0.084%
DDPK	SL Schroder Recovery Pension Fund	1.66%	0.084%
DDPK	SL Schroder Recovery Pension Fund	1.60%	0.084%
DDPK	SL Schroder Recovery Pension Fund	1.84%	0.084%
DDPK	SL Schroder Recovery Pension Fund	1.72%	0.084%
DDPK	SL Schroder Recovery Pension Fund	1.63%	0.084%
DDPK	SL Schroder Recovery Pension Fund	1.34%	0.084%
DDPK	SL Schroder Recovery Pension Fund	1.52%	0.084%
DDPK	SL Schroder Recovery Pension Fund	1.75%	0.084%
DDPK	SL Schroder Recovery Pension Fund	1.19%	0.084%
DDPK	SL Schroder Recovery Pension Fund	1.48%	0.084%
DDPK	SL Schroder Recovery Pension Fund	1.49%	0.084%
DDPK	SL Schroder Recovery Pension Fund	1.58%	0.084%
DDPK	SL Schroder Recovery Pension Fund	1.44%	0.084%
DDPK	SL Schroder Recovery Pension Fund	1.46%	0.084%
DDPK	SL Schroder Recovery Pension Fund	1.55%	0.084%
DDPK	SL Schroder Recovery Pension Fund	1.61%	0.084%
DDPK	SL Schroder Recovery Pension Fund	1.62%	0.084%
DDPK	SL Schroder Recovery Pension Fund	1.65%	0.084%
DDPK	SL Schroder Recovery Pension Fund	1.68%	0.084%
DDPK	SL Schroder Recovery Pension Fund	1.79%	0.084%
DGCA	SL BlackRock ACS 50:50 Global Eq Trk Pn	0.74%	0.075%
DGLF	SL abrdn American Unconstrained Equity Pension Fd	1.13%	0.486%
DGLF	SL abrdn American Unconstrained Equity Pension Fd	1.35%	0.486%
DGLF	SL abrdn American Unconstrained Equity Pension Fd	1.42%	0.486%
DGLF	SL abrdn American Unconstrained Equity Pension Fd	1.60%	0.486%
DGLF	SL abrdn American Unconstrained Equity Pension Fd	1.63%	0.486%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
EEBK	SL iShares UK Gilts All Stocks Index Pension Fd	0.83%	0.054%
EEBK	SL iShares UK Gilts All Stocks Index Pension Fd	1.01%	0.054%
EEBK	SL iShares UK Gilts All Stocks Index Pension Fd	0.66%	0.054%
EEBK	SL iShares UK Gilts All Stocks Index Pension Fd	0.77%	0.054%
EEBK	SL iShares UK Gilts All Stocks Index Pension Fd	0.80%	0.054%
EEBK	SL iShares UK Gilts All Stocks Index Pension Fd	0.89%	0.054%
EEDK	SL Schroder UK Alpha Plus 2 Pension Fund	1.58%	0.176%
EEDK	SL Schroder UK Alpha Plus 2 Pension Fund	1.64%	0.176%
EEDK	SL Schroder UK Alpha Plus 2 Pension Fund	1.82%	0.176%
EEHF	SL BLACKROCK CRP BOND 1 TO 10 YEAR PN FD	0.83%	0.130%
EEHF	SL BLACKROCK CRP BOND 1 TO 10 YEAR PN FD	1.01%	0.130%
EEHF	SL BLACKROCK CRP BOND 1 TO 10 YEAR PN FD	0.36%	0.130%
EEJG	SL LF Equity Income Pension Fund	1.37%	0.582%
EEJG	SL LF Equity Income Pension Fund	1.47%	0.582%
EEJG	SL LF Equity Income Pension Fund	1.62%	0.582%
EEJG	SL LF Equity Income Pension Fund	1.65%	0.582%
EEJG	SL LF Equity Income Pension Fund	1.53%	0.582%
EEJG	SL LF Equity Income Pension Fund	1.41%	0.582%
EEJG	SL LF Equity Income Pension Fund	1.00%	0.582%
EEJG	SL LF Equity Income Pension Fund	1.15%	0.582%
EEJG	SL LF Equity Income Pension Fund	1.25%	0.582%
EEJG	SL LF Equity Income Pension Fund	1.30%	0.582%
EEJG	SL LF Equity Income Pension Fund	1.32%	0.582%
EEJG	SL LF Equity Income Pension Fund	1.42%	0.582%
EEJG	SL LF Equity Income Pension Fund	1.60%	0.582%
EEJH	SL BNY Mellon International Bond Pension Fund	1.20%	0.237%
EEJH	SL BNY Mellon International Bond Pension Fund	1.25%	0.237%
EEMG	Emerging Market Equity Fund (CR)	1.69%	0.218%
EKLP	SL Sustainable Focus At Retirement Universal Pn Fd	0.82%	0.180%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.70%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.99%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	1.02%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.84%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.74%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.99%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.90%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.78%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.67%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.80%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.73%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.37%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.62%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.64%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.79%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.52%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.69%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.81%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.75%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.87%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.65%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.70%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.63%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.76%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.66%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.72%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.82%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.71%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.59%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.68%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.77%	0.168%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.97%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	1.00%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.42%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.54%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.61%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.85%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.89%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.94%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	0.98%	0.168%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	1.01%	0.168%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	0.86%	0.224%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	1.04%	0.224%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	0.76%	0.224%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	0.75%	0.224%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	0.64%	0.224%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	0.69%	0.224%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	0.80%	0.224%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	0.92%	0.224%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	0.78%	0.224%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	0.81%	0.224%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	0.82%	0.224%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	0.83%	0.224%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	0.71%	0.224%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	0.77%	0.224%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	0.84%	0.224%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	1.01%	0.224%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	0.66%	0.224%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	0.79%	0.224%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	0.61%	0.224%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	0.68%	0.224%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	0.70%	0.224%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	0.73%	0.224%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	0.74%	0.224%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	0.87%	0.224%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	0.89%	0.224%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	0.99%	0.224%
FA	Standard Life Managed Pension Fund	0.70%	0.181%
FA	Standard Life Managed Pension Fund	0.99%	0.181%
FA	Standard Life Managed Pension Fund	0.84%	0.181%
FA	Standard Life Managed Pension Fund	1.02%	0.181%
FA	Standard Life Managed Pension Fund	0.99%	0.181%
FA	Standard Life Managed Pension Fund	0.64%	0.181%
FA	Standard Life Managed Pension Fund	0.74%	0.181%
FA	Standard Life Managed Pension Fund	0.78%	0.181%
FA	Standard Life Managed Pension Fund	0.67%	0.181%
FA	Standard Life Managed Pension Fund	0.73%	0.181%
FA	Standard Life Managed Pension Fund	0.62%	0.181%
FA	Standard Life Managed Pension Fund	0.90%	0.181%
FA	Standard Life Managed Pension Fund	0.80%	0.181%
FA	Standard Life Managed Pension Fund	0.69%	0.181%
FA	Standard Life Managed Pension Fund	0.76%	0.181%
FA	Standard Life Managed Pension Fund	0.65%	0.181%
FA	Standard Life Managed Pension Fund	0.68%	0.181%
FA	Standard Life Managed Pension Fund	0.79%	0.181%
FA	Standard Life Managed Pension Fund	0.81%	0.181%
FA	Standard Life Managed Pension Fund	0.75%	0.181%
FA	Standard Life Managed Pension Fund	0.71%	0.181%
FA	Standard Life Managed Pension Fund	0.63%	0.181%
FA	Standard Life Managed Pension Fund	0.37%	0.181%
FA	Standard Life Managed Pension Fund	0.66%	0.181%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
FA	Standard Life Managed Pension Fund	0.52%	0.181%
FA	Standard Life Managed Pension Fund	0.77%	0.181%
FA	Standard Life Managed Pension Fund	0.72%	0.181%
FA	Standard Life Managed Pension Fund	0.70%	0.181%
FA	Standard Life Managed Pension Fund	0.82%	0.181%
FA	Standard Life Managed Pension Fund	0.87%	0.181%
FA	Standard Life Managed Pension Fund	0.42%	0.181%
FA	Standard Life Managed Pension Fund	0.97%	0.181%
FA	Standard Life Managed Pension Fund	0.54%	0.181%
FA	Standard Life Managed Pension Fund	0.92%	0.181%
FA	Standard Life Managed Pension Fund	0.94%	0.181%
FA	Standard Life Managed Pension Fund	0.83%	0.181%
FA	Standard Life Managed Pension Fund	0.51%	0.181%
FA	Standard Life Managed Pension Fund	0.60%	0.181%
FA	Standard Life Managed Pension Fund	0.61%	0.181%
FA	Standard Life Managed Pension Fund	0.91%	0.181%
FA	Standard Life Managed Pension Fund	0.95%	0.181%
FA	Standard Life Managed Pension Fund	0.98%	0.181%
FA	Standard Life Managed Pension Fund	1.01%	0.181%
FA	Standard Life Managed Pension Fund	0.43%	0.181%
FA	Standard Life Managed Pension Fund	0.44%	0.181%
FA	Standard Life Managed Pension Fund	0.49%	0.181%
FA	Standard Life Managed Pension Fund	0.50%	0.181%
FA	Standard Life Managed Pension Fund	0.59%	0.181%
FA	Standard Life Managed Pension Fund	0.85%	0.181%
FA	Standard Life Managed Pension Fund	0.86%	0.181%
FA	Standard Life Managed Pension Fund	0.88%	0.181%
FA	Standard Life Managed Pension Fund	0.89%	0.181%
FA	Standard Life Managed Pension Fund	0.96%	0.181%
FA	Standard Life Managed Pension Fund	1.00%	0.181%
FB	Standard Life Stock Exchange Pension Fund	0.99%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.84%	0.171%
FB	Standard Life Stock Exchange Pension Fund	1.02%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.99%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.74%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.73%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.62%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.78%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.90%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.37%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.76%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.80%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.64%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.67%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.79%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.59%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.65%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.75%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.68%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.70%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.63%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.66%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.71%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.72%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.52%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.81%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.82%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.87%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.42%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.54%	0.171%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
FB	Standard Life Stock Exchange Pension Fund	0.69%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.77%	0.171%
FB	Standard Life Stock Exchange Pension Fund	0.95%	0.171%
FE	Standard Life European Equity Pension Fund	0.69%	0.097%
FE	Standard Life European Equity Pension Fund	0.98%	0.097%
FE	Standard Life European Equity Pension Fund	0.83%	0.097%
FE	Standard Life European Equity Pension Fund	0.98%	0.097%
FE	Standard Life European Equity Pension Fund	1.01%	0.097%
FE	Standard Life European Equity Pension Fund	0.72%	0.097%
FE	Standard Life European Equity Pension Fund	0.73%	0.097%
FE	Standard Life European Equity Pension Fund	0.66%	0.097%
FE	Standard Life European Equity Pension Fund	0.77%	0.097%
FE	Standard Life European Equity Pension Fund	0.79%	0.097%
FE	Standard Life European Equity Pension Fund	0.61%	0.097%
FE	Standard Life European Equity Pension Fund	0.68%	0.097%
FE	Standard Life European Equity Pension Fund	0.70%	0.097%
FE	Standard Life European Equity Pension Fund	0.63%	0.097%
FE	Standard Life European Equity Pension Fund	0.89%	0.097%
FE	Standard Life European Equity Pension Fund	0.64%	0.097%
FE	Standard Life European Equity Pension Fund	0.75%	0.097%
FE	Standard Life European Equity Pension Fund	0.74%	0.097%
FE	Standard Life European Equity Pension Fund	0.80%	0.097%
FE	Standard Life European Equity Pension Fund	0.69%	0.097%
FE	Standard Life European Equity Pension Fund	0.76%	0.097%
FE	Standard Life European Equity Pension Fund	0.36%	0.097%
FE	Standard Life European Equity Pension Fund	0.62%	0.097%
FE	Standard Life European Equity Pension Fund	0.51%	0.097%
FE	Standard Life European Equity Pension Fund	0.71%	0.097%
FE	Standard Life European Equity Pension Fund	0.78%	0.097%
FE	Standard Life European Equity Pension Fund	0.81%	0.097%
FE	Standard Life European Equity Pension Fund	0.65%	0.097%
FE	Standard Life European Equity Pension Fund	0.67%	0.097%
FE	Standard Life European Equity Pension Fund	0.41%	0.097%
FE	Standard Life European Equity Pension Fund	0.82%	0.097%
FE	Standard Life European Equity Pension Fund	0.95%	0.097%
FE	Standard Life European Equity Pension Fund	0.43%	0.097%
FE	Standard Life European Equity Pension Fund	0.59%	0.097%
FE	Standard Life European Equity Pension Fund	0.85%	0.097%
FE	Standard Life European Equity Pension Fund	0.86%	0.097%
FE	Standard Life European Equity Pension Fund	0.88%	0.097%
FE	Standard Life European Equity Pension Fund	0.97%	0.097%
FF	Standard Life Far East Equity Pension Fund	0.89%	0.165%
FF	Standard Life Far East Equity Pension Fund	1.04%	0.165%
FF	Standard Life Far East Equity Pension Fund	1.07%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.79%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.67%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.83%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.72%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.85%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.76%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.69%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.78%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.42%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.70%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.75%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.73%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.95%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.57%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.68%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.81%	0.165%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
FF	Standard Life Far East Equity Pension Fund	0.84%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.77%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.71%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.74%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.80%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.86%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.47%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.59%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.65%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.82%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.49%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.55%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.56%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.91%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.92%	0.165%
FF	Standard Life Far East Equity Pension Fund	0.94%	0.165%
FF	Standard Life Far East Equity Pension Fund	1.03%	0.165%
FFAA	SL M&G European Corporate Bond Pension Fund	1.07%	-0.010%
FFAA	SL M&G European Corporate Bond Pension Fund	1.17%	-0.010%
FFAA	SL M&G European Corporate Bond Pension Fund	1.35%	-0.010%
FFBA	Standard Life Active Plus V Pension Fund	0.66%	-0.379%
FFBA	Standard Life Active Plus V Pension Fund	0.98%	-0.379%
FFBA	Standard Life Active Plus V Pension Fund	0.36%	-0.379%
FFBA	Standard Life Active Plus V Pension Fund	0.51%	-0.379%
FFBA	Standard Life Active Plus V Pension Fund	0.73%	-0.379%
FFBA	Standard Life Active Plus V Pension Fund	0.68%	-0.379%
FFBA	Standard Life Active Plus V Pension Fund	0.69%	-0.379%
FFBE	SL abrdn Europe ex UK Ethical Equity Pension Fund	1.59%	0.013%
FFBE	SL abrdn Europe ex UK Ethical Equity Pension Fund	1.54%	0.013%
FFBE	SL abrdn Europe ex UK Ethical Equity Pension Fund	1.69%	0.013%
FFBE	SL abrdn Europe ex UK Ethical Equity Pension Fund	1.84%	0.013%
FFBE	SL abrdn Europe ex UK Ethical Equity Pension Fund	1.87%	0.013%
FFBE	SL abrdn Europe ex UK Ethical Equity Pension Fund	1.47%	0.013%
FFBE	SL abrdn Europe ex UK Ethical Equity Pension Fund	1.61%	0.013%
FFBE	SL abrdn Europe ex UK Ethical Equity Pension Fund	1.75%	0.013%
FFKG	Standard Life Passive Plus V Pension Fund	0.34%	0.064%
FFKG	Standard Life Passive Plus V Pension Fund	0.71%	0.064%
FFKG	Standard Life Passive Plus V Pension Fund	0.49%	0.064%
FFND	Standard Life Active Plus IV Pension Fund	0.37%	-0.064%
FFND	Standard Life Active Plus IV Pension Fund	0.74%	-0.064%
FFND	Standard Life Active Plus IV Pension Fund	0.84%	-0.064%
FFND	Standard Life Active Plus IV Pension Fund	0.99%	-0.064%
FFND	Standard Life Active Plus IV Pension Fund	0.67%	-0.064%
FFND	Standard Life Active Plus IV Pension Fund	0.75%	-0.064%
FFND	Standard Life Active Plus IV Pension Fund	0.78%	-0.064%
FJ	STANDARD LIFE JAPANESE EQ PN	0.70%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.99%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.84%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.99%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	1.02%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.62%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.78%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.73%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.74%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.71%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.80%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.65%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.70%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.37%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.52%	0.076%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
FJ	STANDARD LIFE JAPANESE EQ PN	0.63%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.67%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.69%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.64%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.68%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.72%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.76%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.79%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.77%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.66%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.75%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.82%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.54%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.81%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.90%	0.076%
FJ	STANDARD LIFE JAPANESE EQ PN	0.96%	0.076%
FK	Standard Life North American Equity Pension Fund	0.69%	0.248%
FK	Standard Life North American Equity Pension Fund	0.98%	0.248%
FK	Standard Life North American Equity Pension Fund	0.59%	0.248%
FK	Standard Life North American Equity Pension Fund	0.83%	0.248%
FK	Standard Life North American Equity Pension Fund	1.01%	0.248%
FK	Standard Life North American Equity Pension Fund	0.98%	0.248%
FK	Standard Life North American Equity Pension Fund	0.73%	0.248%
FK	Standard Life North American Equity Pension Fund	0.66%	0.248%
FK	Standard Life North American Equity Pension Fund	0.77%	0.248%
FK	Standard Life North American Equity Pension Fund	0.61%	0.248%
FK	Standard Life North American Equity Pension Fund	0.72%	0.248%
FK	Standard Life North American Equity Pension Fund	0.70%	0.248%
FK	Standard Life North American Equity Pension Fund	0.89%	0.248%
FK	Standard Life North American Equity Pension Fund	0.79%	0.248%
FK	Standard Life North American Equity Pension Fund	0.36%	0.248%
FK	Standard Life North American Equity Pension Fund	0.69%	0.248%
FK	Standard Life North American Equity Pension Fund	0.51%	0.248%
FK	Standard Life North American Equity Pension Fund	0.63%	0.248%
FK	Standard Life North American Equity Pension Fund	0.80%	0.248%
FK	Standard Life North American Equity Pension Fund	0.68%	0.248%
FK	Standard Life North American Equity Pension Fund	0.81%	0.248%
FK	Standard Life North American Equity Pension Fund	0.62%	0.248%
FK	Standard Life North American Equity Pension Fund	0.65%	0.248%
FK	Standard Life North American Equity Pension Fund	0.71%	0.248%
FK	Standard Life North American Equity Pension Fund	0.78%	0.248%
FK	Standard Life North American Equity Pension Fund	0.64%	0.248%
FK	Standard Life North American Equity Pension Fund	0.76%	0.248%
FK	Standard Life North American Equity Pension Fund	0.67%	0.248%
FK	Standard Life North American Equity Pension Fund	0.74%	0.248%
FK	Standard Life North American Equity Pension Fund	0.75%	0.248%
FK	Standard Life North American Equity Pension Fund	0.41%	0.248%
FK	Standard Life North American Equity Pension Fund	0.82%	0.248%
FK	Standard Life North American Equity Pension Fund	0.85%	0.248%
FK	Standard Life North American Equity Pension Fund	0.86%	0.248%
FK	Standard Life North American Equity Pension Fund	0.88%	0.248%
FK	Standard Life North American Equity Pension Fund	0.95%	0.248%
FK	Standard Life North American Equity Pension Fund	0.97%	0.248%
FK	Standard Life North American Equity Pension Fund	1.00%	0.248%
FL	Standard Life Index Linked Bond Pension Fund	0.98%	0.060%
FL	Standard Life Index Linked Bond Pension Fund	0.98%	0.060%
FL	Standard Life Index Linked Bond Pension Fund	1.01%	0.060%
FL	Standard Life Index Linked Bond Pension Fund	0.73%	0.060%
FL	Standard Life Index Linked Bond Pension Fund	0.89%	0.060%
FL	Standard Life Index Linked Bond Pension Fund	0.83%	0.060%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
FL	Standard Life Index Linked Bond Pension Fund	0.66%	0.060%
FL	Standard Life Index Linked Bond Pension Fund	0.77%	0.060%
FL	Standard Life Index Linked Bond Pension Fund	0.51%	0.060%
FL	Standard Life Index Linked Bond Pension Fund	0.64%	0.060%
FL	Standard Life Index Linked Bond Pension Fund	0.36%	0.060%
FL	Standard Life Index Linked Bond Pension Fund	0.78%	0.060%
FL	Standard Life Index Linked Bond Pension Fund	0.80%	0.060%
FL	Standard Life Index Linked Bond Pension Fund	0.72%	0.060%
FL	Standard Life Index Linked Bond Pension Fund	0.61%	0.060%
FL	Standard Life Index Linked Bond Pension Fund	0.79%	0.060%
FL	Standard Life Index Linked Bond Pension Fund	0.63%	0.060%
FL	Standard Life Index Linked Bond Pension Fund	0.75%	0.060%
FL	Standard Life Index Linked Bond Pension Fund	0.97%	0.060%
FL	Standard Life Index Linked Bond Pension Fund	0.99%	0.060%
FL	Standard Life Index Linked Bond Pension Fund	0.41%	0.060%
FL	Standard Life Index Linked Bond Pension Fund	0.62%	0.060%
FL	Standard Life Index Linked Bond Pension Fund	0.69%	0.060%
FL	Standard Life Index Linked Bond Pension Fund	0.71%	0.060%
FL	Standard Life Index Linked Bond Pension Fund	0.88%	0.060%
FL	Standard Life Index Linked Bond Pension Fund	0.93%	0.060%
FL	Standard Life Index Linked Bond Pension Fund	0.96%	0.060%
FM	Standard Life Property Pension Fund	0.71%	0.216%
FM	Standard Life Property Pension Fund	1.00%	0.216%
FM	Standard Life Property Pension Fund	0.61%	0.216%
FM	Standard Life Property Pension Fund	1.00%	0.216%
FM	Standard Life Property Pension Fund	1.03%	0.216%
FM	Standard Life Property Pension Fund	0.91%	0.216%
FM	Standard Life Property Pension Fund	0.85%	0.216%
FM	Standard Life Property Pension Fund	0.75%	0.216%
FM	Standard Life Property Pension Fund	0.68%	0.216%
FM	Standard Life Property Pension Fund	0.79%	0.216%
FM	Standard Life Property Pension Fund	0.38%	0.216%
FM	Standard Life Property Pension Fund	0.74%	0.216%
FM	Standard Life Property Pension Fund	0.66%	0.216%
FM	Standard Life Property Pension Fund	0.65%	0.216%
FM	Standard Life Property Pension Fund	0.63%	0.216%
FM	Standard Life Property Pension Fund	0.53%	0.216%
FM	Standard Life Property Pension Fund	0.81%	0.216%
FM	Standard Life Property Pension Fund	0.67%	0.216%
FM	Standard Life Property Pension Fund	0.71%	0.216%
FM	Standard Life Property Pension Fund	0.77%	0.216%
FM	Standard Life Property Pension Fund	0.80%	0.216%
FM	Standard Life Property Pension Fund	0.64%	0.216%
FM	Standard Life Property Pension Fund	0.72%	0.216%
FM	Standard Life Property Pension Fund	0.69%	0.216%
FM	Standard Life Property Pension Fund	0.82%	0.216%
FM	Standard Life Property Pension Fund	0.73%	0.216%
FM	Standard Life Property Pension Fund	0.78%	0.216%
FM	Standard Life Property Pension Fund	0.76%	0.216%
FM	Standard Life Property Pension Fund	0.70%	0.216%
FM	Standard Life Property Pension Fund	0.83%	0.216%
FM	Standard Life Property Pension Fund	0.87%	0.216%
FM	Standard Life Property Pension Fund	0.88%	0.216%
FM	Standard Life Property Pension Fund	0.94%	0.216%
FM	Standard Life Property Pension Fund	0.52%	0.216%
FM	Standard Life Property Pension Fund	0.55%	0.216%
FM	Standard Life Property Pension Fund	0.97%	0.216%
FM	Standard Life Property Pension Fund	0.90%	0.216%
FM	Standard Life Property Pension Fund	0.98%	0.216%
FM	Standard Life Property Pension Fund	1.02%	0.216%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
FN	Standard Life UK Equity Pension Fund	0.69%	0.072%
FN	Standard Life UK Equity Pension Fund	0.98%	0.072%
FN	Standard Life UK Equity Pension Fund	0.59%	0.072%
FN	Standard Life UK Equity Pension Fund	0.83%	0.072%
FN	Standard Life UK Equity Pension Fund	1.01%	0.072%
FN	Standard Life UK Equity Pension Fund	0.98%	0.072%
FN	Standard Life UK Equity Pension Fund	0.73%	0.072%
FN	Standard Life UK Equity Pension Fund	0.89%	0.072%
FN	Standard Life UK Equity Pension Fund	0.66%	0.072%
FN	Standard Life UK Equity Pension Fund	0.63%	0.072%
FN	Standard Life UK Equity Pension Fund	0.77%	0.072%
FN	Standard Life UK Equity Pension Fund	0.68%	0.072%
FN	Standard Life UK Equity Pension Fund	0.72%	0.072%
FN	Standard Life UK Equity Pension Fund	0.79%	0.072%
FN	Standard Life UK Equity Pension Fund	0.61%	0.072%
FN	Standard Life UK Equity Pension Fund	0.70%	0.072%
FN	Standard Life UK Equity Pension Fund	0.75%	0.072%
FN	Standard Life UK Equity Pension Fund	0.80%	0.072%
FN	Standard Life UK Equity Pension Fund	0.86%	0.072%
FN	Standard Life UK Equity Pension Fund	0.62%	0.072%
FN	Standard Life UK Equity Pension Fund	0.64%	0.072%
FN	Standard Life UK Equity Pension Fund	0.74%	0.072%
FN	Standard Life UK Equity Pension Fund	0.36%	0.072%
FN	Standard Life UK Equity Pension Fund	0.76%	0.072%
FN	Standard Life UK Equity Pension Fund	0.65%	0.072%
FN	Standard Life UK Equity Pension Fund	0.81%	0.072%
FN	Standard Life UK Equity Pension Fund	0.51%	0.072%
FN	Standard Life UK Equity Pension Fund	0.71%	0.072%
FN	Standard Life UK Equity Pension Fund	0.78%	0.072%
FN	Standard Life UK Equity Pension Fund	0.67%	0.072%
FN	Standard Life UK Equity Pension Fund	0.69%	0.072%
FN	Standard Life UK Equity Pension Fund	0.50%	0.072%
FN	Standard Life UK Equity Pension Fund	0.53%	0.072%
FN	Standard Life UK Equity Pension Fund	0.82%	0.072%
FN	Standard Life UK Equity Pension Fund	0.41%	0.072%
FN	Standard Life UK Equity Pension Fund	0.59%	0.072%
FN	Standard Life UK Equity Pension Fund	0.60%	0.072%
FN	Standard Life UK Equity Pension Fund	0.88%	0.072%
FN	Standard Life UK Equity Pension Fund	1.00%	0.072%
FO	Standard Life International Equity Pension Fund	0.84%	0.140%
FO	Standard Life International Equity Pension Fund	0.99%	0.140%
FO	Standard Life International Equity Pension Fund	0.90%	0.140%
FO	Standard Life International Equity Pension Fund	1.02%	0.140%
FO	Standard Life International Equity Pension Fund	0.74%	0.140%
FO	Standard Life International Equity Pension Fund	0.64%	0.140%
FO	Standard Life International Equity Pension Fund	0.78%	0.140%
FO	Standard Life International Equity Pension Fund	0.73%	0.140%
FO	Standard Life International Equity Pension Fund	0.62%	0.140%
FO	Standard Life International Equity Pension Fund	0.80%	0.140%
FO	Standard Life International Equity Pension Fund	0.71%	0.140%
FO	Standard Life International Equity Pension Fund	0.76%	0.140%
FO	Standard Life International Equity Pension Fund	0.52%	0.140%
FO	Standard Life International Equity Pension Fund	0.67%	0.140%
FO	Standard Life International Equity Pension Fund	0.68%	0.140%
FO	Standard Life International Equity Pension Fund	0.65%	0.140%
FO	Standard Life International Equity Pension Fund	0.70%	0.140%
FO	Standard Life International Equity Pension Fund	0.37%	0.140%
FO	Standard Life International Equity Pension Fund	0.66%	0.140%
FO	Standard Life International Equity Pension Fund	0.81%	0.140%
FO	Standard Life International Equity Pension Fund	0.77%	0.140%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
FO	Standard Life International Equity Pension Fund	0.75%	0.140%
FO	Standard Life International Equity Pension Fund	0.82%	0.140%
FO	Standard Life International Equity Pension Fund	0.79%	0.140%
FO	Standard Life International Equity Pension Fund	0.63%	0.140%
FO	Standard Life International Equity Pension Fund	0.69%	0.140%
FO	Standard Life International Equity Pension Fund	0.72%	0.140%
FO	Standard Life International Equity Pension Fund	0.42%	0.140%
FO	Standard Life International Equity Pension Fund	0.43%	0.140%
FO	Standard Life International Equity Pension Fund	0.54%	0.140%
FO	Standard Life International Equity Pension Fund	0.50%	0.140%
FP	Standard Life Mixed Bond Pension Fund	0.98%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.69%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.98%	0.068%
FP	Standard Life Mixed Bond Pension Fund	1.01%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.89%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.83%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.73%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.77%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.72%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.66%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.64%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.79%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.61%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.67%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.63%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.36%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.62%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.69%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.70%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.75%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.78%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.85%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.51%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.65%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.71%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.76%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.49%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.60%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.74%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.81%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.86%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.95%	0.068%
FP	Standard Life Mixed Bond Pension Fund	0.96%	0.068%
FQ	Standard Life Cash Pension Fund	0.83%	0.037%
FQ	Standard Life Cash Pension Fund	0.81%	0.037%
FQ	Standard Life Cash Pension Fund	0.98%	0.037%
FQ	Standard Life Cash Pension Fund	0.67%	0.037%
FQ	Standard Life Cash Pension Fund	0.63%	0.037%
FQ	Standard Life Cash Pension Fund	0.73%	0.037%
FQ	Standard Life Cash Pension Fund	0.61%	0.037%
FQ	Standard Life Cash Pension Fund	0.70%	0.037%
FQ	Standard Life Cash Pension Fund	0.78%	0.037%
FX	Standard Life Global Equity Select 60:40 Pension	1.08%	0.297%
FX	Standard Life Global Equity Select 60:40 Pension	0.86%	0.297%
FX	Standard Life Global Equity Select 60:40 Pension	1.01%	0.297%
FX	Standard Life Global Equity Select 60:40 Pension	1.11%	0.297%
FX	Standard Life Global Equity Select 60:40 Pension	1.12%	0.297%
FX	Standard Life Global Equity Select 60:40 Pension	1.24%	0.297%
FX	Standard Life Global Equity Select 60:40 Pension	1.33%	0.297%
FX	Standard Life Global Equity Select 60:40 Pension	1.36%	0.297%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.80%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	1.09%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.94%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	1.09%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	1.12%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.77%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.84%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.83%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.88%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	1.00%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.62%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.72%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.74%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.75%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.90%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.80%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.47%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.78%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.86%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.91%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.85%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.82%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.87%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.73%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.92%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.64%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.81%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.89%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.96%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.52%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.60%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.76%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.79%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.93%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	0.97%	0.130%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	1.08%	0.130%
G4	Standard Life Deposit and Treasury Pension Fund	0.98%	0.038%
G4	Standard Life Deposit and Treasury Pension Fund	1.01%	0.038%
G4	Standard Life Deposit and Treasury Pension Fund	0.73%	0.038%
G4	Standard Life Deposit and Treasury Pension Fund	0.83%	0.038%
G4	Standard Life Deposit and Treasury Pension Fund	0.98%	0.038%
G4	Standard Life Deposit and Treasury Pension Fund	0.77%	0.038%
G4	Standard Life Deposit and Treasury Pension Fund	0.63%	0.038%
G4	Standard Life Deposit and Treasury Pension Fund	0.66%	0.038%
G4	Standard Life Deposit and Treasury Pension Fund	0.89%	0.038%
G4	Standard Life Deposit and Treasury Pension Fund	0.51%	0.038%
G4	Standard Life Deposit and Treasury Pension Fund	0.61%	0.038%
G4	Standard Life Deposit and Treasury Pension Fund	0.72%	0.038%
G4	Standard Life Deposit and Treasury Pension Fund	0.36%	0.038%
G4	Standard Life Deposit and Treasury Pension Fund	0.80%	0.038%
G4	Standard Life Deposit and Treasury Pension Fund	0.42%	0.038%
G4	Standard Life Deposit and Treasury Pension Fund	0.62%	0.038%
G4	Standard Life Deposit and Treasury Pension Fund	0.69%	0.038%
G4	Standard Life Deposit and Treasury Pension Fund	0.71%	0.038%
G4	Standard Life Deposit and Treasury Pension Fund	0.75%	0.038%
G4	Standard Life Deposit and Treasury Pension Fund	0.79%	0.038%
G4	Standard Life Deposit and Treasury Pension Fund	0.88%	0.038%
G4	Standard Life Deposit and Treasury Pension Fund	0.46%	0.038%
G4	Standard Life Deposit and Treasury Pension Fund	0.67%	0.038%
G4	Standard Life Deposit and Treasury Pension Fund	0.78%	0.038%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
G6	Standard Life FTSE Tracker Pension Fund	0.69%	0.003%
G6	Standard Life FTSE Tracker Pension Fund	0.98%	0.003%
G6	Standard Life FTSE Tracker Pension Fund	0.98%	0.003%
G6	Standard Life FTSE Tracker Pension Fund	1.01%	0.003%
G6	Standard Life FTSE Tracker Pension Fund	0.83%	0.003%
G6	Standard Life FTSE Tracker Pension Fund	0.73%	0.003%
G6	Standard Life FTSE Tracker Pension Fund	0.72%	0.003%
G6	Standard Life FTSE Tracker Pension Fund	0.51%	0.003%
G6	Standard Life FTSE Tracker Pension Fund	0.77%	0.003%
G6	Standard Life FTSE Tracker Pension Fund	0.64%	0.003%
G6	Standard Life FTSE Tracker Pension Fund	0.89%	0.003%
G6	Standard Life FTSE Tracker Pension Fund	0.66%	0.003%
G6	Standard Life FTSE Tracker Pension Fund	0.36%	0.003%
G6	Standard Life FTSE Tracker Pension Fund	0.69%	0.003%
G6	Standard Life FTSE Tracker Pension Fund	0.61%	0.003%
G6	Standard Life FTSE Tracker Pension Fund	0.79%	0.003%
G6	Standard Life FTSE Tracker Pension Fund	0.68%	0.003%
G6	Standard Life FTSE Tracker Pension Fund	0.75%	0.003%
G6	Standard Life FTSE Tracker Pension Fund	0.70%	0.003%
G6	Standard Life FTSE Tracker Pension Fund	0.71%	0.003%
G6	Standard Life FTSE Tracker Pension Fund	0.49%	0.003%
G6	Standard Life FTSE Tracker Pension Fund	0.65%	0.003%
G6	Standard Life FTSE Tracker Pension Fund	0.67%	0.003%
G6	Standard Life FTSE Tracker Pension Fund	0.74%	0.003%
G6	Standard Life FTSE Tracker Pension Fund	0.80%	0.003%
G6	Standard Life FTSE Tracker Pension Fund	0.90%	0.003%
G7	Standard Life Ethical Pension Fund	0.69%	0.111%
G7	Standard Life Ethical Pension Fund	0.73%	0.111%
G7	Standard Life Ethical Pension Fund	0.98%	0.111%
G7	Standard Life Ethical Pension Fund	0.98%	0.111%
G7	Standard Life Ethical Pension Fund	1.01%	0.111%
G7	Standard Life Ethical Pension Fund	0.83%	0.111%
G7	Standard Life Ethical Pension Fund	0.73%	0.111%
G7	Standard Life Ethical Pension Fund	0.77%	0.111%
G7	Standard Life Ethical Pension Fund	0.66%	0.111%
G7	Standard Life Ethical Pension Fund	0.89%	0.111%
G7	Standard Life Ethical Pension Fund	0.64%	0.111%
G7	Standard Life Ethical Pension Fund	0.51%	0.111%
G7	Standard Life Ethical Pension Fund	0.61%	0.111%
G7	Standard Life Ethical Pension Fund	0.72%	0.111%
G7	Standard Life Ethical Pension Fund	0.36%	0.111%
G7	Standard Life Ethical Pension Fund	0.86%	0.111%
G7	Standard Life Ethical Pension Fund	0.60%	0.111%
G7	Standard Life Ethical Pension Fund	0.69%	0.111%
G7	Standard Life Ethical Pension Fund	0.71%	0.111%
G7	Standard Life Ethical Pension Fund	0.75%	0.111%
G7	Standard Life Ethical Pension Fund	0.79%	0.111%
G7	Standard Life Ethical Pension Fund	0.63%	0.111%
G7	Standard Life Ethical Pension Fund	0.65%	0.111%
G7	Standard Life Ethical Pension Fund	0.62%	0.111%
G7	Standard Life Ethical Pension Fund	0.70%	0.111%
G7	Standard Life Ethical Pension Fund	0.80%	0.111%
G7	Standard Life Ethical Pension Fund	0.41%	0.111%
G7	Standard Life Ethical Pension Fund	0.53%	0.111%
G7	Standard Life Ethical Pension Fund	0.67%	0.111%
G7	Standard Life Ethical Pension Fund	0.68%	0.111%
G7	Standard Life Ethical Pension Fund	0.78%	0.111%
G7	Standard Life Ethical Pension Fund	0.81%	0.111%
G7	Standard Life Ethical Pension Fund	0.96%	0.111%
G7	Standard Life Ethical Pension Fund	0.97%	0.111%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (Fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
GGAC	SL BlackRock Pacific ex Japan Equity Tracker Pn Fd	0.85%	0.123%
GGAC	SL BlackRock Pacific ex Japan Equity Tracker Pn Fd	0.38%	0.123%
GGAC	SL BlackRock Pacific ex Japan Equity Tracker Pn Fd	1.03%	0.123%
GGAC	SL BlackRock Pacific ex Japan Equity Tracker Pn Fd	0.68%	0.123%
GGAC	SL BlackRock Pacific ex Japan Equity Tracker Pn Fd	0.73%	0.123%
GGEB	SL Schroder ISF Global Divfd Gth Hdgd Pn	1.60%	0.371%
GGGA	SL VANGUARD UK INFLAT LINKED GILT IDX PN	0.84%	0.156%
GGGA	SL VANGUARD UK INFLAT LINKED GILT IDX PN	0.90%	0.156%
GGGA	SL VANGUARD UK INFLAT LINKED GILT IDX PN	1.02%	0.156%
GGGA	SL VANGUARD UK INFLAT LINKED GILT IDX PN	0.52%	0.156%
GGGA	SL VANGUARD UK INFLAT LINKED GILT IDX PN	0.74%	0.156%
GGGA	SL VANGUARD UK INFLAT LINKED GILT IDX PN	0.78%	0.156%
GGGA	SL VANGUARD UK INFLAT LINKED GILT IDX PN	0.99%	0.156%
GGKH	SL Schroder Asian Income Maximiser Pension Fund	1.71%	0.097%
GGKH	SL Schroder Asian Income Maximiser Pension Fund	1.89%	0.097%
GGKH	SL Schroder Asian Income Maximiser Pension Fund	1.65%	0.097%
GGKH	SL Schroder Asian Income Maximiser Pension Fund	1.48%	0.097%
GGKH	SL Schroder Asian Income Maximiser Pension Fund	1.77%	0.097%
GGKH	SL Schroder Asian Income Maximiser Pension Fund	1.86%	0.097%
GGMJ	SL Vanguard US Equity Pension Fund	0.70%	0.001%
GGMJ	SL Vanguard US Equity Pension Fund	1.02%	0.001%
GGMJ	SL Vanguard US Equity Pension Fund	0.74%	0.001%
GGMJ	SL Vanguard US Equity Pension Fund	0.84%	0.001%
GGMJ	SL Vanguard US Equity Pension Fund	0.78%	0.001%
GGMJ	SL Vanguard US Equity Pension Fund	0.37%	0.001%
GGMJ	SL Vanguard US Equity Pension Fund	0.99%	0.001%
GGMJ	SL Vanguard US Equity Pension Fund	0.52%	0.001%
GGMJ	SL Vanguard US Equity Pension Fund	0.62%	0.001%
GGMJ	SL Vanguard US Equity Pension Fund	0.67%	0.001%
GGMJ	SL Vanguard US Equity Pension Fund	0.70%	0.001%
GGMJ	SL Vanguard US Equity Pension Fund	0.61%	0.001%
GGMJ	SL Vanguard US Equity Pension Fund	0.64%	0.001%
GGMJ	SL Vanguard US Equity Pension Fund	0.68%	0.001%
GGMJ	SL Vanguard US Equity Pension Fund	0.80%	0.001%
GGMJ	SL Vanguard US Equity Pension Fund	0.51%	0.001%
GGMJ	SL Vanguard US Equity Pension Fund	0.65%	0.001%
GGMJ	SL Vanguard US Equity Pension Fund	0.69%	0.001%
GGMJ	SL Vanguard US Equity Pension Fund	0.73%	0.001%
GGMJ	SL Vanguard US Equity Pension Fund	0.75%	0.001%
GGMJ	SL Vanguard US Equity Pension Fund	0.87%	0.001%
GGMJ	SL Vanguard US Equity Pension Fund	0.90%	0.001%
GGND	Standard Life At Ret (MyFolio Market Universal)	0.66%	0.038%
GGPF	SL AS European Smaller Companies Pn Fd	1.61%	-0.008%
GGPF	SL AS European Smaller Companies Pn Fd	1.89%	-0.008%
GGPF	SL AS European Smaller Companies Pn Fd	1.61%	-0.008%
GGPF	SL AS European Smaller Companies Pn Fd	1.71%	-0.008%
GGPF	SL AS European Smaller Companies Pn Fd	1.56%	-0.008%
GGPF	SL AS European Smaller Companies Pn Fd	1.65%	-0.008%
GGPF	SL AS European Smaller Companies Pn Fd	1.86%	-0.008%
GGPF	SL AS European Smaller Companies Pn Fd	1.24%	-0.008%
GGPF	SL AS European Smaller Companies Pn Fd	1.39%	-0.008%
GGPF	SL AS European Smaller Companies Pn Fd	1.52%	-0.008%
GGPF	SL AS European Smaller Companies Pn Fd	1.60%	-0.008%
GGPF	SL AS European Smaller Companies Pn Fd	1.77%	-0.008%
GP	SC Managed Alpha Pension Fund	1.11%	0.217%
GP	SC Managed Alpha Pension Fund	1.29%	0.217%
GS	Standard Life Money Market Pension Fund	0.69%	0.000%
GS	Standard Life Money Market Pension Fund	0.59%	0.000%
GS	Standard Life Money Market Pension Fund	0.98%	0.000%
GS	Standard Life Money Market Pension Fund	0.83%	0.000%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023			
Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
GS	Standard Life Money Market Pension Fund	1.01%	0.000%
GS	Standard Life Money Market Pension Fund	0.73%	0.000%
GS	Standard Life Money Market Pension Fund	0.98%	0.000%
GS	Standard Life Money Market Pension Fund	0.77%	0.000%
GS	Standard Life Money Market Pension Fund	0.89%	0.000%
GS	Standard Life Money Market Pension Fund	0.86%	0.000%
GS	Standard Life Money Market Pension Fund	0.61%	0.000%
GS	Standard Life Money Market Pension Fund	0.68%	0.000%
GS	Standard Life Money Market Pension Fund	0.72%	0.000%
GS	Standard Life Money Market Pension Fund	0.75%	0.000%
GS	Standard Life Money Market Pension Fund	0.79%	0.000%
GS	Standard Life Money Market Pension Fund	0.66%	0.000%
GS	Standard Life Money Market Pension Fund	0.74%	0.000%
GS	Standard Life Money Market Pension Fund	0.80%	0.000%
GS	Standard Life Money Market Pension Fund	0.58%	0.000%
GS	Standard Life Money Market Pension Fund	0.63%	0.000%
GS	Standard Life Money Market Pension Fund	0.69%	0.000%
GS	Standard Life Money Market Pension Fund	0.78%	0.000%
GS	Standard Life Money Market Pension Fund	0.81%	0.000%
GS	Standard Life Money Market Pension Fund	0.62%	0.000%
GS	Standard Life Money Market Pension Fund	0.71%	0.000%
GS	Standard Life Money Market Pension Fund	0.36%	0.000%
GS	Standard Life Money Market Pension Fund	0.67%	0.000%
GS	Standard Life Money Market Pension Fund	0.76%	0.000%
GS	Standard Life Money Market Pension Fund	0.51%	0.000%
GS	Standard Life Money Market Pension Fund	0.64%	0.000%
GS	Standard Life Money Market Pension Fund	0.65%	0.000%
GS	Standard Life Money Market Pension Fund	0.70%	0.000%
GS	Standard Life Money Market Pension Fund	0.49%	0.000%
GS	Standard Life Money Market Pension Fund	0.60%	0.000%
GS	Standard Life Money Market Pension Fund	0.85%	0.000%
GS	Standard Life Money Market Pension Fund	0.87%	0.000%
GS	Standard Life Money Market Pension Fund	0.90%	0.000%
GS	Standard Life Money Market Pension Fund	0.93%	0.000%
GS	Standard Life Money Market Pension Fund	0.95%	0.000%
GS	Standard Life Money Market Pension Fund	0.97%	0.000%
GZ	Standard Life Overseas Equity Pension Fund	0.69%	0.154%
GZ	Standard Life Overseas Equity Pension Fund	0.98%	0.154%
GZ	Standard Life Overseas Equity Pension Fund	0.73%	0.154%
GZ	Standard Life Overseas Equity Pension Fund	0.98%	0.154%
GZ	Standard Life Overseas Equity Pension Fund	1.01%	0.154%
GZ	Standard Life Overseas Equity Pension Fund	0.73%	0.154%
GZ	Standard Life Overseas Equity Pension Fund	0.77%	0.154%
GZ	Standard Life Overseas Equity Pension Fund	0.89%	0.154%
GZ	Standard Life Overseas Equity Pension Fund	0.83%	0.154%
GZ	Standard Life Overseas Equity Pension Fund	0.36%	0.154%
GZ	Standard Life Overseas Equity Pension Fund	0.63%	0.154%
GZ	Standard Life Overseas Equity Pension Fund	0.71%	0.154%
GZ	Standard Life Overseas Equity Pension Fund	0.61%	0.154%
GZ	Standard Life Overseas Equity Pension Fund	0.64%	0.154%
GZ	Standard Life Overseas Equity Pension Fund	0.69%	0.154%
GZ	Standard Life Overseas Equity Pension Fund	0.50%	0.154%
GZ	Standard Life Overseas Equity Pension Fund	0.51%	0.154%
GZ	Standard Life Overseas Equity Pension Fund	0.66%	0.154%
GZ	Standard Life Overseas Equity Pension Fund	0.68%	0.154%
GZ	Standard Life Overseas Equity Pension Fund	0.74%	0.154%
GZ	Standard Life Overseas Equity Pension Fund	0.75%	0.154%
H2	STANDARD LIFE US EQUITY TRK PN	0.68%	0.106%
H2	STANDARD LIFE US EQUITY TRK PN	0.88%	0.106%
H2	STANDARD LIFE US EQUITY TRK PN	0.97%	0.106%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (Fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
H2	STANDARD LIFE US EQUITY TRK PN	1.00%	0.106%
H2	STANDARD LIFE US EQUITY TRK PN	0.72%	0.106%
H2	STANDARD LIFE US EQUITY TRK PN	0.65%	0.106%
H2	STANDARD LIFE US EQUITY TRK PN	0.76%	0.106%
H2	STANDARD LIFE US EQUITY TRK PN	0.50%	0.106%
H2	STANDARD LIFE US EQUITY TRK PN	0.35%	0.106%
H2	STANDARD LIFE US EQUITY TRK PN	0.82%	0.106%
H2	STANDARD LIFE US EQUITY TRK PN	0.62%	0.106%
H2	STANDARD LIFE US EQUITY TRK PN	0.63%	0.106%
H2	STANDARD LIFE US EQUITY TRK PN	0.68%	0.106%
H2	STANDARD LIFE US EQUITY TRK PN	0.71%	0.106%
H2	STANDARD LIFE US EQUITY TRK PN	0.74%	0.106%
H2	STANDARD LIFE US EQUITY TRK PN	0.79%	0.106%
H4	Standard Life European Equity Tracker Pension Fund	0.68%	0.065%
H4	Standard Life European Equity Tracker Pension Fund	0.97%	0.065%
H4	Standard Life European Equity Tracker Pension Fund	1.00%	0.065%
H4	Standard Life European Equity Tracker Pension Fund	0.97%	0.065%
H4	Standard Life European Equity Tracker Pension Fund	0.72%	0.065%
H4	Standard Life European Equity Tracker Pension Fund	0.65%	0.065%
H4	Standard Life European Equity Tracker Pension Fund	0.50%	0.065%
H4	Standard Life European Equity Tracker Pension Fund	0.88%	0.065%
H4	Standard Life European Equity Tracker Pension Fund	0.35%	0.065%
H4	Standard Life European Equity Tracker Pension Fund	0.82%	0.065%
H4	Standard Life European Equity Tracker Pension Fund	0.76%	0.065%
H4	Standard Life European Equity Tracker Pension Fund	0.62%	0.065%
H4	Standard Life European Equity Tracker Pension Fund	0.63%	0.065%
H4	Standard Life European Equity Tracker Pension Fund	0.66%	0.065%
H4	Standard Life European Equity Tracker Pension Fund	0.68%	0.065%
H4	Standard Life European Equity Tracker Pension Fund	0.70%	0.065%
H4	Standard Life European Equity Tracker Pension Fund	0.79%	0.065%
H5	Standard Life Overseas Tracker Pension Fund	0.97%	0.146%
H5	Standard Life Overseas Tracker Pension Fund	0.97%	0.146%
H5	Standard Life Overseas Tracker Pension Fund	0.82%	0.146%
H5	Standard Life Overseas Tracker Pension Fund	1.00%	0.146%
H5	Standard Life Overseas Tracker Pension Fund	0.35%	0.146%
H5	Standard Life Overseas Tracker Pension Fund	0.72%	0.146%
H5	Standard Life Overseas Tracker Pension Fund	0.76%	0.146%
H5	Standard Life Overseas Tracker Pension Fund	0.50%	0.146%
H5	Standard Life Overseas Tracker Pension Fund	0.88%	0.146%
H5	Standard Life Overseas Tracker Pension Fund	0.65%	0.146%
H5	Standard Life Overseas Tracker Pension Fund	0.70%	0.146%
H5	Standard Life Overseas Tracker Pension Fund	0.71%	0.146%
H5	Standard Life Overseas Tracker Pension Fund	0.77%	0.146%
H5	Standard Life Overseas Tracker Pension Fund	0.45%	0.146%
H5	Standard Life Overseas Tracker Pension Fund	0.59%	0.146%
H5	Standard Life Overseas Tracker Pension Fund	0.62%	0.146%
H5	Standard Life Overseas Tracker Pension Fund	0.78%	0.146%
H5	Standard Life Overseas Tracker Pension Fund	0.79%	0.146%
H7	STANDARD LIFE UK GILT TRK PN	0.72%	0.080%
H7	STANDARD LIFE UK GILT TRK PN	0.79%	0.080%
H7	STANDARD LIFE UK GILT TRK PN	1.00%	0.080%
H8	Standard Life Global Equity 50:50 Tracker Pension	0.69%	0.034%
H8	Standard Life Global Equity 50:50 Tracker Pension	0.98%	0.034%
H8	Standard Life Global Equity 50:50 Tracker Pension	0.98%	0.034%
H8	Standard Life Global Equity 50:50 Tracker Pension	0.73%	0.034%
H8	Standard Life Global Equity 50:50 Tracker Pension	0.89%	0.034%
H8	Standard Life Global Equity 50:50 Tracker Pension	0.64%	0.034%
H8	Standard Life Global Equity 50:50 Tracker Pension	1.01%	0.034%
H8	Standard Life Global Equity 50:50 Tracker Pension	0.51%	0.034%
H8	Standard Life Global Equity 50:50 Tracker Pension	0.83%	0.034%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
H8	Standard Life Global Equity 50:50 Tracker Pension	0.36%	0.034%
H8	Standard Life Global Equity 50:50 Tracker Pension	0.61%	0.034%
H8	Standard Life Global Equity 50:50 Tracker Pension	0.77%	0.034%
H8	Standard Life Global Equity 50:50 Tracker Pension	0.63%	0.034%
H8	Standard Life Global Equity 50:50 Tracker Pension	0.69%	0.034%
H8	Standard Life Global Equity 50:50 Tracker Pension	0.71%	0.034%
H8	Standard Life Global Equity 50:50 Tracker Pension	0.72%	0.034%
H8	Standard Life Global Equity 50:50 Tracker Pension	0.79%	0.034%
H8	Standard Life Global Equity 50:50 Tracker Pension	0.97%	0.034%
HAFD	Shariah Fund (CR)	1.02%	-0.007%
HAPH	SL M&G GLOBAL DIVIDEND PENSION FUND	1.42%	0.086%
HAPH	SL M&G GLOBAL DIVIDEND PENSION FUND	1.67%	0.086%
HAPH	SL M&G GLOBAL DIVIDEND PENSION FUND	1.70%	0.086%
HAPH	SL M&G GLOBAL DIVIDEND PENSION FUND	1.44%	0.086%
HAPH	SL M&G GLOBAL DIVIDEND PENSION FUND	1.46%	0.086%
HAPH	SL M&G GLOBAL DIVIDEND PENSION FUND	1.52%	0.086%
HAPH	SL M&G GLOBAL DIVIDEND PENSION FUND	1.32%	0.086%
HAPH	SL M&G GLOBAL DIVIDEND PENSION FUND	1.35%	0.086%
HAPH	SL M&G GLOBAL DIVIDEND PENSION FUND	1.58%	0.086%
HAPH	SL M&G GLOBAL DIVIDEND PENSION FUND	1.05%	0.086%
HAPH	SL M&G GLOBAL DIVIDEND PENSION FUND	1.15%	0.086%
HAPH	SL M&G GLOBAL DIVIDEND PENSION FUND	1.20%	0.086%
HAPH	SL M&G GLOBAL DIVIDEND PENSION FUND	1.30%	0.086%
HAPH	SL M&G GLOBAL DIVIDEND PENSION FUND	1.31%	0.086%
HAPH	SL M&G GLOBAL DIVIDEND PENSION FUND	1.34%	0.086%
HAPH	SL M&G GLOBAL DIVIDEND PENSION FUND	1.43%	0.086%
HAPH	SL M&G GLOBAL DIVIDEND PENSION FUND	1.47%	0.086%
HAPH	SL M&G GLOBAL DIVIDEND PENSION FUND	1.54%	0.086%
HAPH	SL M&G GLOBAL DIVIDEND PENSION FUND	1.65%	0.086%
HB	Standard Life Long Corporate Bond Pension Fund	1.01%	0.170%
HB	Standard Life Long Corporate Bond Pension Fund	0.73%	0.170%
HB	Standard Life Long Corporate Bond Pension Fund	0.36%	0.170%
HB	Standard Life Long Corporate Bond Pension Fund	0.98%	0.170%
HB	Standard Life Long Corporate Bond Pension Fund	0.51%	0.170%
HB	Standard Life Long Corporate Bond Pension Fund	0.67%	0.170%
HB	Standard Life Long Corporate Bond Pension Fund	0.83%	0.170%
HB	Standard Life Long Corporate Bond Pension Fund	0.89%	0.170%
HD	STANDARD LIFE UK GILT PENSION	1.01%	0.080%
HD	STANDARD LIFE UK GILT PENSION	0.69%	0.080%
HD	STANDARD LIFE UK GILT PENSION	0.83%	0.080%
HD	STANDARD LIFE UK GILT PENSION	0.73%	0.080%
HD	STANDARD LIFE UK GILT PENSION	0.75%	0.080%
HD	STANDARD LIFE UK GILT PENSION	0.76%	0.080%
HD	STANDARD LIFE UK GILT PENSION	0.77%	0.080%
HD	STANDARD LIFE UK GILT PENSION	0.98%	0.080%
HH	STANDARD LIFE CORPORATE BD PN	0.98%	0.046%
HH	STANDARD LIFE CORPORATE BD PN	0.98%	0.046%
HH	STANDARD LIFE CORPORATE BD PN	1.01%	0.046%
HH	STANDARD LIFE CORPORATE BD PN	0.83%	0.046%
HH	STANDARD LIFE CORPORATE BD PN	0.73%	0.046%
HH	STANDARD LIFE CORPORATE BD PN	0.77%	0.046%
HH	STANDARD LIFE CORPORATE BD PN	0.89%	0.046%
HH	STANDARD LIFE CORPORATE BD PN	0.51%	0.046%
HH	STANDARD LIFE CORPORATE BD PN	0.69%	0.046%
HH	STANDARD LIFE CORPORATE BD PN	0.61%	0.046%
HH	STANDARD LIFE CORPORATE BD PN	0.63%	0.046%
HH	STANDARD LIFE CORPORATE BD PN	0.66%	0.046%
HH	STANDARD LIFE CORPORATE BD PN	0.75%	0.046%
HH	STANDARD LIFE CORPORATE BD PN	0.78%	0.046%
HH	STANDARD LIFE CORPORATE BD PN	0.80%	0.046%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
HH	STANDARD LIFE CORPORATE BD PN	0.71%	0.046%
HH	STANDARD LIFE CORPORATE BD PN	0.96%	0.046%
HH	STANDARD LIFE CORPORATE BD PN	0.99%	0.046%
HH	STANDARD LIFE CORPORATE BD PN	0.36%	0.046%
HH	STANDARD LIFE CORPORATE BD PN	0.64%	0.046%
HH	STANDARD LIFE CORPORATE BD PN	0.65%	0.046%
HH	STANDARD LIFE CORPORATE BD PN	0.72%	0.046%
HH	STANDARD LIFE CORPORATE BD PN	0.76%	0.046%
HH	STANDARD LIFE CORPORATE BD PN	0.85%	0.046%
HH	STANDARD LIFE CORPORATE BD PN	0.97%	0.046%
HKMM	Standard Life At Ret (MyFolio Managed Universal)	0.92%	0.155%
HKMM	Standard Life At Ret (MyFolio Managed Universal)	0.62%	0.155%
HKMM	Standard Life At Ret (MyFolio Managed Universal)	1.15%	0.155%
HKMM	Standard Life At Ret (MyFolio Managed Universal)	1.27%	0.155%
HR	Standard Life UK Equity Select Pension Fund	1.38%	0.202%
HR	Standard Life UK Equity Select Pension Fund	1.41%	0.202%
HR	Standard Life UK Equity Select Pension Fund	1.17%	0.202%
HR	Standard Life UK Equity Select Pension Fund	1.13%	0.202%
HR	Standard Life UK Equity Select Pension Fund	1.23%	0.202%
HR	Standard Life UK Equity Select Pension Fund	1.09%	0.202%
HR	Standard Life UK Equity Select Pension Fund	1.04%	0.202%
HR	Standard Life UK Equity Select Pension Fund	1.29%	0.202%
HR	Standard Life UK Equity Select Pension Fund	1.02%	0.202%
HR	Standard Life UK Equity Select Pension Fund	0.76%	0.202%
HR	Standard Life UK Equity Select Pension Fund	0.81%	0.202%
HR	Standard Life UK Equity Select Pension Fund	0.91%	0.202%
HR	Standard Life UK Equity Select Pension Fund	1.06%	0.202%
HR	Standard Life UK Equity Select Pension Fund	1.15%	0.202%
HR	Standard Life UK Equity Select Pension Fund	1.18%	0.202%
HR	Standard Life UK Equity Select Pension Fund	1.19%	0.202%
HR	Standard Life UK Equity Select Pension Fund	1.26%	0.202%
HT	Standard Life Global Equity 50:50 Pension Fund	0.73%	0.100%
HT	Standard Life Global Equity 50:50 Pension Fund	0.98%	0.100%
HT	Standard Life Global Equity 50:50 Pension Fund	0.73%	0.100%
HT	Standard Life Global Equity 50:50 Pension Fund	1.01%	0.100%
HT	Standard Life Global Equity 50:50 Pension Fund	0.89%	0.100%
HT	Standard Life Global Equity 50:50 Pension Fund	0.77%	0.100%
HT	Standard Life Global Equity 50:50 Pension Fund	0.64%	0.100%
HT	Standard Life Global Equity 50:50 Pension Fund	0.36%	0.100%
HT	Standard Life Global Equity 50:50 Pension Fund	0.51%	0.100%
HT	Standard Life Global Equity 50:50 Pension Fund	0.71%	0.100%
HT	Standard Life Global Equity 50:50 Pension Fund	0.83%	0.100%
HT	Standard Life Global Equity 50:50 Pension Fund	0.75%	0.100%
HT	Standard Life Global Equity 50:50 Pension Fund	0.61%	0.100%
HT	Standard Life Global Equity 50:50 Pension Fund	0.65%	0.100%
HT	Standard Life Global Equity 50:50 Pension Fund	0.66%	0.100%
HT	Standard Life Global Equity 50:50 Pension Fund	0.80%	0.100%
HY	SL BlackRock UK Income Fund	1.36%	0.477%
HY	SL BlackRock UK Income Fund	1.11%	0.477%
HY	SL BlackRock UK Income Fund	1.27%	0.477%
HY	SL BlackRock UK Income Fund	1.21%	0.477%
HY	SL BlackRock UK Income Fund	1.04%	0.477%
HY	SL BlackRock UK Income Fund	1.39%	0.477%
HY	SL BlackRock UK Income Fund	0.74%	0.477%
HY	SL BlackRock UK Income Fund	0.99%	0.477%
HY	SL BlackRock UK Income Fund	1.15%	0.477%
HY	SL BlackRock UK Income Fund	0.89%	0.477%
HY	SL BlackRock UK Income Fund	1.02%	0.477%
HY	SL BlackRock UK Income Fund	1.06%	0.477%
HY	SL BlackRock UK Income Fund	1.13%	0.477%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
HY	SL BlackRock UK Income Fund	1.16%	0.477%
HY	SL BlackRock UK Income Fund	1.34%	0.477%
HY	SL BlackRock UK Income Fund	1.35%	0.477%
IDEC	SL Sustainable Focus 4 Pension Fund	0.96%	0.080%
IFLB	Inflation Linked Government Bond Fund (CR)	0.75%	-0.117%
IKFF	SL iShares North American Eq Idx Pn Fd	1.01%	0.075%
IKFF	SL iShares North American Eq Idx Pn Fd	0.77%	0.075%
IKFF	SL iShares North American Eq Idx Pn Fd	0.83%	0.075%
IKFF	SL iShares North American Eq Idx Pn Fd	0.98%	0.075%
IKFF	SL iShares North American Eq Idx Pn Fd	0.73%	0.075%
IKFF	SL iShares North American Eq Idx Pn Fd	0.36%	0.075%
IKFF	SL iShares North American Eq Idx Pn Fd	0.66%	0.075%
IKFF	SL iShares North American Eq Idx Pn Fd	0.68%	0.075%
IKFF	SL iShares North American Eq Idx Pn Fd	0.69%	0.075%
IKFF	SL iShares North American Eq Idx Pn Fd	0.71%	0.075%
IKFF	SL iShares North American Eq Idx Pn Fd	0.80%	0.075%
IKKB	Multi Asset Fund (CR)	1.43%	0.484%
IKPL	SL abrdn Emerging Markets Opportunities Eq Pn Fd	1.72%	0.191%
IKPL	SL abrdn Emerging Markets Opportunities Eq Pn Fd	1.25%	0.191%
IKPL	SL abrdn Emerging Markets Opportunities Eq Pn Fd	1.75%	0.191%
IKPL	SL abrdn Emerging Markets Opportunities Eq Pn Fd	1.51%	0.191%
IKPL	SL abrdn Emerging Markets Opportunities Eq Pn Fd	1.57%	0.191%
IKPL	SL abrdn Emerging Markets Opportunities Eq Pn Fd	1.42%	0.191%
IKPL	SL abrdn Emerging Markets Opportunities Eq Pn Fd	1.47%	0.191%
IKPL	SL abrdn Emerging Markets Opportunities Eq Pn Fd	1.10%	0.191%
IKPL	SL abrdn Emerging Markets Opportunities Eq Pn Fd	1.40%	0.191%
IKPL	SL abrdn Emerging Markets Opportunities Eq Pn Fd	1.43%	0.191%
IKPL	SL abrdn Emerging Markets Opportunities Eq Pn Fd	1.50%	0.191%
IKPL	SL abrdn Emerging Markets Opportunities Eq Pn Fd	1.53%	0.191%
IKPL	SL abrdn Emerging Markets Opportunities Eq Pn Fd	1.55%	0.191%
JA	SL Fidelity Open World Pension Fund	2.54%	0.021%
JA	SL Fidelity Open World Pension Fund	1.89%	0.021%
JA	SL Fidelity Open World Pension Fund	2.24%	0.021%
JA	SL Fidelity Open World Pension Fund	2.36%	0.021%
JA	SL Fidelity Open World Pension Fund	2.51%	0.021%
JA	SL Fidelity Open World Pension Fund	2.26%	0.021%
JA	SL Fidelity Open World Pension Fund	2.33%	0.021%
JA	SL Fidelity Open World Pension Fund	2.42%	0.021%
JA	SL Fidelity Open World Pension Fund	2.04%	0.021%
JA	SL Fidelity Open World Pension Fund	2.30%	0.021%
JA	SL Fidelity Open World Pension Fund	2.31%	0.021%
JA	SL Fidelity Open World Pension Fund	2.32%	0.021%
JA	SL Fidelity Open World Pension Fund	2.35%	0.021%
JB	SL HSBC Islamic Global Equity Index Pension Fund	0.98%	-0.007%
JB	SL HSBC Islamic Global Equity Index Pension Fund	0.80%	-0.007%
JB	SL HSBC Islamic Global Equity Index Pension Fund	1.27%	-0.007%
JB	SL HSBC Islamic Global Equity Index Pension Fund	1.02%	-0.007%
JB	SL HSBC Islamic Global Equity Index Pension Fund	0.95%	-0.007%
JB	SL HSBC Islamic Global Equity Index Pension Fund	1.12%	-0.007%
JB	SL HSBC Islamic Global Equity Index Pension Fund	1.30%	-0.007%
JB	SL HSBC Islamic Global Equity Index Pension Fund	1.06%	-0.007%
JB	SL HSBC Islamic Global Equity Index Pension Fund	0.65%	-0.007%
JB	SL HSBC Islamic Global Equity Index Pension Fund	0.93%	-0.007%
JB	SL HSBC Islamic Global Equity Index Pension Fund	1.04%	-0.007%
JB	SL HSBC Islamic Global Equity Index Pension Fund	1.09%	-0.007%
JB	SL HSBC Islamic Global Equity Index Pension Fund	1.14%	-0.007%
JB	SL HSBC Islamic Global Equity Index Pension Fund	1.15%	-0.007%
JB	SL HSBC Islamic Global Equity Index Pension Fund	1.18%	-0.007%
JEND	SL BlackRock ACS World ESG Equity TrkrPn	0.72%	0.084%
JEND	SL BlackRock ACS World ESG Equity TrkrPn	0.77%	0.084%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
JEND	SL BlackRock ACS World ESG Equity TrkrPn	0.85%	0.084%
JEND	SL BlackRock ACS World ESG Equity TrkrPn	0.89%	0.084%
JEND	SL BlackRock ACS World ESG Equity TrkrPn	1.07%	0.084%
JILA	SL BlackRock ACS World Multifactor ESG Eq Trkr Pn	0.95%	0.050%
JJAJ	SL Schroder European Recovery Pension Fund	1.41%	0.064%
JJAJ	SL Schroder European Recovery Pension Fund	1.63%	0.064%
JJAJ	SL Schroder European Recovery Pension Fund	1.69%	0.064%
JJBF	SL iShares Corporate Bond Index Pn Fd	0.77%	0.100%
JJBF	SL iShares Corporate Bond Index Pn Fd	1.01%	0.100%
JJGC	SL BlackRock Overseas Corporate Bond Tracker Pn Fd	0.83%	0.075%
JJGC	SL BlackRock Overseas Corporate Bond Tracker Pn Fd	0.51%	0.075%
JJGC	SL BlackRock Overseas Corporate Bond Tracker Pn Fd	0.78%	0.075%
JJGC	SL BlackRock Overseas Corporate Bond Tracker Pn Fd	1.01%	0.075%
JJHA	SL Sustainable Multi Asset At Ret (PP Univ) Pn Fd	0.89%	0.041%
JJHA	SL Sustainable Multi Asset At Ret (PP Univ) Pn Fd	0.73%	0.041%
JJHA	SL Sustainable Multi Asset At Ret (PP Univ) Pn Fd	0.77%	0.041%
JJHA	SL Sustainable Multi Asset At Ret (PP Univ) Pn Fd	0.83%	0.041%
JJHA	SL Sustainable Multi Asset At Ret (PP Univ) Pn Fd	0.86%	0.041%
JJHA	SL Sustainable Multi Asset At Ret (PP Univ) Pn Fd	0.68%	0.041%
JJHA	SL Sustainable Multi Asset At Ret (PP Univ) Pn Fd	0.98%	0.041%
JJJA	Standard Life Passive Plus IV Pension Fund	0.74%	0.068%
JJJA	Standard Life Passive Plus IV Pension Fund	0.79%	0.068%
JJJA	Standard Life Passive Plus IV Pension Fund	1.02%	0.068%
JJJA	Standard Life Passive Plus IV Pension Fund	0.52%	0.068%
JJJA	Standard Life Passive Plus IV Pension Fund	0.67%	0.068%
JJJA	Standard Life Passive Plus IV Pension Fund	0.78%	0.068%
JJKM	Standard Life Passive Plus II Pension Fund	0.29%	0.062%
JJKM	Standard Life Passive Plus II Pension Fund	0.66%	0.062%
JJMA	SL Vanguard Gbl Short-Term Bd Idx Hgd Pn	1.02%	-0.048%
JJMA	SL Vanguard Gbl Short-Term Bd Idx Hgd Pn	0.37%	-0.048%
JJMA	SL Vanguard Gbl Short-Term Bd Idx Hgd Pn	0.78%	-0.048%
JJMA	SL Vanguard Gbl Short-Term Bd Idx Hgd Pn	0.84%	-0.048%
JJMA	SL Vanguard Gbl Short-Term Bd Idx Hgd Pn	0.99%	-0.048%
JJMA	SL Vanguard Gbl Short-Term Bd Idx Hgd Pn	0.62%	-0.048%
JJMA	SL Vanguard Gbl Short-Term Bd Idx Hgd Pn	0.64%	-0.048%
JJMA	SL Vanguard Gbl Short-Term Bd Idx Hgd Pn	0.74%	-0.048%
JJMA	SL Vanguard Gbl Short-Term Bd Idx Hgd Pn	0.80%	-0.048%
JJMM	SL abrdn MyFolio Monthly Income II Pension Fund	1.08%	0.174%
JJNJ	Standard Life Pre Ret (MyFolio Market Universal)	0.66%	0.051%
JJNN	SL abrdn UK Ethical Equity Pension Fund	1.53%	0.150%
JJNN	SL abrdn UK Ethical Equity Pension Fund	1.56%	0.150%
JJNN	SL abrdn UK Ethical Equity Pension Fund	1.67%	0.150%
JJNN	SL abrdn UK Ethical Equity Pension Fund	1.73%	0.150%
JJNN	SL abrdn UK Ethical Equity Pension Fund	1.85%	0.150%
JJPN	Standard Life 30:60:10 Gbl Emg Mkt Eq Trk (VG) Pn	0.38%	0.125%
JJPN	Standard Life 30:60:10 Gbl Emg Mkt Eq Trk (VG) Pn	0.68%	0.125%
JJPN	Standard Life 30:60:10 Gbl Emg Mkt Eq Trk (VG) Pn	0.73%	0.125%
JJPN	Standard Life 30:60:10 Gbl Emg Mkt Eq Trk (VG) Pn	0.75%	0.125%
JJPN	Standard Life 30:60:10 Gbl Emg Mkt Eq Trk (VG) Pn	0.91%	0.125%
JMNG	Standard Life Annuity Targeting Pension Fund	0.98%	0.062%
JMNG	Standard Life Annuity Targeting Pension Fund	0.73%	0.062%
JMNG	Standard Life Annuity Targeting Pension Fund	1.01%	0.062%
JMNG	Standard Life Annuity Targeting Pension Fund	0.83%	0.062%
JMNG	Standard Life Annuity Targeting Pension Fund	0.98%	0.062%
JMNG	Standard Life Annuity Targeting Pension Fund	0.86%	0.062%
JMNG	Standard Life Annuity Targeting Pension Fund	0.68%	0.062%
JMNG	Standard Life Annuity Targeting Pension Fund	0.66%	0.062%
JMNG	Standard Life Annuity Targeting Pension Fund	0.63%	0.062%
JMNG	Standard Life Annuity Targeting Pension Fund	0.77%	0.062%
JMNG	Standard Life Annuity Targeting Pension Fund	0.69%	0.062%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
JMNG	Standard Life Annuity Targeting Pension Fund	0.89%	0.062%
JMNG	Standard Life Annuity Targeting Pension Fund	0.58%	0.062%
JMNG	Standard Life Annuity Targeting Pension Fund	0.61%	0.062%
JMNG	Standard Life Annuity Targeting Pension Fund	0.72%	0.062%
JMNG	Standard Life Annuity Targeting Pension Fund	0.79%	0.062%
JMNG	Standard Life Annuity Targeting Pension Fund	0.36%	0.062%
JMNG	Standard Life Annuity Targeting Pension Fund	0.62%	0.062%
JMNG	Standard Life Annuity Targeting Pension Fund	0.64%	0.062%
JMNG	Standard Life Annuity Targeting Pension Fund	0.74%	0.062%
JMNG	Standard Life Annuity Targeting Pension Fund	0.75%	0.062%
JMNG	Standard Life Annuity Targeting Pension Fund	0.51%	0.062%
JMNG	Standard Life Annuity Targeting Pension Fund	0.65%	0.062%
JMNG	Standard Life Annuity Targeting Pension Fund	0.67%	0.062%
JMNG	Standard Life Annuity Targeting Pension Fund	0.70%	0.062%
JMNG	Standard Life Annuity Targeting Pension Fund	0.76%	0.062%
JMNG	Standard Life Annuity Targeting Pension Fund	0.78%	0.062%
JMNG	Standard Life Annuity Targeting Pension Fund	0.81%	0.062%
JMNG	Standard Life Annuity Targeting Pension Fund	0.96%	0.062%
JO	SL BlackRock Managed (50:50) Global Equity Pension	0.74%	0.046%
JO	SL BlackRock Managed (50:50) Global Equity Pension	1.02%	0.046%
JO	SL BlackRock Managed (50:50) Global Equity Pension	0.84%	0.046%
JO	SL BlackRock Managed (50:50) Global Equity Pension	0.90%	0.046%
JO	SL BlackRock Managed (50:50) Global Equity Pension	0.99%	0.046%
JO	SL BlackRock Managed (50:50) Global Equity Pension	0.79%	0.046%
JO	SL BlackRock Managed (50:50) Global Equity Pension	0.80%	0.046%
JO	SL BlackRock Managed (50:50) Global Equity Pension	0.87%	0.046%
JO	SL BlackRock Managed (50:50) Global Equity Pension	0.97%	0.046%
JP	SL iShares UK Equity Index Pension Fund	0.89%	0.134%
JP	SL iShares UK Equity Index Pension Fund	0.77%	0.134%
JP	SL iShares UK Equity Index Pension Fund	0.36%	0.134%
JP	SL iShares UK Equity Index Pension Fund	0.66%	0.134%
JP	SL iShares UK Equity Index Pension Fund	0.71%	0.134%
JP	SL iShares UK Equity Index Pension Fund	0.73%	0.134%
JP	SL iShares UK Equity Index Pension Fund	1.01%	0.134%
JP	SL iShares UK Equity Index Pension Fund	0.65%	0.134%
JP	SL iShares UK Equity Index Pension Fund	0.83%	0.134%
JP	SL iShares UK Equity Index Pension Fund	0.98%	0.134%
JQ	SL BlackRock ACS World ex UK Equity Tracker Pn Fd	0.73%	0.020%
JQ	SL BlackRock ACS World ex UK Equity Tracker Pn Fd	0.98%	0.020%
JQ	SL BlackRock ACS World ex UK Equity Tracker Pn Fd	0.89%	0.020%
JQ	SL BlackRock ACS World ex UK Equity Tracker Pn Fd	0.73%	0.020%
JQ	SL BlackRock ACS World ex UK Equity Tracker Pn Fd	1.01%	0.020%
JQ	SL BlackRock ACS World ex UK Equity Tracker Pn Fd	0.66%	0.020%
JQ	SL BlackRock ACS World ex UK Equity Tracker Pn Fd	0.77%	0.020%
JQ	SL BlackRock ACS World ex UK Equity Tracker Pn Fd	0.83%	0.020%
JQ	SL BlackRock ACS World ex UK Equity Tracker Pn Fd	0.68%	0.020%
JQ	SL BlackRock ACS World ex UK Equity Tracker Pn Fd	0.71%	0.020%
JQ	SL BlackRock ACS World ex UK Equity Tracker Pn Fd	0.51%	0.020%
JQ	SL BlackRock ACS World ex UK Equity Tracker Pn Fd	0.61%	0.020%
JQ	SL BlackRock ACS World ex UK Equity Tracker Pn Fd	0.63%	0.020%
JQ	SL BlackRock ACS World ex UK Equity Tracker Pn Fd	0.65%	0.020%
JQ	SL BlackRock ACS World ex UK Equity Tracker Pn Fd	0.75%	0.020%
JU	SL BlackRock Aquila Connect Consensus Pension Fund	0.70%	0.053%
JU	SL BlackRock Aquila Connect Consensus Pension Fund	0.74%	0.053%
JU	SL BlackRock Aquila Connect Consensus Pension Fund	0.99%	0.053%
JU	SL BlackRock Aquila Connect Consensus Pension Fund	0.90%	0.053%
JU	SL BlackRock Aquila Connect Consensus Pension Fund	0.67%	0.053%
JU	SL BlackRock Aquila Connect Consensus Pension Fund	0.78%	0.053%
K1	SL Invesco High Income Pension Fund	1.85%	0.104%
K1	SL Invesco High Income Pension Fund	1.60%	0.104%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
K1	SL Invesco High Income Pension Fund	1.88%	0.104%
K1	SL Invesco High Income Pension Fund	1.70%	0.104%
K1	SL Invesco High Income Pension Fund	1.64%	0.104%
K1	SL Invesco High Income Pension Fund	1.76%	0.104%
K1	SL Invesco High Income Pension Fund	1.65%	0.104%
K1	SL Invesco High Income Pension Fund	1.38%	0.104%
K1	SL Invesco High Income Pension Fund	1.48%	0.104%
K1	SL Invesco High Income Pension Fund	1.53%	0.104%
K1	SL Invesco High Income Pension Fund	1.58%	0.104%
K1	SL Invesco High Income Pension Fund	1.62%	0.104%
K1	SL Invesco High Income Pension Fund	1.23%	0.104%
K1	SL Invesco High Income Pension Fund	1.59%	0.104%
K1	SL Invesco High Income Pension Fund	1.50%	0.104%
K1	SL Invesco High Income Pension Fund	1.56%	0.104%
K1	SL Invesco High Income Pension Fund	1.66%	0.104%
K1	SL Invesco High Income Pension Fund	1.52%	0.104%
K1	SL Invesco High Income Pension Fund	1.67%	0.104%
K1	SL Invesco High Income Pension Fund	1.79%	0.104%
K1	SL Invesco High Income Pension Fund	1.37%	0.104%
K1	SL Invesco High Income Pension Fund	1.46%	0.104%
K1	SL Invesco High Income Pension Fund	1.47%	0.104%
K1	SL Invesco High Income Pension Fund	1.82%	0.104%
K2	SL BlackRock Ascent Life European Equity Pension	1.51%	0.462%
K2	SL BlackRock Ascent Life European Equity Pension	1.30%	0.462%
K2	SL BlackRock Ascent Life European Equity Pension	1.36%	0.462%
K2	SL BlackRock Ascent Life European Equity Pension	1.42%	0.462%
K2	SL BlackRock Ascent Life European Equity Pension	1.04%	0.462%
K2	SL BlackRock Ascent Life European Equity Pension	1.19%	0.462%
K2	SL BlackRock Ascent Life European Equity Pension	1.22%	0.462%
K2	SL BlackRock Ascent Life European Equity Pension	1.26%	0.462%
K2	SL BlackRock Ascent Life European Equity Pension	0.89%	0.462%
K2	SL BlackRock Ascent Life European Equity Pension	1.54%	0.462%
K3	SL BlackRock Ascent Life US Equity Pension Fund	1.26%	0.316%
K3	SL BlackRock Ascent Life US Equity Pension Fund	1.51%	0.316%
K3	SL BlackRock Ascent Life US Equity Pension Fund	1.54%	0.316%
K3	SL BlackRock Ascent Life US Equity Pension Fund	1.04%	0.316%
K3	SL BlackRock Ascent Life US Equity Pension Fund	1.36%	0.316%
K3	SL BlackRock Ascent Life US Equity Pension Fund	1.28%	0.316%
K3	SL BlackRock Ascent Life US Equity Pension Fund	1.30%	0.316%
K3	SL BlackRock Ascent Life US Equity Pension Fund	1.42%	0.316%
K3	SL BlackRock Ascent Life US Equity Pension Fund	0.89%	0.316%
K3	SL BlackRock Ascent Life US Equity Pension Fund	1.13%	0.316%
K3	SL BlackRock Ascent Life US Equity Pension Fund	1.14%	0.316%
K3	SL BlackRock Ascent Life US Equity Pension Fund	1.16%	0.316%
K3	SL BlackRock Ascent Life US Equity Pension Fund	1.17%	0.316%
K3	SL BlackRock Ascent Life US Equity Pension Fund	1.19%	0.316%
K3	SL BlackRock Ascent Life US Equity Pension Fund	1.21%	0.316%
K3	SL BlackRock Ascent Life US Equity Pension Fund	1.25%	0.316%
K3	SL BlackRock Ascent Life US Equity Pension Fund	1.31%	0.316%
K4	SL abrdn Life Sterling Credit Bond Pension Fund	1.44%	0.223%
K4	SL abrdn Life Sterling Credit Bond Pension Fund	1.19%	0.223%
K4	SL abrdn Life Sterling Credit Bond Pension Fund	1.47%	0.223%
K4	SL abrdn Life Sterling Credit Bond Pension Fund	1.35%	0.223%
K4	SL abrdn Life Sterling Credit Bond Pension Fund	0.82%	0.223%
K4	SL abrdn Life Sterling Credit Bond Pension Fund	1.23%	0.223%
K4	SL abrdn Life Sterling Credit Bond Pension Fund	0.97%	0.223%
K4	SL abrdn Life Sterling Credit Bond Pension Fund	1.09%	0.223%
K4	SL abrdn Life Sterling Credit Bond Pension Fund	1.17%	0.223%
K4	SL abrdn Life Sterling Credit Bond Pension Fund	1.24%	0.223%
K4	SL abrdn Life Sterling Credit Bond Pension Fund	1.25%	0.223%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (Fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
K4	SL abrdn Life Sterling Credit Bond Pension Fund	1.29%	0.223%
K4	SL abrdn Life Sterling Credit Bond Pension Fund	1.31%	0.223%
K4	SL abrdn Life Sterling Credit Bond Pension Fund	1.44%	0.223%
K5	Invesco Corporate Bond Fund	1.52%	0.062%
K5	Invesco Corporate Bond Fund	1.55%	0.062%
K5	Invesco Corporate Bond Fund	1.43%	0.062%
K5	Invesco Corporate Bond Fund	1.37%	0.062%
K5	Invesco Corporate Bond Fund	1.27%	0.062%
K5	Invesco Corporate Bond Fund	1.31%	0.062%
K5	Invesco Corporate Bond Fund	1.32%	0.062%
K5	Invesco Corporate Bond Fund	1.20%	0.062%
K5	Invesco Corporate Bond Fund	1.05%	0.062%
K5	Invesco Corporate Bond Fund	0.90%	0.062%
K5	Invesco Corporate Bond Fund	1.26%	0.062%
K5	Invesco Corporate Bond Fund	1.17%	0.062%
K5	Invesco Corporate Bond Fund	1.25%	0.062%
K5	Invesco Corporate Bond Fund	1.15%	0.062%
K5	Invesco Corporate Bond Fund	1.16%	0.062%
K5	Invesco Corporate Bond Fund	1.23%	0.062%
K5	Invesco Corporate Bond Fund	1.29%	0.062%
K5	Invesco Corporate Bond Fund	1.33%	0.062%
K5	Invesco Corporate Bond Fund	1.34%	0.062%
K6	SL abrdn UK Opportunities Equity Pension Fund	1.38%	0.026%
K6	SL abrdn UK Opportunities Equity Pension Fund	1.38%	0.026%
K6	SL abrdn UK Opportunities Equity Pension Fund	1.41%	0.026%
K6	SL abrdn UK Opportunities Equity Pension Fund	1.17%	0.026%
K6	SL abrdn UK Opportunities Equity Pension Fund	1.23%	0.026%
K6	SL abrdn UK Opportunities Equity Pension Fund	1.13%	0.026%
K6	SL abrdn UK Opportunities Equity Pension Fund	1.29%	0.026%
K6	SL abrdn UK Opportunities Equity Pension Fund	0.91%	0.026%
K6	SL abrdn UK Opportunities Equity Pension Fund	1.09%	0.026%
K6	SL abrdn UK Opportunities Equity Pension Fund	1.03%	0.026%
K6	SL abrdn UK Opportunities Equity Pension Fund	1.19%	0.026%
K6	SL abrdn UK Opportunities Equity Pension Fund	1.02%	0.026%
K6	SL abrdn UK Opportunities Equity Pension Fund	1.06%	0.026%
K6	SL abrdn UK Opportunities Equity Pension Fund	1.08%	0.026%
K6	SL abrdn UK Opportunities Equity Pension Fund	0.76%	0.026%
K6	SL abrdn UK Opportunities Equity Pension Fund	0.81%	0.026%
K6	SL abrdn UK Opportunities Equity Pension Fund	1.20%	0.026%
KA	SL abrdn Life Multi-Asset Pension Fund	0.65%	0.190%
KA	SL abrdn Life Multi-Asset Pension Fund	1.02%	0.190%
KA	SL abrdn Life Multi-Asset Pension Fund	1.18%	0.190%
KA	SL abrdn Life Multi-Asset Pension Fund	1.30%	0.190%
KA	SL abrdn Life Multi-Asset Pension Fund	0.80%	0.190%
KA	SL abrdn Life Multi-Asset Pension Fund	1.00%	0.190%
KA	SL abrdn Life Multi-Asset Pension Fund	1.27%	0.190%
KA	SL abrdn Life Multi-Asset Pension Fund	0.95%	0.190%
KA	SL abrdn Life Multi-Asset Pension Fund	0.98%	0.190%
KA	SL abrdn Life Multi-Asset Pension Fund	1.07%	0.190%
KA	SL abrdn Life Multi-Asset Pension Fund	1.12%	0.190%
KC	SL Baillie Gifford Managed Pension Fund	1.03%	0.200%
KC	SL Baillie Gifford Managed Pension Fund	1.13%	0.200%
KC	SL Baillie Gifford Managed Pension Fund	1.31%	0.200%
KC	SL Baillie Gifford Managed Pension Fund	1.03%	0.200%
KC	SL Baillie Gifford Managed Pension Fund	1.28%	0.200%
KC	SL Baillie Gifford Managed Pension Fund	0.81%	0.200%
KC	SL Baillie Gifford Managed Pension Fund	1.07%	0.200%
KC	SL Baillie Gifford Managed Pension Fund	0.66%	0.200%
KC	SL Baillie Gifford Managed Pension Fund	1.19%	0.200%
KC	SL Baillie Gifford Managed Pension Fund	0.96%	0.200%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
KC	SL Baillie Gifford Managed Pension Fund	0.93%	0.200%
KC	SL Baillie Gifford Managed Pension Fund	1.09%	0.200%
KC	SL Baillie Gifford Managed Pension Fund	0.91%	0.200%
KC	SL Baillie Gifford Managed Pension Fund	0.98%	0.200%
KC	SL Baillie Gifford Managed Pension Fund	1.08%	0.200%
KC	SL Baillie Gifford Managed Pension Fund	1.01%	0.200%
KC	SL Baillie Gifford Managed Pension Fund	0.80%	0.200%
KC	SL Baillie Gifford Managed Pension Fund	0.90%	0.200%
KC	SL Baillie Gifford Managed Pension Fund	0.94%	0.200%
KC	SL Baillie Gifford Managed Pension Fund	1.00%	0.200%
KC	SL Baillie Gifford Managed Pension Fund	0.71%	0.200%
KC	SL Baillie Gifford Managed Pension Fund	0.92%	0.200%
KC	SL Baillie Gifford Managed Pension Fund	0.95%	0.200%
KC	SL Baillie Gifford Managed Pension Fund	1.04%	0.200%
KC	SL Baillie Gifford Managed Pension Fund	1.06%	0.200%
KC	SL Baillie Gifford Managed Pension Fund	1.10%	0.200%
KC	SL Baillie Gifford Managed Pension Fund	1.15%	0.200%
KC	SL Baillie Gifford Managed Pension Fund	1.17%	0.200%
KF	SL BNY Mellon Global Balanced Pension Fd	1.03%	0.100%
KF	SL BNY Mellon Global Balanced Pension Fd	0.70%	0.100%
KF	SL BNY Mellon Global Balanced Pension Fd	1.17%	0.100%
KF	SL BNY Mellon Global Balanced Pension Fd	1.35%	0.100%
KF	SL BNY Mellon Global Balanced Pension Fd	1.07%	0.100%
KF	SL BNY Mellon Global Balanced Pension Fd	1.32%	0.100%
KF	SL BNY Mellon Global Balanced Pension Fd	0.85%	0.100%
KF	SL BNY Mellon Global Balanced Pension Fd	1.11%	0.100%
KF	SL BNY Mellon Global Balanced Pension Fd	0.95%	0.100%
KF	SL BNY Mellon Global Balanced Pension Fd	1.23%	0.100%
KF	SL BNY Mellon Global Balanced Pension Fd	0.98%	0.100%
KF	SL BNY Mellon Global Balanced Pension Fd	0.97%	0.100%
KF	SL BNY Mellon Global Balanced Pension Fd	1.05%	0.100%
KF	SL BNY Mellon Global Balanced Pension Fd	1.13%	0.100%
KF	SL BNY Mellon Global Balanced Pension Fd	0.92%	0.100%
KF	SL BNY Mellon Global Balanced Pension Fd	1.00%	0.100%
KF	SL BNY Mellon Global Balanced Pension Fd	1.02%	0.100%
KF	SL BNY Mellon Global Balanced Pension Fd	1.03%	0.100%
KF	SL BNY Mellon Global Balanced Pension Fd	1.12%	0.100%
KF	SL BNY Mellon Global Balanced Pension Fd	1.14%	0.100%
KF	SL BNY Mellon Global Balanced Pension Fd	1.24%	0.100%
KFMA	SL Sustainable Multi Asset At Ret (Univ 10Yr) Pn	0.89%	0.237%
KH	SL Jupiter Multi-Asset Income Pension Fund	1.61%	0.533%
KH	SL Jupiter Multi-Asset Income Pension Fund	1.33%	0.533%
KH	SL Jupiter Multi-Asset Income Pension Fund	1.37%	0.533%
KH	SL Jupiter Multi-Asset Income Pension Fund	1.43%	0.533%
KH	SL Jupiter Multi-Asset Income Pension Fund	1.58%	0.533%
KH	SL Jupiter Multi-Asset Income Pension Fund	1.49%	0.533%
KH	SL Jupiter Multi-Asset Income Pension Fund	1.21%	0.533%
KH	SL Jupiter Multi-Asset Income Pension Fund	1.23%	0.533%
KH	SL Jupiter Multi-Asset Income Pension Fund	1.26%	0.533%
KH	SL Jupiter Multi-Asset Income Pension Fund	1.31%	0.533%
KH	SL Jupiter Multi-Asset Income Pension Fund	1.35%	0.533%
KH	SL Jupiter Multi-Asset Income Pension Fund	1.39%	0.533%
KH	SL Jupiter Multi-Asset Income Pension Fund	1.40%	0.533%
KI	SL Baillie Gifford UK and Worldwide Equity Pn Fd	1.00%	0.085%
KI	SL Baillie Gifford UK and Worldwide Equity Pn Fd	0.67%	0.085%
KI	SL Baillie Gifford UK and Worldwide Equity Pn Fd	1.04%	0.085%
KI	SL Baillie Gifford UK and Worldwide Equity Pn Fd	1.29%	0.085%
KI	SL Baillie Gifford UK and Worldwide Equity Pn Fd	1.32%	0.085%
KI	SL Baillie Gifford UK and Worldwide Equity Pn Fd	1.14%	0.085%
KI	SL Baillie Gifford UK and Worldwide Equity Pn Fd	0.82%	0.085%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
KI	SL Baillie Gifford UK and Worldwide Equity Pn Fd	1.08%	0.085%
KI	SL Baillie Gifford UK and Worldwide Equity Pn Fd	1.02%	0.085%
KI	SL Baillie Gifford UK and Worldwide Equity Pn Fd	1.09%	0.085%
KI	SL Baillie Gifford UK and Worldwide Equity Pn Fd	1.20%	0.085%
KI	SL Baillie Gifford UK and Worldwide Equity Pn Fd	0.92%	0.085%
KI	SL Baillie Gifford UK and Worldwide Equity Pn Fd	0.97%	0.085%
KI	SL Baillie Gifford UK and Worldwide Equity Pn Fd	1.03%	0.085%
KI	SL Baillie Gifford UK and Worldwide Equity Pn Fd	0.91%	0.085%
KI	SL Baillie Gifford UK and Worldwide Equity Pn Fd	0.94%	0.085%
KI	SL Baillie Gifford UK and Worldwide Equity Pn Fd	0.95%	0.085%
KI	SL Baillie Gifford UK and Worldwide Equity Pn Fd	1.00%	0.085%
KI	SL Baillie Gifford UK and Worldwide Equity Pn Fd	1.01%	0.085%
KI	SL Baillie Gifford UK and Worldwide Equity Pn Fd	1.05%	0.085%
KI	SL Baillie Gifford UK and Worldwide Equity Pn Fd	1.23%	0.085%
KI	SL Baillie Gifford UK and Worldwide Equity Pn Fd	1.27%	0.085%
KJ	SL BNY Mellon 50/50 Global Equity Pension Fund	0.93%	0.032%
KJ	SL BNY Mellon 50/50 Global Equity Pension Fund	1.55%	0.032%
KJ	SL BNY Mellon 50/50 Global Equity Pension Fund	1.30%	0.032%
KJ	SL BNY Mellon 50/50 Global Equity Pension Fund	1.46%	0.032%
KJ	SL BNY Mellon 50/50 Global Equity Pension Fund	1.21%	0.032%
KJ	SL BNY Mellon 50/50 Global Equity Pension Fund	1.34%	0.032%
KJ	SL BNY Mellon 50/50 Global Equity Pension Fund	1.58%	0.032%
KK	Janus Henderson Europn Selctd Opps A Acc	1.93%	0.164%
KK	Janus Henderson Europn Selctd Opps A Acc	1.96%	0.164%
KK	Janus Henderson Europn Selctd Opps A Acc	1.93%	0.164%
KK	Janus Henderson Europn Selctd Opps A Acc	1.68%	0.164%
KK	Janus Henderson Europn Selctd Opps A Acc	1.72%	0.164%
KK	Janus Henderson Europn Selctd Opps A Acc	1.84%	0.164%
KK	Janus Henderson Europn Selctd Opps A Acc	1.78%	0.164%
KK	Janus Henderson Europn Selctd Opps A Acc	1.31%	0.164%
KK	Janus Henderson Europn Selctd Opps A Acc	1.46%	0.164%
KK	Janus Henderson Europn Selctd Opps A Acc	1.59%	0.164%
KK	Janus Henderson Europn Selctd Opps A Acc	1.61%	0.164%
KK	Janus Henderson Europn Selctd Opps A Acc	1.73%	0.164%
KK	Janus Henderson Europn Selctd Opps A Acc	1.87%	0.164%
KK	Janus Henderson Europn Selctd Opps A Acc	1.57%	0.164%
KK	Janus Henderson Europn Selctd Opps A Acc	1.64%	0.164%
KK	Janus Henderson Europn Selctd Opps A Acc	1.70%	0.164%
KK	Janus Henderson Europn Selctd Opps A Acc	1.74%	0.164%
KK	Janus Henderson Europn Selctd Opps A Acc	1.75%	0.164%
KK	Janus Henderson Europn Selctd Opps A Acc	1.58%	0.164%
KK	Janus Henderson Europn Selctd Opps A Acc	1.63%	0.164%
KK	Janus Henderson Europn Selctd Opps A Acc	1.65%	0.164%
KK	Janus Henderson Europn Selctd Opps A Acc	1.66%	0.164%
KK	Janus Henderson Europn Selctd Opps A Acc	1.67%	0.164%
KK	Janus Henderson Europn Selctd Opps A Acc	1.69%	0.164%
KKBK	SL Investec UK Special Situations Pension Fund	1.68%	0.220%
KKBK	SL Investec UK Special Situations Pension Fund	1.77%	0.220%
KKBK	SL Investec UK Special Situations Pension Fund	1.62%	0.220%
KKBK	SL Investec UK Special Situations Pension Fund	1.80%	0.220%
KKBK	SL Investec UK Special Situations Pension Fund	1.45%	0.220%
KKBK	SL Investec UK Special Situations Pension Fund	1.15%	0.220%
KKBK	SL Investec UK Special Situations Pension Fund	1.30%	0.220%
KKBK	SL Investec UK Special Situations Pension Fund	1.48%	0.220%
KKBK	SL Investec UK Special Situations Pension Fund	1.52%	0.220%
KKBK	SL Investec UK Special Situations Pension Fund	1.56%	0.220%
KKEF	SL abrdn Global Smaller Companies Pn Fd	1.49%	0.194%
KKEF	SL abrdn Global Smaller Companies Pn Fd	1.53%	0.194%
KKEF	SL abrdn Global Smaller Companies Pn Fd	1.63%	0.194%
KKEF	SL abrdn Global Smaller Companies Pn Fd	1.78%	0.194%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
KKEF	SL abrdn Global Smaller Companies Pn Fd	1.53%	0.194%
KKEF	SL abrdn Global Smaller Companies Pn Fd	1.81%	0.194%
KKEF	SL abrdn Global Smaller Companies Pn Fd	1.31%	0.194%
KKEF	SL abrdn Global Smaller Companies Pn Fd	1.57%	0.194%
KKEF	SL abrdn Global Smaller Companies Pn Fd	1.16%	0.194%
KKEF	SL abrdn Global Smaller Companies Pn Fd	1.46%	0.194%
KKEF	SL abrdn Global Smaller Companies Pn Fd	1.49%	0.194%
KKEF	SL abrdn Global Smaller Companies Pn Fd	1.69%	0.194%
KKEF	SL abrdn Global Smaller Companies Pn Fd	1.40%	0.194%
KKEF	SL abrdn Global Smaller Companies Pn Fd	1.41%	0.194%
KKEF	SL abrdn Global Smaller Companies Pn Fd	1.48%	0.194%
KKEF	SL abrdn Global Smaller Companies Pn Fd	1.59%	0.194%
KKEF	SL abrdn Global Smaller Companies Pn Fd	1.43%	0.194%
KKEF	SL abrdn Global Smaller Companies Pn Fd	1.44%	0.194%
KKEF	SL abrdn Global Smaller Companies Pn Fd	1.47%	0.194%
KKEF	SL abrdn Global Smaller Companies Pn Fd	1.52%	0.194%
KKEF	SL abrdn Global Smaller Companies Pn Fd	1.54%	0.194%
KKEF	SL abrdn Global Smaller Companies Pn Fd	1.56%	0.194%
KKFF	SL Sustainable Multi Asset Pre Ret (PP Univ) Pn Fd	0.90%	0.058%
KKFF	SL Sustainable Multi Asset Pre Ret (PP Univ) Pn Fd	0.78%	0.058%
KKFF	SL Sustainable Multi Asset Pre Ret (PP Univ) Pn Fd	0.87%	0.058%
KKFF	SL Sustainable Multi Asset Pre Ret (PP Univ) Pn Fd	0.99%	0.058%
KKFF	SL Sustainable Multi Asset Pre Ret (PP Univ) Pn Fd	0.69%	0.058%
KKFF	SL Sustainable Multi Asset Pre Ret (PP Univ) Pn Fd	0.74%	0.058%
KKFF	SL Sustainable Multi Asset Pre Ret (PP Univ) Pn Fd	0.64%	0.058%
KKFF	SL Sustainable Multi Asset Pre Ret (PP Univ) Pn Fd	0.72%	0.058%
KKFF	SL Sustainable Multi Asset Pre Ret (PP Univ) Pn Fd	0.84%	0.058%
KKFF	SL Sustainable Multi Asset Pre Ret (PP Univ) Pn Fd	0.85%	0.058%
KKFF	SL Sustainable Multi Asset Pre Ret (PP Univ) Pn Fd	1.02%	0.058%
KKFK	SL VANGUARD FTSE DEV WLD EX UK EQ IDX PN	0.99%	0.002%
KKFK	SL VANGUARD FTSE DEV WLD EX UK EQ IDX PN	0.84%	0.002%
KKFK	SL VANGUARD FTSE DEV WLD EX UK EQ IDX PN	0.74%	0.002%
KKFK	SL VANGUARD FTSE DEV WLD EX UK EQ IDX PN	1.02%	0.002%
KKFK	SL VANGUARD FTSE DEV WLD EX UK EQ IDX PN	0.37%	0.002%
KKFK	SL VANGUARD FTSE DEV WLD EX UK EQ IDX PN	0.99%	0.002%
KKFK	SL VANGUARD FTSE DEV WLD EX UK EQ IDX PN	0.67%	0.002%
KKFK	SL VANGUARD FTSE DEV WLD EX UK EQ IDX PN	0.78%	0.002%
KKFK	SL VANGUARD FTSE DEV WLD EX UK EQ IDX PN	0.90%	0.002%
KKFK	SL VANGUARD FTSE DEV WLD EX UK EQ IDX PN	0.52%	0.002%
KKFK	SL VANGUARD FTSE DEV WLD EX UK EQ IDX PN	0.73%	0.002%
KKFK	SL VANGUARD FTSE DEV WLD EX UK EQ IDX PN	0.70%	0.002%
KKFK	SL VANGUARD FTSE DEV WLD EX UK EQ IDX PN	0.79%	0.002%
KKFK	SL VANGUARD FTSE DEV WLD EX UK EQ IDX PN	0.81%	0.002%
KKFK	SL VANGUARD FTSE DEV WLD EX UK EQ IDX PN	0.62%	0.002%
KKFK	SL VANGUARD FTSE DEV WLD EX UK EQ IDX PN	0.64%	0.002%
KKFK	SL VANGUARD FTSE DEV WLD EX UK EQ IDX PN	0.71%	0.002%
KKFK	SL VANGUARD FTSE DEV WLD EX UK EQ IDX PN	0.75%	0.002%
KKFK	SL VANGUARD FTSE DEV WLD EX UK EQ IDX PN	0.80%	0.002%
KKGD	Standard Life Passive Plus I Pension Fund	-0.64%	0.090%
KKGD	Standard Life Passive Plus I Pension Fund	-0.49%	0.090%
KKGD	Standard Life Passive Plus I Pension Fund	-0.34%	0.090%
KKGD	Standard Life Passive Plus I Pension Fund	-0.14%	0.090%
KKGF	SL abrdn MyFolio Multi-Manager V Pension Fund	1.49%	0.208%
KKGF	SL abrdn MyFolio Multi-Manager V Pension Fund	1.56%	0.208%
KKGF	SL abrdn MyFolio Multi-Manager V Pension Fund	1.19%	0.208%
KKGF	SL abrdn MyFolio Multi-Manager V Pension Fund	1.81%	0.208%
KKGF	SL abrdn MyFolio Multi-Manager V Pension Fund	1.66%	0.208%
KKGF	SL abrdn MyFolio Multi-Manager V Pension Fund	1.47%	0.208%
KKGF	SL abrdn MyFolio Multi-Manager V Pension Fund	1.63%	0.208%
KKGF	SL abrdn MyFolio Multi-Manager V Pension Fund	1.72%	0.208%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (Fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
KKGF	SL abrdn MyFolio Multi-Manager V Pension Fund	1.84%	0.208%
KKHF	Standard Life 70:30 Gbl Equity Trk (Vanguard) Pn	0.36%	0.116%
KKHF	Standard Life 70:30 Gbl Equity Trk (Vanguard) Pn	0.98%	0.116%
KKHF	Standard Life 70:30 Gbl Equity Trk (Vanguard) Pn	0.83%	0.116%
KL	SL abrdn Multi-Asset Pension Fund	1.16%	0.228%
KL	SL abrdn Multi-Asset Pension Fund	1.44%	0.228%
KL	SL abrdn Multi-Asset Pension Fund	1.41%	0.228%
KL	SL abrdn Multi-Asset Pension Fund	0.94%	0.228%
KL	SL abrdn Multi-Asset Pension Fund	1.26%	0.228%
KL	SL abrdn Multi-Asset Pension Fund	1.20%	0.228%
KL	SL abrdn Multi-Asset Pension Fund	0.79%	0.228%
KL	SL abrdn Multi-Asset Pension Fund	1.04%	0.228%
KL	SL abrdn Multi-Asset Pension Fund	1.32%	0.228%
KL	SL abrdn Multi-Asset Pension Fund	1.06%	0.228%
KL	SL abrdn Multi-Asset Pension Fund	1.07%	0.228%
KL	SL abrdn Multi-Asset Pension Fund	1.09%	0.228%
KL	SL abrdn Multi-Asset Pension Fund	1.11%	0.228%
KL	SL abrdn Multi-Asset Pension Fund	1.12%	0.228%
KL	SL abrdn Multi-Asset Pension Fund	1.14%	0.228%
KL	SL abrdn Multi-Asset Pension Fund	1.18%	0.228%
KL	SL abrdn Multi-Asset Pension Fund	1.22%	0.228%
KM	SL BNY Mellon Multi-Asset Growth Pension Fund	1.10%	0.114%
KM	SL BNY Mellon Multi-Asset Growth Pension Fund	1.39%	0.114%
KM	SL BNY Mellon Multi-Asset Growth Pension Fund	1.42%	0.114%
KM	SL BNY Mellon Multi-Asset Growth Pension Fund	0.77%	0.114%
KM	SL BNY Mellon Multi-Asset Growth Pension Fund	1.39%	0.114%
KM	SL BNY Mellon Multi-Asset Growth Pension Fund	1.14%	0.114%
KM	SL BNY Mellon Multi-Asset Growth Pension Fund	1.24%	0.114%
KM	SL BNY Mellon Multi-Asset Growth Pension Fund	1.18%	0.114%
KM	SL BNY Mellon Multi-Asset Growth Pension Fund	0.92%	0.114%
KM	SL BNY Mellon Multi-Asset Growth Pension Fund	1.30%	0.114%
KM	SL BNY Mellon Multi-Asset Growth Pension Fund	1.05%	0.114%
KM	SL BNY Mellon Multi-Asset Growth Pension Fund	1.04%	0.114%
KM	SL BNY Mellon Multi-Asset Growth Pension Fund	1.02%	0.114%
KM	SL BNY Mellon Multi-Asset Growth Pension Fund	1.07%	0.114%
KM	SL BNY Mellon Multi-Asset Growth Pension Fund	1.12%	0.114%
KM	SL BNY Mellon Multi-Asset Growth Pension Fund	1.16%	0.114%
KM	SL BNY Mellon Multi-Asset Growth Pension Fund	1.13%	0.114%
KM	SL BNY Mellon Multi-Asset Growth Pension Fund	1.01%	0.114%
KM	SL BNY Mellon Multi-Asset Growth Pension Fund	1.08%	0.114%
KM	SL BNY Mellon Multi-Asset Growth Pension Fund	1.10%	0.114%
KM	SL BNY Mellon Multi-Asset Growth Pension Fund	1.19%	0.114%
KM	SL BNY Mellon Multi-Asset Growth Pension Fund	1.20%	0.114%
KM	SL BNY Mellon Multi-Asset Growth Pension Fund	1.23%	0.114%
KM	SL BNY Mellon Multi-Asset Growth Pension Fund	1.26%	0.114%
KMBA	Standard Life Active Higher Interest Pension Fund	0.89%	0.005%
KN	SL Threadneedle American Select Pension Fund	1.84%	0.617%
KN	SL Threadneedle American Select Pension Fund	1.81%	0.617%
KN	SL Threadneedle American Select Pension Fund	1.56%	0.617%
KN	SL Threadneedle American Select Pension Fund	1.66%	0.617%
KN	SL Threadneedle American Select Pension Fund	1.60%	0.617%
KN	SL Threadneedle American Select Pension Fund	1.72%	0.617%
KN	SL Threadneedle American Select Pension Fund	1.49%	0.617%
KN	SL Threadneedle American Select Pension Fund	1.19%	0.617%
KN	SL Threadneedle American Select Pension Fund	1.61%	0.617%
KN	SL Threadneedle American Select Pension Fund	1.44%	0.617%
KN	SL Threadneedle American Select Pension Fund	1.52%	0.617%
KN	SL Threadneedle American Select Pension Fund	1.34%	0.617%
KN	SL Threadneedle American Select Pension Fund	1.55%	0.617%
KN	SL Threadneedle American Select Pension Fund	1.63%	0.617%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
KN	SL Threadneedle American Select Pension Fund	1.43%	0.617%
KN	SL Threadneedle American Select Pension Fund	1.46%	0.617%
KN	SL Threadneedle American Select Pension Fund	1.47%	0.617%
KN	SL Threadneedle American Select Pension Fund	1.48%	0.617%
KN	SL Threadneedle American Select Pension Fund	1.53%	0.617%
KN	SL Threadneedle American Select Pension Fund	1.65%	0.617%
KN	SL Threadneedle American Select Pension Fund	1.69%	0.617%
KNAA	SL M&G Strategic Corporate Bond Pension Fund	1.45%	0.152%
KNAA	SL M&G Strategic Corporate Bond Pension Fund	1.33%	0.152%
KNAA	SL M&G Strategic Corporate Bond Pension Fund	1.27%	0.152%
KNAA	SL M&G Strategic Corporate Bond Pension Fund	1.17%	0.152%
KNAA	SL M&G Strategic Corporate Bond Pension Fund	1.21%	0.152%
KNAA	SL M&G Strategic Corporate Bond Pension Fund	1.10%	0.152%
KNAA	SL M&G Strategic Corporate Bond Pension Fund	0.95%	0.152%
KNAA	SL M&G Strategic Corporate Bond Pension Fund	1.08%	0.152%
KNAA	SL M&G Strategic Corporate Bond Pension Fund	1.09%	0.152%
KNAA	SL M&G Strategic Corporate Bond Pension Fund	1.15%	0.152%
KNAA	SL M&G Strategic Corporate Bond Pension Fund	1.19%	0.152%
KNBD	Standard Life World Ex UK Eq (BlackRock) Pn Fd	0.52%	0.090%
KNBD	Standard Life World Ex UK Eq (BlackRock) Pn Fd	0.74%	0.090%
KNBD	Standard Life World Ex UK Eq (BlackRock) Pn Fd	0.90%	0.090%
KNLB	SL Nordea Global Climate and Environment Pension	1.47%	0.068%
KNLB	SL Nordea Global Climate and Environment Pension	1.57%	0.068%
KO	SL Fidelity Special Situations Pension Fund	2.15%	0.171%
KO	SL Fidelity Special Situations Pension Fund	1.87%	0.171%
KO	SL Fidelity Special Situations Pension Fund	1.97%	0.171%
KO	SL Fidelity Special Situations Pension Fund	2.12%	0.171%
KO	SL Fidelity Special Situations Pension Fund	1.91%	0.171%
KO	SL Fidelity Special Situations Pension Fund	2.03%	0.171%
KO	SL Fidelity Special Situations Pension Fund	1.50%	0.171%
KO	SL Fidelity Special Situations Pension Fund	1.89%	0.171%
KO	SL Fidelity Special Situations Pension Fund	1.65%	0.171%
KO	SL Fidelity Special Situations Pension Fund	1.78%	0.171%
KO	SL Fidelity Special Situations Pension Fund	1.80%	0.171%
KO	SL Fidelity Special Situations Pension Fund	1.86%	0.171%
KO	SL Fidelity Special Situations Pension Fund	1.75%	0.171%
KO	SL Fidelity Special Situations Pension Fund	1.92%	0.171%
KO	SL Fidelity Special Situations Pension Fund	1.77%	0.171%
KO	SL Fidelity Special Situations Pension Fund	1.93%	0.171%
KO	SL Fidelity Special Situations Pension Fund	1.94%	0.171%
KO	SL Fidelity Special Situations Pension Fund	1.76%	0.171%
KO	SL Fidelity Special Situations Pension Fund	1.81%	0.171%
KO	SL Fidelity Special Situations Pension Fund	1.82%	0.171%
KO	SL Fidelity Special Situations Pension Fund	1.83%	0.171%
KO	SL Fidelity Special Situations Pension Fund	1.84%	0.171%
KO	SL Fidelity Special Situations Pension Fund	1.90%	0.171%
KO	SL Fidelity Special Situations Pension Fund	2.00%	0.171%
KO	SL Fidelity Special Situations Pension Fund	2.11%	0.171%
KQ	SL Fidelity Asia Pension Fund	2.15%	0.237%
KQ	SL Fidelity Asia Pension Fund	2.15%	0.237%
KQ	SL Fidelity Asia Pension Fund	1.90%	0.237%
KQ	SL Fidelity Asia Pension Fund	2.18%	0.237%
KQ	SL Fidelity Asia Pension Fund	2.00%	0.237%
KQ	SL Fidelity Asia Pension Fund	1.94%	0.237%
KQ	SL Fidelity Asia Pension Fund	2.06%	0.237%
KQ	SL Fidelity Asia Pension Fund	1.53%	0.237%
KQ	SL Fidelity Asia Pension Fund	1.83%	0.237%
KQ	SL Fidelity Asia Pension Fund	1.68%	0.237%
KQ	SL Fidelity Asia Pension Fund	1.86%	0.237%
KQ	SL Fidelity Asia Pension Fund	1.78%	0.237%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (Fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
KQ	SL Fidelity Asia Pension Fund	1.80%	0.237%
KQ	SL Fidelity Asia Pension Fund	1.88%	0.237%
KQ	SL Fidelity Asia Pension Fund	1.89%	0.237%
KQ	SL Fidelity Asia Pension Fund	1.92%	0.237%
KQ	SL Fidelity Asia Pension Fund	1.96%	0.237%
KQ	SL Fidelity Asia Pension Fund	1.79%	0.237%
KQ	SL Fidelity Asia Pension Fund	1.85%	0.237%
KQ	SL Fidelity Asia Pension Fund	1.95%	0.237%
KQ	SL Fidelity Asia Pension Fund	1.97%	0.237%
KQ	SL Fidelity Asia Pension Fund	2.09%	0.237%
KQ	SL Fidelity Asia Pension Fund	1.67%	0.237%
KQ	SL Fidelity Asia Pension Fund	1.82%	0.237%
KQ	SL Fidelity Asia Pension Fund	1.81%	0.237%
KQ	SL Fidelity Asia Pension Fund	1.87%	0.237%
KQ	SL Fidelity Asia Pension Fund	1.99%	0.237%
KQ	SL Fidelity Asia Pension Fund	2.12%	0.237%
KR	SL SLI UK Smaller Companies Pension Fund	1.22%	-0.025%
KR	SL SLI UK Smaller Companies Pension Fund	1.18%	-0.025%
KR	SL SLI UK Smaller Companies Pension Fund	1.50%	-0.025%
KR	SL SLI UK Smaller Companies Pension Fund	1.47%	-0.025%
KR	SL SLI UK Smaller Companies Pension Fund	1.22%	-0.025%
KR	SL SLI UK Smaller Companies Pension Fund	1.32%	-0.025%
KR	SL SLI UK Smaller Companies Pension Fund	1.26%	-0.025%
KR	SL SLI UK Smaller Companies Pension Fund	1.38%	-0.025%
KR	SL SLI UK Smaller Companies Pension Fund	1.18%	-0.025%
KR	SL SLI UK Smaller Companies Pension Fund	1.15%	-0.025%
KR	SL SLI UK Smaller Companies Pension Fund	1.00%	-0.025%
KR	SL SLI UK Smaller Companies Pension Fund	0.85%	-0.025%
KR	SL SLI UK Smaller Companies Pension Fund	1.12%	-0.025%
KR	SL SLI UK Smaller Companies Pension Fund	1.10%	-0.025%
KR	SL SLI UK Smaller Companies Pension Fund	1.13%	-0.025%
KR	SL SLI UK Smaller Companies Pension Fund	1.17%	-0.025%
KR	SL SLI UK Smaller Companies Pension Fund	1.27%	-0.025%
KR	SL SLI UK Smaller Companies Pension Fund	1.28%	-0.025%
KR	SL SLI UK Smaller Companies Pension Fund	1.09%	-0.025%
KR	SL SLI UK Smaller Companies Pension Fund	1.14%	-0.025%
KR	SL SLI UK Smaller Companies Pension Fund	1.19%	-0.025%
KR	SL SLI UK Smaller Companies Pension Fund	1.20%	-0.025%
KR	SL SLI UK Smaller Companies Pension Fund	1.21%	-0.025%
KR	SL SLI UK Smaller Companies Pension Fund	1.23%	-0.025%
KR	SL SLI UK Smaller Companies Pension Fund	1.31%	-0.025%
KR	SL SLI UK Smaller Companies Pension Fund	1.34%	-0.025%
KS	SL abrdn Global Focused Equity Pension Fund	1.26%	0.227%
KS	SL abrdn Global Focused Equity Pension Fund	1.51%	0.227%
KS	SL abrdn Global Focused Equity Pension Fund	1.54%	0.227%
KS	SL abrdn Global Focused Equity Pension Fund	1.04%	0.227%
KS	SL abrdn Global Focused Equity Pension Fund	1.30%	0.227%
KS	SL abrdn Global Focused Equity Pension Fund	1.36%	0.227%
KS	SL abrdn Global Focused Equity Pension Fund	1.28%	0.227%
KS	SL abrdn Global Focused Equity Pension Fund	1.42%	0.227%
KS	SL abrdn Global Focused Equity Pension Fund	1.14%	0.227%
KS	SL abrdn Global Focused Equity Pension Fund	1.16%	0.227%
KS	SL abrdn Global Focused Equity Pension Fund	1.17%	0.227%
KS	SL abrdn Global Focused Equity Pension Fund	1.21%	0.227%
KT	SL UBS Global Optimal Pension Fund	1.67%	0.039%
KT	SL UBS Global Optimal Pension Fund	1.67%	0.039%
KT	SL UBS Global Optimal Pension Fund	1.35%	0.039%
KT	SL UBS Global Optimal Pension Fund	1.42%	0.039%
KT	SL UBS Global Optimal Pension Fund	1.70%	0.039%
KT	SL UBS Global Optimal Pension Fund	1.47%	0.039%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
KT	SL UBS Global Optimal Pension Fund	1.33%	0.039%
KT	SL UBS Global Optimal Pension Fund	1.48%	0.039%
KT	SL UBS Global Optimal Pension Fund	1.52%	0.039%
KT	SL UBS Global Optimal Pension Fund	1.65%	0.039%
KU	SL Baillie Gifford UK Equity Core Pension Fund	1.29%	0.146%
KU	SL Baillie Gifford UK Equity Core Pension Fund	1.08%	0.146%
KU	SL Baillie Gifford UK Equity Core Pension Fund	1.09%	0.146%
KU	SL Baillie Gifford UK Equity Core Pension Fund	0.67%	0.146%
KU	SL Baillie Gifford UK Equity Core Pension Fund	0.82%	0.146%
KU	SL Baillie Gifford UK Equity Core Pension Fund	0.97%	0.146%
KU	SL Baillie Gifford UK Equity Core Pension Fund	1.20%	0.146%
KU	SL Baillie Gifford UK Equity Core Pension Fund	0.94%	0.146%
KU	SL Baillie Gifford UK Equity Core Pension Fund	0.96%	0.146%
KU	SL Baillie Gifford UK Equity Core Pension Fund	1.04%	0.146%
KU	SL Baillie Gifford UK Equity Core Pension Fund	1.14%	0.146%
KU	SL Baillie Gifford UK Equity Core Pension Fund	1.32%	0.146%
KV	SL Liontrust UK Growth Pension Fund	1.86%	0.123%
KV	SL Liontrust UK Growth Pension Fund	1.86%	0.123%
KV	SL Liontrust UK Growth Pension Fund	1.71%	0.123%
KV	SL Liontrust UK Growth Pension Fund	1.89%	0.123%
KV	SL Liontrust UK Growth Pension Fund	1.61%	0.123%
KV	SL Liontrust UK Growth Pension Fund	1.24%	0.123%
KV	SL Liontrust UK Growth Pension Fund	1.39%	0.123%
KV	SL Liontrust UK Growth Pension Fund	1.49%	0.123%
KV	SL Liontrust UK Growth Pension Fund	1.52%	0.123%
KV	SL Liontrust UK Growth Pension Fund	1.64%	0.123%
KV	SL Liontrust UK Growth Pension Fund	1.65%	0.123%
KW	SL BNY Mellon UK Equity Pension Fund	1.38%	0.181%
KW	SL BNY Mellon UK Equity Pension Fund	1.38%	0.181%
KW	SL BNY Mellon UK Equity Pension Fund	1.13%	0.181%
KW	SL BNY Mellon UK Equity Pension Fund	1.41%	0.181%
KW	SL BNY Mellon UK Equity Pension Fund	1.23%	0.181%
KW	SL BNY Mellon UK Equity Pension Fund	1.29%	0.181%
KW	SL BNY Mellon UK Equity Pension Fund	1.17%	0.181%
KW	SL BNY Mellon UK Equity Pension Fund	1.12%	0.181%
KW	SL BNY Mellon UK Equity Pension Fund	1.18%	0.181%
KW	SL BNY Mellon UK Equity Pension Fund	1.06%	0.181%
KW	SL BNY Mellon UK Equity Pension Fund	1.11%	0.181%
KW	SL BNY Mellon UK Equity Pension Fund	1.15%	0.181%
KW	SL BNY Mellon UK Equity Pension Fund	1.16%	0.181%
KX	SL Jupiter Income Trust Pension Fund	1.96%	0.173%
KX	SL Jupiter Income Trust Pension Fund	1.71%	0.173%
KX	SL Jupiter Income Trust Pension Fund	1.87%	0.173%
KX	SL Jupiter Income Trust Pension Fund	1.99%	0.173%
KX	SL Jupiter Income Trust Pension Fund	1.81%	0.173%
KX	SL Jupiter Income Trust Pension Fund	1.75%	0.173%
KX	SL Jupiter Income Trust Pension Fund	1.34%	0.173%
KX	SL Jupiter Income Trust Pension Fund	1.61%	0.173%
KX	SL Jupiter Income Trust Pension Fund	1.90%	0.173%
KX	SL Jupiter Income Trust Pension Fund	1.49%	0.173%
KX	SL Jupiter Income Trust Pension Fund	1.59%	0.173%
KX	SL Jupiter Income Trust Pension Fund	1.64%	0.173%
KX	SL Jupiter Income Trust Pension Fund	1.67%	0.173%
KX	SL Jupiter Income Trust Pension Fund	1.76%	0.173%
KX	SL Jupiter Income Trust Pension Fund	1.77%	0.173%
KX	SL Jupiter Income Trust Pension Fund	1.95%	0.173%
KY	SL Jupiter UK Growth Pension Fund	1.92%	0.177%
KY	SL Jupiter UK Growth Pension Fund	2.01%	0.177%
KY	SL Jupiter UK Growth Pension Fund	1.80%	0.177%
KY	SL Jupiter UK Growth Pension Fund	1.76%	0.177%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
KY	SL Jupiter UK Growth Pension Fund	1.86%	0.177%
KY	SL Jupiter UK Growth Pension Fund	2.04%	0.177%
KY	SL Jupiter UK Growth Pension Fund	1.64%	0.177%
KY	SL Jupiter UK Growth Pension Fund	1.66%	0.177%
KY	SL Jupiter UK Growth Pension Fund	1.78%	0.177%
KY	SL Jupiter UK Growth Pension Fund	1.81%	0.177%
KY	SL Jupiter UK Growth Pension Fund	1.98%	0.177%
KZ	SCHRODER UK MID-250 FUND	1.68%	0.128%
KZ	SCHRODER UK MID-250 FUND	1.93%	0.128%
KZ	SCHRODER UK MID-250 FUND	1.68%	0.128%
KZ	SCHRODER UK MID-250 FUND	1.96%	0.128%
KZ	SCHRODER UK MID-250 FUND	1.78%	0.128%
KZ	SCHRODER UK MID-250 FUND	1.72%	0.128%
KZ	SCHRODER UK MID-250 FUND	1.84%	0.128%
KZ	SCHRODER UK MID-250 FUND	1.46%	0.128%
KZ	SCHRODER UK MID-250 FUND	1.73%	0.128%
KZ	SCHRODER UK MID-250 FUND	1.64%	0.128%
KZ	SCHRODER UK MID-250 FUND	1.31%	0.128%
KZ	SCHRODER UK MID-250 FUND	1.58%	0.128%
KZ	SCHRODER UK MID-250 FUND	1.61%	0.128%
KZ	SCHRODER UK MID-250 FUND	1.66%	0.128%
KZ	SCHRODER UK MID-250 FUND	1.74%	0.128%
KZ	SCHRODER UK MID-250 FUND	1.56%	0.128%
KZ	SCHRODER UK MID-250 FUND	1.60%	0.128%
KZ	SCHRODER UK MID-250 FUND	1.67%	0.128%
KZ	SCHRODER UK MID-250 FUND	1.70%	0.128%
KZ	SCHRODER UK MID-250 FUND	1.75%	0.128%
KZ	SCHRODER UK MID-250 FUND	1.81%	0.128%
KZ	SCHRODER UK MID-250 FUND	1.90%	0.128%
LGID	SL abrdn Sustainable Index World Equity Pension Fd	0.50%	0.071%
LGID	SL abrdn Sustainable Index World Equity Pension Fd	0.72%	0.071%
LGID	SL abrdn Sustainable Index World Equity Pension Fd	0.70%	0.071%
LLEK	Standard Life 50:50 Gbl Equity (BlackRock) Pn	0.90%	0.124%
LLJD	SL iShares Continental European Equity Index Pn	1.01%	0.128%
LLJD	SL iShares Continental European Equity Index Pn	0.36%	0.128%
LLJD	SL iShares Continental European Equity Index Pn	0.66%	0.128%
LLJD	SL iShares Continental European Equity Index Pn	0.73%	0.128%
LLJD	SL iShares Continental European Equity Index Pn	0.77%	0.128%
LLJD	SL iShares Continental European Equity Index Pn	0.78%	0.128%
LLJD	SL iShares Continental European Equity Index Pn	0.79%	0.128%
LLJE	SL abrdn MyFolio Market II Pension Fund	1.01%	0.051%
LLJE	SL abrdn MyFolio Market II Pension Fund	0.83%	0.051%
LLJE	SL abrdn MyFolio Market II Pension Fund	0.77%	0.051%
LLJE	SL abrdn MyFolio Market II Pension Fund	0.73%	0.051%
LLJE	SL abrdn MyFolio Market II Pension Fund	0.98%	0.051%
LLJE	SL abrdn MyFolio Market II Pension Fund	0.89%	0.051%
LLJE	SL abrdn MyFolio Market II Pension Fund	0.36%	0.051%
LLJE	SL abrdn MyFolio Market II Pension Fund	0.63%	0.051%
LLJE	SL abrdn MyFolio Market II Pension Fund	0.72%	0.051%
LLJE	SL abrdn MyFolio Market II Pension Fund	0.51%	0.051%
LLJE	SL abrdn MyFolio Market II Pension Fund	0.61%	0.051%
LLJE	SL abrdn MyFolio Market II Pension Fund	0.65%	0.051%
LLJE	SL abrdn MyFolio Market II Pension Fund	0.71%	0.051%
LLJE	SL abrdn MyFolio Market II Pension Fund	0.79%	0.051%
LLLA	SL abrdn Global Income Equity Pn Fd	1.72%	0.168%
LLLA	SL abrdn Global Income Equity Pn Fd	1.48%	0.168%
LLLA	SL abrdn Global Income Equity Pn Fd	1.49%	0.168%
LLLA	SL abrdn Global Income Equity Pn Fd	1.07%	0.168%
LLLA	SL abrdn Global Income Equity Pn Fd	1.37%	0.168%
LLLA	SL abrdn Global Income Equity Pn Fd	1.44%	0.168%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
LLLA	SL abrdn Global Income Equity Pn Fd	1.54%	0.168%
LLLA	SL abrdn Global Income Equity Pn Fd	1.60%	0.168%
LLNA	Standard Life Active Plus I Pension Fund	-0.25%	0.269%
LLNA	Standard Life Active Plus I Pension Fund	0.03%	0.269%
LLNA	Standard Life Active Plus I Pension Fund	-0.35%	0.269%
LLNA	Standard Life Active Plus I Pension Fund	-0.15%	0.269%
LLNA	Standard Life Active Plus I Pension Fund	-0.12%	0.269%
LLNB	SL abrdn MyFolio Market IV Pension Fund	1.03%	0.027%
LLNB	SL abrdn MyFolio Market IV Pension Fund	0.85%	0.027%
LLNB	SL abrdn MyFolio Market IV Pension Fund	0.79%	0.027%
LLNB	SL abrdn MyFolio Market IV Pension Fund	1.00%	0.027%
LLNB	SL abrdn MyFolio Market IV Pension Fund	0.75%	0.027%
LLNB	SL abrdn MyFolio Market IV Pension Fund	0.67%	0.027%
LLNB	SL abrdn MyFolio Market IV Pension Fund	0.91%	0.027%
LLNB	SL abrdn MyFolio Market IV Pension Fund	0.81%	0.027%
LLNB	SL abrdn MyFolio Market IV Pension Fund	0.43%	0.027%
LLNB	SL abrdn MyFolio Market IV Pension Fund	0.68%	0.027%
LLNB	SL abrdn MyFolio Market IV Pension Fund	0.80%	0.027%
LLNB	SL abrdn MyFolio Market IV Pension Fund	0.38%	0.027%
LLNB	SL abrdn MyFolio Market IV Pension Fund	0.64%	0.027%
LLNB	SL abrdn MyFolio Market IV Pension Fund	0.66%	0.027%
LLNB	SL abrdn MyFolio Market IV Pension Fund	0.69%	0.027%
LLNB	SL abrdn MyFolio Market IV Pension Fund	0.70%	0.027%
LLNB	SL abrdn MyFolio Market IV Pension Fund	0.73%	0.027%
LLNB	SL abrdn MyFolio Market IV Pension Fund	0.74%	0.027%
LLNC	SL BlackRock Consensus 85 Pension Fund	1.09%	0.113%
LLNC	SL BlackRock Consensus 85 Pension Fund	0.81%	0.113%
LLNC	SL BlackRock Consensus 85 Pension Fund	0.91%	0.113%
LLNC	SL BlackRock Consensus 85 Pension Fund	0.58%	0.113%
LLNC	SL BlackRock Consensus 85 Pension Fund	0.71%	0.113%
LLNC	SL BlackRock Consensus 85 Pension Fund	0.75%	0.113%
LLNC	SL BlackRock Consensus 85 Pension Fund	0.76%	0.113%
LLNC	SL BlackRock Consensus 85 Pension Fund	0.80%	0.113%
LLNC	SL BlackRock Consensus 85 Pension Fund	0.85%	0.113%
LLNC	SL BlackRock Consensus 85 Pension Fund	0.86%	0.113%
LLNC	SL BlackRock Consensus 85 Pension Fund	0.87%	0.113%
LLNC	SL BlackRock Consensus 85 Pension Fund	0.97%	0.113%
LLNC	SL BlackRock Consensus 85 Pension Fund	1.06%	0.113%
LLND	SL BlackRock Cash Pension Fund	1.20%	0.020%
LLND	SL BlackRock Cash Pension Fund	1.02%	0.020%
LLND	SL BlackRock Cash Pension Fund	0.83%	0.020%
LLND	SL BlackRock Cash Pension Fund	0.84%	0.020%
LLND	SL BlackRock Cash Pension Fund	0.92%	0.020%
LLND	SL BlackRock Cash Pension Fund	1.08%	0.020%
LLND	SL BlackRock Cash Pension Fund	1.17%	0.020%
LLNP	SL ASI MyFolio Monthly Income IV Pension Fund	1.27%	0.190%
LLPA	Standard Life Active Plus II Pension Fund	0.67%	0.059%
LLPA	Standard Life Active Plus II Pension Fund	0.74%	0.059%
LLPA	Standard Life Active Plus II Pension Fund	0.37%	0.059%
LNGA	SL BlackRock Overseas Equity Pension Fd	0.75%	0.028%
LNGA	SL BlackRock Overseas Equity Pension Fd	0.85%	0.028%
LNGA	SL BlackRock Overseas Equity Pension Fd	1.03%	0.028%
LNGA	SL BlackRock Overseas Equity Pension Fd	0.38%	0.028%
LNGA	SL BlackRock Overseas Equity Pension Fd	0.43%	0.028%
LNGA	SL BlackRock Overseas Equity Pension Fd	0.63%	0.028%
LNGA	SL BlackRock Overseas Equity Pension Fd	1.00%	0.028%
LPNH	SL Vanguard FTSE Developed World Hdgd Pn	0.68%	0.032%
LPNH	SL Vanguard FTSE Developed World Hdgd Pn	1.00%	0.032%
LPNH	SL Vanguard FTSE Developed World Hdgd Pn	0.63%	0.032%
LPNH	SL Vanguard FTSE Developed World Hdgd Pn	0.71%	0.032%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023			
Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
LPNH	SL Vanguard FTSE Developed World Hdgd Pn	0.84%	0.032%
LPNL	Standard Life Sustainable Multi Asset Growth Pn	0.96%	0.063%
LPNL	Standard Life Sustainable Multi Asset Growth Pn	0.69%	0.063%
LPNL	Standard Life Sustainable Multi Asset Growth Pn	0.71%	0.063%
LPNL	Standard Life Sustainable Multi Asset Growth Pn	0.81%	0.063%
LPNL	Standard Life Sustainable Multi Asset Growth Pn	0.87%	0.063%
LPNL	Standard Life Sustainable Multi Asset Growth Pn	0.99%	0.063%
MACF	Standard Life Deposit and Treasury (CR) Pension Fd	0.68%	0.038%
MACF	Standard Life Deposit and Treasury (CR) Pension Fd	0.93%	0.038%
MACF	Standard Life Deposit and Treasury (CR) Pension Fd	0.61%	0.038%
MACF	Standard Life Deposit and Treasury (CR) Pension Fd	0.72%	0.038%
MACF	Standard Life Deposit and Treasury (CR) Pension Fd	0.78%	0.038%
MAPG	SL M&G Gilt & Fixed Interest Income Pension Fund	1.02%	-0.098%
MAPG	SL M&G Gilt & Fixed Interest Income Pension Fund	1.17%	-0.098%
MAPG	SL M&G Gilt & Fixed Interest Income Pension Fund	1.20%	-0.098%
MLIE	SL Sustainable Multi Asset Pre Ret (Univ 10Yr) Pn	0.70%	0.188%
MLIE	SL Sustainable Multi Asset Pre Ret (Univ 10Yr) Pn	0.82%	0.188%
MMBA	SL abrdn MyFolio Multi-Manager I Pension Fund	1.29%	0.171%
MMBA	SL abrdn MyFolio Multi-Manager I Pension Fund	1.07%	0.171%
MMBA	SL abrdn MyFolio Multi-Manager I Pension Fund	1.45%	0.171%
MMBA	SL abrdn MyFolio Multi-Manager I Pension Fund	1.57%	0.171%
MMFK	SL Vanguard Global Bond Index Hedged Pn	1.02%	0.154%
MMFK	SL Vanguard Global Bond Index Hedged Pn	0.37%	0.154%
MMFK	SL Vanguard Global Bond Index Hedged Pn	0.64%	0.154%
MMFK	SL Vanguard Global Bond Index Hedged Pn	0.77%	0.154%
MMFK	SL Vanguard Global Bond Index Hedged Pn	0.78%	0.154%
MMFK	SL Vanguard Global Bond Index Hedged Pn	0.83%	0.154%
MMFK	SL Vanguard Global Bond Index Hedged Pn	0.84%	0.154%
MMKF	SL abrdn MyFolio Multi-Manager III Pn Fd	1.74%	0.196%
MMKF	SL abrdn MyFolio Multi-Manager III Pn Fd	1.56%	0.196%
MMKF	SL abrdn MyFolio Multi-Manager III Pn Fd	1.71%	0.196%
MMKF	SL abrdn MyFolio Multi-Manager III Pn Fd	1.46%	0.196%
MMKF	SL abrdn MyFolio Multi-Manager III Pn Fd	1.50%	0.196%
MMKF	SL abrdn MyFolio Multi-Manager III Pn Fd	1.09%	0.196%
MMKF	SL abrdn MyFolio Multi-Manager III Pn Fd	1.62%	0.196%
MMKF	SL abrdn MyFolio Multi-Manager III Pn Fd	1.34%	0.196%
MMKF	SL abrdn MyFolio Multi-Manager III Pn Fd	1.36%	0.196%
MMKF	SL abrdn MyFolio Multi-Manager III Pn Fd	1.24%	0.196%
MMKF	SL abrdn MyFolio Multi-Manager III Pn Fd	1.39%	0.196%
MMKF	SL abrdn MyFolio Multi-Manager III Pn Fd	1.52%	0.196%
MMKF	SL abrdn MyFolio Multi-Manager III Pn Fd	1.53%	0.196%
MMKI	CT UK Social Bond Fund	1.19%	0.076%
MMKI	CT UK Social Bond Fund	1.04%	0.076%
MMKI	CT UK Social Bond Fund	1.13%	0.076%
MMKI	CT UK Social Bond Fund	1.25%	0.076%
MMKI	CT UK Social Bond Fund	1.37%	0.076%
MMMC	SL abrdn Ethical Corporate Bond Pension Fund	1.23%	0.000%
MMMC	SL abrdn Ethical Corporate Bond Pension Fund	1.41%	0.000%
MMMC	SL abrdn Ethical Corporate Bond Pension Fund	1.13%	0.000%
MMMC	SL abrdn Ethical Corporate Bond Pension Fund	1.17%	0.000%
MMMC	SL abrdn Ethical Corporate Bond Pension Fund	1.37%	0.000%
MMNP	SL Invesco Global Equity Income Pension Fund	1.60%	0.323%
MMNP	SL Invesco Global Equity Income Pension Fund	1.85%	0.323%
MMNP	SL Invesco Global Equity Income Pension Fund	1.53%	0.323%
MMNP	SL Invesco Global Equity Income Pension Fund	1.23%	0.323%
MMNP	SL Invesco Global Equity Income Pension Fund	1.49%	0.323%
MMNP	SL Invesco Global Equity Income Pension Fund	1.70%	0.323%
MMNP	SL Invesco Global Equity Income Pension Fund	1.88%	0.323%
MPLI	Money Market Fund (CR)	0.73%	0.038%
MPPF	SL abrdn Emerging Markets Income Equity Pn Fd	1.61%	0.135%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
MPPF	SL abrdn Emerging Markets Income Equity Pn Fd	1.70%	0.135%
MPPF	SL abrdn Emerging Markets Income Equity Pn Fd	1.35%	0.135%
MPPF	SL abrdn Emerging Markets Income Equity Pn Fd	1.45%	0.135%
MPPF	SL abrdn Emerging Markets Income Equity Pn Fd	1.47%	0.135%
MPPF	SL abrdn Emerging Markets Income Equity Pn Fd	1.55%	0.135%
NB	SL iShares Index Linked Gilt Index Pension Fund	1.01%	0.060%
NB	SL iShares Index Linked Gilt Index Pension Fund	0.83%	0.060%
NB	SL iShares Index Linked Gilt Index Pension Fund	0.77%	0.060%
NB	SL iShares Index Linked Gilt Index Pension Fund	0.36%	0.060%
NB	SL iShares Index Linked Gilt Index Pension Fund	0.66%	0.060%
NB	SL iShares Index Linked Gilt Index Pension Fund	0.80%	0.060%
NBGC	SL abrdn MyFolio Managed V Pension Fund	1.43%	0.179%
NBGC	SL abrdn MyFolio Managed V Pension Fund	1.19%	0.179%
NBGC	SL abrdn MyFolio Managed V Pension Fund	1.15%	0.179%
NBGC	SL abrdn MyFolio Managed V Pension Fund	1.25%	0.179%
NBGC	SL abrdn MyFolio Managed V Pension Fund	1.40%	0.179%
NBGC	SL abrdn MyFolio Managed V Pension Fund	0.78%	0.179%
NBGC	SL abrdn MyFolio Managed V Pension Fund	0.93%	0.179%
NBGC	SL abrdn MyFolio Managed V Pension Fund	1.08%	0.179%
NBGC	SL abrdn MyFolio Managed V Pension Fund	1.11%	0.179%
NBGC	SL abrdn MyFolio Managed V Pension Fund	1.31%	0.179%
NBGC	SL abrdn MyFolio Managed V Pension Fund	1.05%	0.179%
NBGC	SL abrdn MyFolio Managed V Pension Fund	1.07%	0.179%
NBGC	SL abrdn MyFolio Managed V Pension Fund	1.12%	0.179%
NBGC	SL abrdn MyFolio Managed V Pension Fund	1.17%	0.179%
NBGC	SL abrdn MyFolio Managed V Pension Fund	1.20%	0.179%
NBGC	SL abrdn MyFolio Managed V Pension Fund	1.28%	0.179%
NBPI	SL Sustainable Multi Asset At Ret (Annuity 10YR)Pn	0.83%	0.061%
NC	SL JP Morgan Emerging Markets Pension Fund	1.58%	0.374%
NC	SL JP Morgan Emerging Markets Pension Fund	1.76%	0.374%
NC	SL JP Morgan Emerging Markets Pension Fund	1.48%	0.374%
NC	SL JP Morgan Emerging Markets Pension Fund	1.52%	0.374%
NC	SL JP Morgan Emerging Markets Pension Fund	1.73%	0.374%
NC	SL JP Morgan Emerging Markets Pension Fund	1.11%	0.374%
NC	SL JP Morgan Emerging Markets Pension Fund	1.40%	0.374%
NC	SL JP Morgan Emerging Markets Pension Fund	1.43%	0.374%
NC	SL JP Morgan Emerging Markets Pension Fund	1.64%	0.374%
NC	SL JP Morgan Emerging Markets Pension Fund	1.26%	0.374%
NC	SL JP Morgan Emerging Markets Pension Fund	1.35%	0.374%
NC	SL JP Morgan Emerging Markets Pension Fund	1.36%	0.374%
NC	SL JP Morgan Emerging Markets Pension Fund	1.38%	0.374%
NC	SL JP Morgan Emerging Markets Pension Fund	1.41%	0.374%
NC	SL JP Morgan Emerging Markets Pension Fund	1.44%	0.374%
NC	SL JP Morgan Emerging Markets Pension Fund	1.46%	0.374%
NC	SL JP Morgan Emerging Markets Pension Fund	1.55%	0.374%
ND	SL iShares Over 15 Year Gilt Index Pension Fund	0.98%	-0.012%
ND	SL iShares Over 15 Year Gilt Index Pension Fund	0.89%	-0.012%
ND	SL iShares Over 15 Year Gilt Index Pension Fund	0.83%	-0.012%
ND	SL iShares Over 15 Year Gilt Index Pension Fund	0.73%	-0.012%
ND	SL iShares Over 15 Year Gilt Index Pension Fund	1.01%	-0.012%
ND	SL iShares Over 15 Year Gilt Index Pension Fund	0.72%	-0.012%
ND	SL iShares Over 15 Year Gilt Index Pension Fund	0.78%	-0.012%
ND	SL iShares Over 15 Year Gilt Index Pension Fund	0.36%	-0.012%
ND	SL iShares Over 15 Year Gilt Index Pension Fund	0.66%	-0.012%
ND	SL iShares Over 15 Year Gilt Index Pension Fund	0.68%	-0.012%
ND	SL iShares Over 15 Year Gilt Index Pension Fund	0.71%	-0.012%
ND	SL iShares Over 15 Year Gilt Index Pension Fund	0.77%	-0.012%
NDPA	SL Sustainable Multi Asset Growth (10 Year) Pn Fd	0.53%	0.146%
NDPA	SL Sustainable Multi Asset Growth (10 Year) Pn Fd	0.46%	0.146%
NDPA	SL Sustainable Multi Asset Growth (10 Year) Pn Fd	0.51%	0.146%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
NDPA	SL Sustainable Multi Asset Growth (10 Year) Pn Fd	0.57%	0.146%
NDPA	SL Sustainable Multi Asset Growth (10 Year) Pn Fd	0.16%	0.146%
NDPA	SL Sustainable Multi Asset Growth (10 Year) Pn Fd	0.31%	0.146%
NDPA	SL Sustainable Multi Asset Growth (10 Year) Pn Fd	0.42%	0.146%
NDPA	SL Sustainable Multi Asset Growth (10 Year) Pn Fd	0.49%	0.146%
NDPA	SL Sustainable Multi Asset Growth (10 Year) Pn Fd	0.63%	0.146%
NDPA	SL Sustainable Multi Asset Growth (10 Year) Pn Fd	0.69%	0.146%
NDPA	SL Sustainable Multi Asset Growth (10 Year) Pn Fd	0.78%	0.146%
NF	SL Blackrock ACS Continental European Eq Trk Pn Fd	1.00%	0.014%
NF	SL Blackrock ACS Continental European Eq Trk Pn Fd	0.75%	0.014%
NF	SL Blackrock ACS Continental European Eq Trk Pn Fd	0.91%	0.014%
NF	SL Blackrock ACS Continental European Eq Trk Pn Fd	0.68%	0.014%
NF	SL Blackrock ACS Continental European Eq Trk Pn Fd	0.71%	0.014%
NF	SL Blackrock ACS Continental European Eq Trk Pn Fd	0.73%	0.014%
NF	SL Blackrock ACS Continental European Eq Trk Pn Fd	0.85%	0.014%
NF	SL Blackrock ACS Continental European Eq Trk Pn Fd	1.03%	0.014%
NH	SL BlackRock Aquila Connect Pacific Rim Eq Pn Fd	0.70%	-0.021%
NH	SL BlackRock Aquila Connect Pacific Rim Eq Pn Fd	0.74%	-0.021%
NH	SL BlackRock Aquila Connect Pacific Rim Eq Pn Fd	0.78%	-0.021%
NH	SL BlackRock Aquila Connect Pacific Rim Eq Pn Fd	0.99%	-0.021%
NH	SL BlackRock Aquila Connect Pacific Rim Eq Pn Fd	1.02%	-0.021%
NH	SL BlackRock Aquila Connect Pacific Rim Eq Pn Fd	0.67%	-0.021%
NH	SL BlackRock Aquila Connect Pacific Rim Eq Pn Fd	0.84%	-0.021%
NH	SL BlackRock Aquila Connect Pacific Rim Eq Pn Fd	0.64%	-0.021%
NH	SL BlackRock Aquila Connect Pacific Rim Eq Pn Fd	0.65%	-0.021%
NH	SL BlackRock Aquila Connect Pacific Rim Eq Pn Fd	0.81%	-0.021%
NH	SL BlackRock Aquila Connect Pacific Rim Eq Pn Fd	0.90%	-0.021%
NIAE	SL Sustainable Focus 2 Pension Fund	0.81%	0.143%
NIAE	SL Sustainable Focus 2 Pension Fund	0.99%	0.143%
NIAE	SL Sustainable Focus 2 Pension Fund	0.87%	0.143%
NIAE	SL Sustainable Focus 2 Pension Fund	0.69%	0.143%
NIAE	SL Sustainable Focus 2 Pension Fund	0.71%	0.143%
NIAE	SL Sustainable Focus 2 Pension Fund	0.75%	0.143%
NIAE	SL Sustainable Focus 2 Pension Fund	0.59%	0.143%
NIAE	SL Sustainable Focus 2 Pension Fund	0.72%	0.143%
NIAE	SL Sustainable Focus 2 Pension Fund	0.82%	0.143%
NIAE	SL Sustainable Focus 2 Pension Fund	0.96%	0.143%
NJ	SL Blackrock ACS US Equity Tracker Pension Fund	0.69%	0.022%
NJ	SL Blackrock ACS US Equity Tracker Pension Fund	0.73%	0.022%
NJ	SL Blackrock ACS US Equity Tracker Pension Fund	0.73%	0.022%
NJ	SL Blackrock ACS US Equity Tracker Pension Fund	0.98%	0.022%
NJ	SL Blackrock ACS US Equity Tracker Pension Fund	1.01%	0.022%
NJ	SL Blackrock ACS US Equity Tracker Pension Fund	0.69%	0.022%
NJ	SL Blackrock ACS US Equity Tracker Pension Fund	0.51%	0.022%
NJ	SL Blackrock ACS US Equity Tracker Pension Fund	0.77%	0.022%
NJ	SL Blackrock ACS US Equity Tracker Pension Fund	0.83%	0.022%
NJ	SL Blackrock ACS US Equity Tracker Pension Fund	0.36%	0.022%
NJ	SL Blackrock ACS US Equity Tracker Pension Fund	0.61%	0.022%
NJ	SL Blackrock ACS US Equity Tracker Pension Fund	0.63%	0.022%
NJ	SL Blackrock ACS US Equity Tracker Pension Fund	0.64%	0.022%
NJ	SL Blackrock ACS US Equity Tracker Pension Fund	0.66%	0.022%
NJ	SL Blackrock ACS US Equity Tracker Pension Fund	0.89%	0.022%
NJ	SL Blackrock ACS US Equity Tracker Pension Fund	0.68%	0.022%
NJ	SL Blackrock ACS US Equity Tracker Pension Fund	0.71%	0.022%
NJ	SL Blackrock ACS US Equity Tracker Pension Fund	0.72%	0.022%
NK	SL Blackrock ACS Japan Equity Trk Pn Fd	0.99%	-0.030%
NK	SL Blackrock ACS Japan Equity Trk Pn Fd	0.52%	-0.030%
NK	SL Blackrock ACS Japan Equity Trk Pn Fd	0.65%	-0.030%
NK	SL Blackrock ACS Japan Equity Trk Pn Fd	0.70%	-0.030%
NK	SL Blackrock ACS Japan Equity Trk Pn Fd	0.74%	-0.030%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (Fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
NK	SL Blackrock ACS Japan Equity Trk Pn Fd	1.02%	-0.030%
NNBD	SL Vanguard UK Long Duration Gilt Index Pension Fd	0.74%	-0.460%
NNBD	SL Vanguard UK Long Duration Gilt Index Pension Fd	0.84%	-0.460%
NNBD	SL Vanguard UK Long Duration Gilt Index Pension Fd	0.99%	-0.460%
NNGK	SL Ninety One Emg Mkt Lcl Cury Dbt Pn Fd	1.35%	0.420%
NNLH	SL Aberdeen Standard Global Corporate Bond Pn Fd	0.81%	0.472%
NNMC	SL Invesco Global Smaller Companies Pension Fund	1.73%	0.370%
NNMC	SL Invesco Global Smaller Companies Pension Fund	1.26%	0.370%
NNMC	SL Invesco Global Smaller Companies Pension Fund	1.41%	0.370%
NNMC	SL Invesco Global Smaller Companies Pension Fund	1.63%	0.370%
NNMC	SL Invesco Global Smaller Companies Pension Fund	1.67%	0.370%
NNMC	SL Invesco Global Smaller Companies Pension Fund	1.68%	0.370%
NNMI	SL BlackRock Global Equity Pension Fund	0.75%	0.131%
NNNG	SL Vanguard UK Government Bond Index Pension Fund	0.99%	0.059%
NNNG	SL Vanguard UK Government Bond Index Pension Fund	0.52%	0.059%
NNNG	SL Vanguard UK Government Bond Index Pension Fund	0.64%	0.059%
NNNG	SL Vanguard UK Government Bond Index Pension Fund	0.66%	0.059%
NNNG	SL Vanguard UK Government Bond Index Pension Fund	0.74%	0.059%
NNNG	SL Vanguard UK Government Bond Index Pension Fund	0.78%	0.059%
NNNG	SL Vanguard UK Government Bond Index Pension Fund	0.84%	0.059%
NNPG	SL Vanguard Japan Stock Index Pension Fund	1.02%	-0.111%
NNPG	SL Vanguard Japan Stock Index Pension Fund	0.78%	-0.111%
NNPG	SL Vanguard Japan Stock Index Pension Fund	0.84%	-0.111%
NNPG	SL Vanguard Japan Stock Index Pension Fund	0.37%	-0.111%
NNPG	SL Vanguard Japan Stock Index Pension Fund	0.52%	-0.111%
NNPG	SL Vanguard Japan Stock Index Pension Fund	0.67%	-0.111%
NNPG	SL Vanguard Japan Stock Index Pension Fund	0.80%	-0.111%
NNPG	SL Vanguard Japan Stock Index Pension Fund	0.99%	-0.111%
NR	Standard Life Individual Property Pension Fund	1.53%	-0.047%
NR	Standard Life Individual Property Pension Fund	1.35%	-0.047%
NR	Standard Life Individual Property Pension Fund	1.29%	-0.047%
NR	Standard Life Individual Property Pension Fund	1.25%	-0.047%
NR	Standard Life Individual Property Pension Fund	1.15%	-0.047%
NR	Standard Life Individual Property Pension Fund	1.14%	-0.047%
NR	Standard Life Individual Property Pension Fund	1.31%	-0.047%
NR	Standard Life Individual Property Pension Fund	1.13%	-0.047%
NR	Standard Life Individual Property Pension Fund	1.30%	-0.047%
NR	Standard Life Individual Property Pension Fund	1.45%	-0.047%
NS	SL Janus Henderson Cautious Managed Pension Fund	1.46%	0.211%
NS	SL Janus Henderson Cautious Managed Pension Fund	1.74%	0.211%
NS	SL Janus Henderson Cautious Managed Pension Fund	1.56%	0.211%
NS	SL Janus Henderson Cautious Managed Pension Fund	1.44%	0.211%
NS	SL Janus Henderson Cautious Managed Pension Fund	1.50%	0.211%
NS	SL Janus Henderson Cautious Managed Pension Fund	1.24%	0.211%
NS	SL Janus Henderson Cautious Managed Pension Fund	1.62%	0.211%
NS	SL Janus Henderson Cautious Managed Pension Fund	1.71%	0.211%
NS	SL Janus Henderson Cautious Managed Pension Fund	1.58%	0.211%
P2	SL Stewart Investors Gbl Emg Mkts Ldrs P	1.70%	0.215%
P2	SL Stewart Investors Gbl Emg Mkts Ldrs P	1.64%	0.215%
P2	SL Stewart Investors Gbl Emg Mkts Ldrs P	1.94%	0.215%
PAED	Passive US Equity Fund (CR)	0.77%	-0.003%
PAED	Passive US Equity Fund (CR)	0.98%	-0.003%
PAEF	Passive UK Equity Fund (CR)	0.66%	0.190%
PAFD	Passive European Equity Fund (CR)	0.68%	-0.111%
PAIC	Passive Pacific Rim Equity Fund (CR)	0.53%	0.134%
PAIC	Passive Pacific Rim Equity Fund (CR)	0.75%	0.134%
PAJN	Passive Japanese Equity Fund (CR)	0.67%	-0.160%
PGLF	Passive Global Equity Fund (CR)	0.67%	0.100%
PGLF	Passive Global Equity Fund (CR)	0.74%	0.100%
R3	UK Equity Fund	1.48%	0.102%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023			
Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
R3	UK Equity Fund	1.73%	0.102%
R3	UK Equity Fund	1.11%	0.102%
R3	UK Equity Fund	1.26%	0.102%
R3	UK Equity Fund	1.36%	0.102%
R3	UK Equity Fund	1.52%	0.102%
R3	UK Equity Fund	1.76%	0.102%
RM	SL Aviva Investors Property Pension Fund	1.50%	0.086%
RM	SL Aviva Investors Property Pension Fund	1.26%	0.086%
RM	SL Aviva Investors Property Pension Fund	1.32%	0.086%
RM	SL Aviva Investors Property Pension Fund	1.15%	0.086%
RM	SL Aviva Investors Property Pension Fund	1.22%	0.086%
RM	SL Aviva Investors Property Pension Fund	1.47%	0.086%
RM	SL Aviva Investors Property Pension Fund	0.85%	0.086%
RM	SL Aviva Investors Property Pension Fund	0.99%	0.086%
RM	SL Aviva Investors Property Pension Fund	1.12%	0.086%
RM	SL Aviva Investors Property Pension Fund	1.18%	0.086%
RM	SL Aviva Investors Property Pension Fund	1.29%	0.086%
RM	SL Aviva Investors Property Pension Fund	1.38%	0.086%
RM	SL Aviva Investors Property Pension Fund	1.42%	0.086%
RQ	SL ASI UK Value Equity Pension Fund	1.72%	0.340%
RQ	SL ASI UK Value Equity Pension Fund	1.48%	0.340%
RQ	SL ASI UK Value Equity Pension Fund	1.07%	0.340%
RQ	SL ASI UK Value Equity Pension Fund	1.22%	0.340%
RQ	SL ASI UK Value Equity Pension Fund	1.37%	0.340%
RQ	SL ASI UK Value Equity Pension Fund	1.44%	0.340%
RQ	SL ASI UK Value Equity Pension Fund	1.54%	0.340%
RQ	SL ASI UK Value Equity Pension Fund	1.69%	0.340%
RQ	SL ASI UK Value Equity Pension Fund	1.32%	0.340%
RQ	SL ASI UK Value Equity Pension Fund	1.45%	0.340%
RQ	SL ASI UK Value Equity Pension Fund	1.49%	0.340%
RQ	SL ASI UK Value Equity Pension Fund	1.60%	0.340%
RS	SL abrdn Global Real Estate Pension Fund	1.41%	0.676%
RS	SL abrdn Global Real Estate Pension Fund	1.70%	0.676%
RS	SL abrdn Global Real Estate Pension Fund	1.73%	0.676%
RS	SL abrdn Global Real Estate Pension Fund	1.70%	0.676%
RS	SL abrdn Global Real Estate Pension Fund	1.55%	0.676%
RS	SL abrdn Global Real Estate Pension Fund	1.45%	0.676%
RS	SL abrdn Global Real Estate Pension Fund	1.49%	0.676%
RS	SL abrdn Global Real Estate Pension Fund	1.61%	0.676%
RS	SL abrdn Global Real Estate Pension Fund	1.50%	0.676%
RS	SL abrdn Global Real Estate Pension Fund	1.35%	0.676%
RS	SL abrdn Global Real Estate Pension Fund	1.38%	0.676%
RS	SL abrdn Global Real Estate Pension Fund	1.51%	0.676%
RS	SL abrdn Global Real Estate Pension Fund	1.08%	0.676%
RS	SL abrdn Global Real Estate Pension Fund	1.33%	0.676%
RS	SL abrdn Global Real Estate Pension Fund	1.37%	0.676%
RS	SL abrdn Global Real Estate Pension Fund	1.47%	0.676%
RS	SL abrdn Global Real Estate Pension Fund	1.23%	0.676%
RS	SL abrdn Global Real Estate Pension Fund	1.41%	0.676%
RS	SL abrdn Global Real Estate Pension Fund	1.67%	0.676%
RS	SL abrdn Global Real Estate Pension Fund	1.43%	0.676%
RS	SL abrdn Global Real Estate Pension Fund	1.44%	0.676%
RS	SL abrdn Global Real Estate Pension Fund	1.52%	0.676%
S9	SL BlackRock Aquila Connect Cash Pension Fund	0.73%	0.013%
VB	SL abrdn Global Real Estate Share Pension Fund	1.53%	0.282%
VB	SL abrdn Global Real Estate Share Pension Fund	1.28%	0.282%
VB	SL abrdn Global Real Estate Share Pension Fund	1.56%	0.282%
VB	SL abrdn Global Real Estate Share Pension Fund	1.53%	0.282%
VB	SL abrdn Global Real Estate Share Pension Fund	0.96%	0.282%
VB	SL abrdn Global Real Estate Share Pension Fund	1.24%	0.282%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
VB	SL abrdn Global Real Estate Share Pension Fund	1.26%	0.282%
VB	SL abrdn Global Real Estate Share Pension Fund	1.32%	0.282%
VB	SL abrdn Global Real Estate Share Pension Fund	1.33%	0.282%
VB	SL abrdn Global Real Estate Share Pension Fund	1.35%	0.282%
VB	SL abrdn Global Real Estate Share Pension Fund	1.38%	0.282%
VB	SL abrdn Global Real Estate Share Pension Fund	1.41%	0.282%
VB	SL abrdn Global Real Estate Share Pension Fund	1.44%	0.282%
VJ	VT Momentum Diversified Growth Fund	2.02%	0.062%
VJ	VT Momentum Diversified Growth Fund	1.85%	0.062%
VJ	VT Momentum Diversified Growth Fund	1.92%	0.062%
VJ	VT Momentum Diversified Growth Fund	1.96%	0.062%
VJ	VT Momentum Diversified Growth Fund	2.01%	0.062%
VJ	VT Momentum Diversified Growth Fund	2.08%	0.062%
VJ	VT Momentum Diversified Growth Fund	2.20%	0.062%
VK	VT Momentum Diversified Income Fund	2.10%	0.323%
VK	VT Momentum Diversified Income Fund	1.75%	0.323%
VK	VT Momentum Diversified Income Fund	1.82%	0.323%
VK	VT Momentum Diversified Income Fund	1.83%	0.323%
VK	VT Momentum Diversified Income Fund	1.86%	0.323%
VK	VT Momentum Diversified Income Fund	1.92%	0.323%
VK	VT Momentum Diversified Income Fund	1.98%	0.323%
VQ	SL M&G Episode Allocation Pension Fund	1.37%	0.021%
VQ	SL M&G Episode Allocation Pension Fund	1.65%	0.021%
VQ	SL M&G Episode Allocation Pension Fund	1.41%	0.021%
VQ	SL M&G Episode Allocation Pension Fund	1.35%	0.021%
VQ	SL M&G Episode Allocation Pension Fund	1.37%	0.021%
VQ	SL M&G Episode Allocation Pension Fund	1.62%	0.021%
VQ	SL M&G Episode Allocation Pension Fund	1.42%	0.021%
VQ	SL M&G Episode Allocation Pension Fund	1.47%	0.021%
W1	Corporate Pension With Profits Fund	0.83%	0.042%
W1	Corporate Pension With Profits Fund	0.73%	0.042%
W1	Corporate Pension With Profits Fund	0.63%	0.042%
W1	Corporate Pension With Profits Fund	0.98%	0.042%
W1	Corporate Pension With Profits Fund	0.61%	0.042%
W1	Corporate Pension With Profits Fund	0.72%	0.042%
W1	Corporate Pension With Profits Fund	1.01%	0.042%
W1	Corporate Pension With Profits Fund	0.66%	0.042%
W1	Corporate Pension With Profits Fund	0.70%	0.042%
W1	Corporate Pension With Profits Fund	0.67%	0.042%
W1	Corporate Pension With Profits Fund	0.65%	0.042%
W1	Corporate Pension With Profits Fund	0.79%	0.042%
W1	Corporate Pension With Profits Fund	0.69%	0.042%
W1	Corporate Pension With Profits Fund	0.51%	0.042%
W1	Corporate Pension With Profits Fund	0.75%	0.042%
W1	Corporate Pension With Profits Fund	0.62%	0.042%
W1	Corporate Pension With Profits Fund	0.76%	0.042%
W1	Corporate Pension With Profits Fund	0.77%	0.042%
W1	Corporate Pension With Profits Fund	0.68%	0.042%
W1	Corporate Pension With Profits Fund	0.74%	0.042%
W1	Corporate Pension With Profits Fund	0.59%	0.042%
W1	Corporate Pension With Profits Fund	0.71%	0.042%
W1	Corporate Pension With Profits Fund	0.41%	0.042%
W1	Corporate Pension With Profits Fund	0.81%	0.042%
W1	Corporate Pension With Profits Fund	0.78%	0.042%
W1	Corporate Pension With Profits Fund	0.80%	0.042%
W1	Corporate Pension With Profits Fund	0.42%	0.042%
W1	Corporate Pension With Profits Fund	0.64%	0.042%
W1	Corporate Pension With Profits Fund	0.58%	0.042%
W1	Corporate Pension With Profits Fund	0.89%	0.042%
W1	Corporate Pension With Profits Fund	0.82%	0.042%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
W1	Corporate Pension With Profits Fund	0.43%	0.042%
W1	Corporate Pension With Profits Fund	0.53%	0.042%
W1	Corporate Pension With Profits Fund	0.57%	0.042%
W1	Corporate Pension With Profits Fund	0.55%	0.042%
W1	Corporate Pension With Profits Fund	0.49%	0.042%
W1	Corporate Pension With Profits Fund	0.48%	0.042%
W1	Corporate Pension With Profits Fund	0.50%	0.042%
W2	Corporate Pension Inflation Plus Fund	0.83%	-0.008%
W2	Corporate Pension Inflation Plus Fund	0.98%	-0.008%
W2	Corporate Pension Inflation Plus Fund	0.63%	-0.008%
W2	Corporate Pension Inflation Plus Fund	0.67%	-0.008%
W2	Corporate Pension Inflation Plus Fund	0.73%	-0.008%
W2	Corporate Pension Inflation Plus Fund	0.78%	-0.008%
W8	Pension 2 With Profits 2 Fund	0.98%	0.021%
WA	Pension With Profits One Fund	0.73%	0.021%
WA	Pension With Profits One Fund	0.83%	0.021%
WA	Pension With Profits One Fund	1.01%	0.021%
WA	Pension With Profits One Fund	0.77%	0.021%
WA	Pension With Profits One Fund	0.98%	0.021%
WA	Pension With Profits One Fund	0.89%	0.021%
WA	Pension With Profits One Fund	0.66%	0.021%
WA	Pension With Profits One Fund	0.79%	0.021%
WA	Pension With Profits One Fund	0.80%	0.021%
WA	Pension With Profits One Fund	0.67%	0.021%
WA	Pension With Profits One Fund	0.86%	0.021%
WA	Pension With Profits One Fund	0.64%	0.021%
WA	Pension With Profits One Fund	0.75%	0.021%
WA	Pension With Profits One Fund	0.72%	0.021%
WA	Pension With Profits One Fund	0.68%	0.021%
WA	Pension With Profits One Fund	0.78%	0.021%
WA	Pension With Profits One Fund	0.74%	0.021%
WA	Pension With Profits One Fund	0.51%	0.021%
WA	Pension With Profits One Fund	0.56%	0.021%
WA	Pension With Profits One Fund	0.61%	0.021%
WA	Pension With Profits One Fund	0.63%	0.021%
WA	Pension With Profits One Fund	0.81%	0.021%
WA	Pension With Profits One Fund	0.87%	0.021%
WA	Pension With Profits One Fund	0.91%	0.021%
WA	Pension With Profits One Fund	0.92%	0.021%
WA	Pension With Profits One Fund	0.95%	0.021%
WC	Pension Millennium With Profits Fund	0.83%	0.021%
WC	Pension Millennium With Profits Fund	0.77%	0.021%
WC	Pension Millennium With Profits Fund	0.73%	0.021%
WC	Pension Millennium With Profits Fund	0.98%	0.021%
WC	Pension Millennium With Profits Fund	1.01%	0.021%
WC	Pension Millennium With Profits Fund	0.89%	0.021%
WC	Pension Millennium With Profits Fund	0.75%	0.021%
WC	Pension Millennium With Profits Fund	0.79%	0.021%
WC	Pension Millennium With Profits Fund	0.63%	0.021%
WC	Pension Millennium With Profits Fund	0.61%	0.021%
WC	Pension Millennium With Profits Fund	0.72%	0.021%
WC	Pension Millennium With Profits Fund	0.80%	0.021%
WC	Pension Millennium With Profits Fund	0.50%	0.021%
WC	Pension Millennium With Profits Fund	0.66%	0.021%
WC	Pension Millennium With Profits Fund	0.51%	0.021%
WC	Pension Millennium With Profits Fund	0.69%	0.021%
WC	Pension Millennium With Profits Fund	0.78%	0.021%
WC	Pension Millennium With Profits Fund	0.68%	0.021%
WC	Pension Millennium With Profits Fund	0.67%	0.021%
WC	Pension Millennium With Profits Fund	0.41%	0.021%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (Fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
WC	Pension Millennium With Profits Fund	0.81%	0.021%
WC	Pension Millennium With Profits Fund	0.70%	0.021%
WC	Pension Millennium With Profits Fund	0.62%	0.021%
WC	Pension Millennium With Profits Fund	0.82%	0.021%
WC	Pension Millennium With Profits Fund	0.36%	0.021%
WC	Pension Millennium With Profits Fund	0.76%	0.021%
WC	Pension Millennium With Profits Fund	0.58%	0.021%
WC	Pension Millennium With Profits Fund	0.71%	0.021%
WC	Pension Millennium With Profits Fund	0.74%	0.021%
WC	Pension Millennium With Profits Fund	0.65%	0.021%
WC	Pension Millennium With Profits Fund	0.42%	0.021%
WC	Pension Millennium With Profits Fund	0.59%	0.021%
WC	Pension Millennium With Profits Fund	0.64%	0.021%
WC	Pension Millennium With Profits Fund	0.96%	0.021%
WC	Pension Millennium With Profits Fund	0.85%	0.021%
WC	Pension Millennium With Profits Fund	0.53%	0.021%
WC	Pension Millennium With Profits Fund	0.93%	0.021%
WC	Pension Millennium With Profits Fund	0.94%	0.021%
WC	Pension Millennium With Profits Fund	0.97%	0.021%
WC	Pension Millennium With Profits Fund	0.48%	0.021%
WC	Pension Millennium With Profits Fund	0.90%	0.021%
WC	Pension Millennium With Profits Fund	0.91%	0.021%
WC	Pension Millennium With Profits Fund	0.92%	0.021%
WC	Pension Millennium With Profits Fund	1.00%	0.021%
WJ	Pension With Profits One 2006 Fund	0.73%	0.021%
WJ	Pension With Profits One 2006 Fund	0.89%	0.021%
WJ	Pension With Profits One 2006 Fund	0.86%	0.021%
WJ	Pension With Profits One 2006 Fund	0.66%	0.021%
WJ	Pension With Profits One 2006 Fund	0.98%	0.021%
WJ	Pension With Profits One 2006 Fund	0.65%	0.021%
WJ	Pension With Profits One 2006 Fund	0.68%	0.021%
WJ	Pension With Profits One 2006 Fund	0.71%	0.021%
WJ	Pension With Profits One 2006 Fund	0.72%	0.021%
WJ	Pension With Profits One 2006 Fund	0.80%	0.021%
WN	Pension 2 With Profits 2 2006 Fund	0.69%	0.021%
WQ	Pension Millennium With Profits 2006 Fund	0.73%	0.021%
WQ	Pension Millennium With Profits 2006 Fund	0.89%	0.021%
WQ	Pension Millennium With Profits 2006 Fund	0.98%	0.021%
WQ	Pension Millennium With Profits 2006 Fund	0.66%	0.021%
WQ	Pension Millennium With Profits 2006 Fund	0.51%	0.021%
WQ	Pension Millennium With Profits 2006 Fund	0.36%	0.021%
WQ	Pension Millennium With Profits 2006 Fund	0.77%	0.021%
WQ	Pension Millennium With Profits 2006 Fund	0.68%	0.021%
WQ	Pension Millennium With Profits 2006 Fund	1.01%	0.021%
WQ	Pension Millennium With Profits 2006 Fund	0.82%	0.021%
WQ	Pension Millennium With Profits 2006 Fund	0.69%	0.021%
WQ	Pension Millennium With Profits 2006 Fund	0.75%	0.021%
WQ	Pension Millennium With Profits 2006 Fund	0.63%	0.021%
WQ	Pension Millennium With Profits 2006 Fund	0.67%	0.021%
WQ	Pension Millennium With Profits 2006 Fund	0.80%	0.021%
WQ	Pension Millennium With Profits 2006 Fund	0.65%	0.021%
WQ	Pension Millennium With Profits 2006 Fund	0.78%	0.021%
WQ	Pension Millennium With Profits 2006 Fund	0.83%	0.021%
WQ	Pension Millennium With Profits 2006 Fund	0.61%	0.021%
YA	SL BNY Mellon Global Absolute Return Pn	1.79%	0.188%
YA	SL BNY Mellon Global Absolute Return Pn	1.76%	0.188%
YA	SL BNY Mellon Global Absolute Return Pn	1.43%	0.188%
YA	SL BNY Mellon Global Absolute Return Pn	1.44%	0.188%
YA	SL BNY Mellon Global Absolute Return Pn	1.47%	0.188%
YA	SL BNY Mellon Global Absolute Return Pn	1.49%	0.188%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (Fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
YA	SL BNY Mellon Global Absolute Return Pn	1.53%	0.188%
YA	SL BNY Mellon Global Absolute Return Pn	1.61%	0.188%
YB	SL M&G Global Select Pension Fund	1.59%	0.078%
YB	SL M&G Global Select Pension Fund	1.63%	0.078%
YB	SL M&G Global Select Pension Fund	1.84%	0.078%
YB	SL M&G Global Select Pension Fund	1.69%	0.078%
YB	SL M&G Global Select Pension Fund	1.87%	0.078%
YB	SL M&G Global Select Pension Fund	1.75%	0.078%
YB	SL M&G Global Select Pension Fund	1.37%	0.078%
YB	SL M&G Global Select Pension Fund	1.49%	0.078%
YB	SL M&G Global Select Pension Fund	1.57%	0.078%
YB	SL M&G Global Select Pension Fund	1.61%	0.078%
YB	SL M&G Global Select Pension Fund	1.64%	0.078%
YB	SL M&G Global Select Pension Fund	1.65%	0.078%
YC	SL abrdn UK Income Unconstrained Equity Pension Fd	1.80%	0.139%
YC	SL abrdn UK Income Unconstrained Equity Pension Fd	1.56%	0.139%
YC	SL abrdn UK Income Unconstrained Equity Pension Fd	1.62%	0.139%
YC	SL abrdn UK Income Unconstrained Equity Pension Fd	1.30%	0.139%
YC	SL abrdn UK Income Unconstrained Equity Pension Fd	1.42%	0.139%
YC	SL abrdn UK Income Unconstrained Equity Pension Fd	1.54%	0.139%
YC	SL abrdn UK Income Unconstrained Equity Pension Fd	1.77%	0.139%
YD	SL JP Morgan Global Macro Sustainable Pension Fund	1.65%	0.822%
YD	SL JP Morgan Global Macro Sustainable Pension Fund	1.47%	0.822%
YD	SL JP Morgan Global Macro Sustainable Pension Fund	1.37%	0.822%
YK	SL Ninety One Global Strategic Equity Pn	1.67%	0.370%
YK	SL Ninety One Global Strategic Equity Pn	1.85%	0.370%
YK	SL Ninety One Global Strategic Equity Pn	1.20%	0.370%
YK	SL Ninety One Global Strategic Equity Pn	1.55%	0.370%
YK	SL Ninety One Global Strategic Equity Pn	1.58%	0.370%
YK	SL Ninety One Global Strategic Equity Pn	1.63%	0.370%
YK	SL Ninety One Global Strategic Equity Pn	1.73%	0.370%
YK	SL Ninety One Global Strategic Equity Pn	1.82%	0.370%
YL	SL Schroder UK Smaller Companies Pension Fund	1.77%	-0.001%
YL	SL Schroder UK Smaller Companies Pension Fund	1.49%	-0.001%
YL	SL Schroder UK Smaller Companies Pension Fund	1.59%	-0.001%
YL	SL Schroder UK Smaller Companies Pension Fund	1.74%	-0.001%
YL	SL Schroder UK Smaller Companies Pension Fund	1.53%	-0.001%
YL	SL Schroder UK Smaller Companies Pension Fund	1.42%	-0.001%
YL	SL Schroder UK Smaller Companies Pension Fund	1.45%	-0.001%
YL	SL Schroder UK Smaller Companies Pension Fund	1.65%	-0.001%
YL	SL Schroder UK Smaller Companies Pension Fund	1.27%	-0.001%
YL	SL Schroder UK Smaller Companies Pension Fund	1.39%	-0.001%
YL	SL Schroder UK Smaller Companies Pension Fund	1.40%	-0.001%
YL	SL Schroder UK Smaller Companies Pension Fund	1.54%	-0.001%
YL	SL Schroder UK Smaller Companies Pension Fund	1.56%	-0.001%
YL	SL Schroder UK Smaller Companies Pension Fund	1.73%	-0.001%
YP	SL LF Macquarie Global Infrastructure Secs Pn Fd	1.76%	0.289%
YP	SL LF Macquarie Global Infrastructure Secs Pn Fd	2.04%	0.289%
YP	SL LF Macquarie Global Infrastructure Secs Pn Fd	1.86%	0.289%
YP	SL LF Macquarie Global Infrastructure Secs Pn Fd	1.69%	0.289%
YP	SL LF Macquarie Global Infrastructure Secs Pn Fd	1.39%	0.289%
YP	SL LF Macquarie Global Infrastructure Secs Pn Fd	1.53%	0.289%
YP	SL LF Macquarie Global Infrastructure Secs Pn Fd	1.64%	0.289%
YP	SL LF Macquarie Global Infrastructure Secs Pn Fd	1.68%	0.289%
YP	SL LF Macquarie Global Infrastructure Secs Pn Fd	1.71%	0.289%
YP	SL LF Macquarie Global Infrastructure Secs Pn Fd	1.74%	0.289%
YP	SL LF Macquarie Global Infrastructure Secs Pn Fd	1.78%	0.289%
YP	SL LF Macquarie Global Infrastructure Secs Pn Fd	1.80%	0.289%
YP	SL LF Macquarie Global Infrastructure Secs Pn Fd	1.83%	0.289%
YP	SL LF Macquarie Global Infrastructure Secs Pn Fd	1.85%	0.289%

Stanplan A Charges Current Scheme year (01/01/2022 to 31/12/2022) calculated as at 01/01/2023

Arrangement (Fund) Code	Arrangement Name	Total charge after discount (%)	Transaction Charges (%)
YP	SL LF Macquarie Global Infrastructure Secs Pn Fd	1.92%	0.289%
YP	SL LF Macquarie Global Infrastructure Secs Pn Fd	2.01%	0.289%
YX	SL abrdn Global Absolute Return Strategies Pn Fd	1.25%	0.745%
YX	SL abrdn Global Absolute Return Strategies Pn Fd	1.50%	0.745%
YX	SL abrdn Global Absolute Return Strategies Pn Fd	1.53%	0.745%
YX	SL abrdn Global Absolute Return Strategies Pn Fd	1.41%	0.745%
YX	SL abrdn Global Absolute Return Strategies Pn Fd	1.35%	0.745%
YX	SL abrdn Global Absolute Return Strategies Pn Fd	1.29%	0.745%
YX	SL abrdn Global Absolute Return Strategies Pn Fd	1.18%	0.745%
YX	SL abrdn Global Absolute Return Strategies Pn Fd	1.15%	0.745%
YX	SL abrdn Global Absolute Return Strategies Pn Fd	0.88%	0.745%
YX	SL abrdn Global Absolute Return Strategies Pn Fd	1.13%	0.745%
YX	SL abrdn Global Absolute Return Strategies Pn Fd	1.21%	0.745%
YX	SL abrdn Global Absolute Return Strategies Pn Fd	1.24%	0.745%
YX	SL abrdn Global Absolute Return Strategies Pn Fd	1.30%	0.745%
YX	SL abrdn Global Absolute Return Strategies Pn Fd	0.93%	0.745%
YX	SL abrdn Global Absolute Return Strategies Pn Fd	1.03%	0.745%
YX	SL abrdn Global Absolute Return Strategies Pn Fd	1.17%	0.745%
Z1	SL JPM NATURAL RESOURCES PENSION FUND	1.45%	0.871%
Z1	SL JPM NATURAL RESOURCES PENSION FUND	1.55%	0.871%
Z1	SL JPM NATURAL RESOURCES PENSION FUND	1.73%	0.871%
Z1	SL JPM NATURAL RESOURCES PENSION FUND	1.08%	0.871%
Z1	SL JPM NATURAL RESOURCES PENSION FUND	1.49%	0.871%
Z1	SL JPM NATURAL RESOURCES PENSION FUND	1.70%	0.871%
Z1	SL JPM NATURAL RESOURCES PENSION FUND	1.33%	0.871%
Z1	SL JPM NATURAL RESOURCES PENSION FUND	1.38%	0.871%
Z1	SL JPM NATURAL RESOURCES PENSION FUND	1.52%	0.871%
Z1	SL JPM NATURAL RESOURCES PENSION FUND	1.23%	0.871%
Z1	SL JPM NATURAL RESOURCES PENSION FUND	1.35%	0.871%
Z1	SL JPM NATURAL RESOURCES PENSION FUND	1.37%	0.871%
Z1	SL JPM NATURAL RESOURCES PENSION FUND	1.47%	0.871%
Z1	SL JPM NATURAL RESOURCES PENSION FUND	1.61%	0.871%
ZJ	SL CT MM Lifestyle 6 Pension Fund	2.11%	0.163%
ZJ	SL CT MM Lifestyle 6 Pension Fund	1.74%	0.163%
ZJ	SL CT MM Lifestyle 6 Pension Fund	1.89%	0.163%
ZJ	SL CT MM Lifestyle 6 Pension Fund	2.27%	0.163%
ZJ	SL CT MM Lifestyle 6 Pension Fund	2.36%	0.163%
ZS	BLACKROCK UK ABSOLUTE ALPHA(GROSS)	1.91%	0.002%
ZS	BLACKROCK UK ABSOLUTE ALPHA(GROSS)	1.66%	0.002%
ZS	BLACKROCK UK ABSOLUTE ALPHA(GROSS)	1.70%	0.002%
ZS	BLACKROCK UK ABSOLUTE ALPHA(GROSS)	1.76%	0.002%
ZS	BLACKROCK UK ABSOLUTE ALPHA(GROSS)	1.54%	0.002%
ZS	BLACKROCK UK ABSOLUTE ALPHA(GROSS)	1.56%	0.002%
ZS	BLACKROCK UK ABSOLUTE ALPHA(GROSS)	1.71%	0.002%
ZS	BLACKROCK UK ABSOLUTE ALPHA(GROSS)	1.72%	0.002%
ZS	BLACKROCK UK ABSOLUTE ALPHA(GROSS)	1.82%	0.002%
ZS	BLACKROCK UK ABSOLUTE ALPHA(GROSS)	1.94%	0.002%
ZT	SL SLI Strategic Bond Pension Fund	1.61%	0.219%
ZT	SL SLI Strategic Bond Pension Fund	1.64%	0.219%
ZT	SL SLI Strategic Bond Pension Fund	1.35%	0.219%
ZT	SL SLI Strategic Bond Pension Fund	1.36%	0.219%
ZT	SL SLI Strategic Bond Pension Fund	1.41%	0.219%
ZT	SL SLI Strategic Bond Pension Fund	1.46%	0.219%
ZT	SL SLI Strategic Bond Pension Fund	1.29%	0.219%
ZT	SL SLI Strategic Bond Pension Fund	1.40%	0.219%

Notes:

1. (^) The Net Annual Management Charge is the Annual Management Charge plus any additional expenses less any scheme discount.
2. For investment in with profits or inflation plus there is no explicit fund management charge or additional expenses, but when Standard Life calculate a plans with profits value they take account of deductions for their costs. These deductions are broadly the same as the fund management charges and additional expenses for investment-linked funds with similar assets. In addition, for with-profits, Standard Life make deductions, which may vary, for the cost of guarantees provided by with profits business. These deductions may affect what you get back, although they will not reduce your guaranteed benefits.
3. A brief explanation of the transaction costs data.

In addition to explicit or direct charges, funds to which your contributions are paid also incur implicit transaction costs. These are costs which fund managers incur when buying, selling, borrowing or lending the assets that make up the investment funds. They may also include the cost of research on different investment opportunities. These costs are reflected in the net investment returns of the funds.

The transaction costs data shown above has been calculated using a methodology set by the Financial Conduct Authority (FCA). Because this methodology takes into account market movements during the dealing process, the results often appear as negative numbers (for example, -0.457%).

Initial Units

Arrangement Code	Arrangement	Initial Unit Charge
0A	SL CT European Pension Fund	3.00%
1D	JUPITER MERLIN GROWTH (PENSION)	1.50%
1D	JUPITER MERLIN GROWTH (PENSION)	3.00%
1K	SL M&G Corporate Bond Pension Fund	1.50%
1L	SL M&G Global Themes Pension Fund	1.50%
1L	SL M&G Global Themes Pension Fund	3.00%
1V	SL Jupiter UK Mid Cap Pension Fund	1.50%
1V	SL Jupiter UK Mid Cap Pension Fund	3.00%
2B	FIDELITY EUROPEAN	1.50%
2B	FIDELITY EUROPEAN	3.00%
2G	SL abrdn Global Inflation-Linked Bond Pn	3.00%
2R	SL abrdn UK Real Estate Feeder Pension Fund	1.50%
2Y	SL Ninety One Global Income Opportunities Pension	1.50%
5W	SL Schroder Global Emerging Markets Pension Fund	1.50%
5W	SL Schroder Global Emerging Markets Pension Fund	3.00%
5Y	SL Schroder Tokyo Pension Fund	1.50%
5Y	SL Schroder Tokyo Pension Fund	3.00%
62	SL Fidelity Global Special Situations Pension Fund	1.50%
62	SL Fidelity Global Special Situations Pension Fund	3.00%
72	SL BlackRock UK Pension Fund	1.50%
73	SL BNY Mellon Multi-Asset Diversified Return Pn	2.32%
87	SL abrdn Dynamic Distribution Pension Fund	3.00%
88	SL abrdn UK High Income Equity Pn Fd	1.50%
AAAF	SL abrdn MyFolio Managed III Pension Fd	1.50%
AAAF	SL abrdn MyFolio Managed III Pension Fd	3.00%
AACE	SL abrdn MyFolio Market III Pension Fd	1.50%
AACE	SL abrdn MyFolio Market III Pension Fd	3.00%
AADC	SL abrdn MyFolio Multi-Manager II Pn Fd	1.50%
AADD	SL M&G Global Emerging Markets Pension Fund	3.00%
AAKJ	SL Threadneedle High Yield Bond Pension Fund	3.00%
AALJ	SL CT American Pension Fund	1.50%
AALJ	SL CT American Pension Fund	3.00%
AAMI	SL abrdn MyFolio Managed II Pension Fund	1.50%
AAMI	SL abrdn MyFolio Managed II Pension Fund	1.86%
AAMI	SL abrdn MyFolio Managed II Pension Fund	1.94%
AGEF	Active Global Equity Fund (CR)	1.50%
BBEC	SL BlackRock Global Prop Securities Eq Tracker Pn	1.50%
BBEC	SL BlackRock Global Prop Securities Eq Tracker Pn	3.00%
BBEE	SL abrdn MyFolio Market I Pension Fund	1.50%
BBIA	SL abrdn MyFolio Market V Pension Fund	1.50%
BBJP	SL abrdn MyFolio Multi-Manager IV Pn Fd	1.50%
BBJP	SL abrdn MyFolio Multi-Manager IV Pn Fd	3.00%
BBMP	Standard Life 30:70 Gbl Equity Trk (Vanguard) Pn	1.50%
BBNH	SL abrdn Europe ex UK Growth Eq Pn Fd	1.50%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	0.83%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	1.50%
BDAD	Standard Life Sust Mul-Ast At Ret AP Univ Pn Fd	3.00%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.60%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	0.83%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	1.50%
BDAE	Standard Life Sust Mul-Ast Pre Ret AP Univ Pn Fd	3.00%
BFAD	SL VANGUARD EMERG MARKETS STOCK INDEX PN	0.61%
BFAD	SL VANGUARD EMERG MARKETS STOCK INDEX PN	1.50%
BFBE	SL Vanguard FTSE UK Equity Income Index Pension Fd	1.50%
BFCE	SL SCHRODER MANAGED BALANCED PENSION FD	0.96%
BFCE	SL SCHRODER MANAGED BALANCED PENSION FD	1.50%
BFCK	SL Vanguard FTSE UK All Share Index Pension Fund	0.61%
BFDG	SL Vanguard Pacific ex Japan Stock Index Pension	1.50%

Arrangement Code	Arrangement	Initial Unit Charge
CCBF	SL Vanguard ESG Dev Wld All Cap Eq IdxPn	1.50%
CCIA	SL CT UK Equity Income Pension Fund	3.00%
CCNP	SL BlackRock Consensus 60 Pension Fund	1.50%
CCPK	SL Schroder Strategic Credit Pension Fd	3.00%
CGLA	SL M&G Optimal Income Pension Fund	3.00%
CX	SCHRODER US MID CAP	1.50%
CZ	SL LF Liontrust UK Equity Pension Fund	3.00%
DDMB	Janus Henderson Strategic Bond A Inc	3.00%
DDML	SL Merian Global Strategic Bond Pension Fund	1.50%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.60%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	0.83%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	1.50%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	2.61%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	2.65%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	2.66%
DDNA	Standard Life Sustainable Multi Asset (AP) Pn Fd	3.00%
DDNP	SL abrdn MyFolio Managed IV Pension Fund	3.00%
DDPK	SL Schroder Recovery Pension Fund	1.50%
DDPK	SL Schroder Recovery Pension Fund	3.00%
EEBK	SL iShares UK Gilts All Stocks Index Pension Fd	1.50%
EEJG	SL LF Equity Income Pension Fund	0.96%
EEJG	SL LF Equity Income Pension Fund	1.13%
EEJG	SL LF Equity Income Pension Fund	1.50%
EEJG	SL LF Equity Income Pension Fund	3.00%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	1.02%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	1.13%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	1.50%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	1.86%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	1.94%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	3.00%
F8	Standard Life Multi Asset Mgd (20-60% Shares) Pn	6.00%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	0.33%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	1.02%
F9	Standard Life At Retirement (Multi Asset Univ) Pn	1.50%
FA	Standard Life Managed Pension Fund	0.02%
FA	Standard Life Managed Pension Fund	0.03%
FA	Standard Life Managed Pension Fund	0.22%
FA	Standard Life Managed Pension Fund	0.29%
FA	Standard Life Managed Pension Fund	0.32%
FA	Standard Life Managed Pension Fund	0.33%
FA	Standard Life Managed Pension Fund	0.37%
FA	Standard Life Managed Pension Fund	0.40%
FA	Standard Life Managed Pension Fund	0.50%
FA	Standard Life Managed Pension Fund	0.54%
FA	Standard Life Managed Pension Fund	0.55%
FA	Standard Life Managed Pension Fund	0.58%
FA	Standard Life Managed Pension Fund	0.67%
FA	Standard Life Managed Pension Fund	0.83%
FA	Standard Life Managed Pension Fund	0.88%
FA	Standard Life Managed Pension Fund	0.90%
FA	Standard Life Managed Pension Fund	0.92%
FA	Standard Life Managed Pension Fund	0.93%
FA	Standard Life Managed Pension Fund	0.96%
FA	Standard Life Managed Pension Fund	0.97%
FA	Standard Life Managed Pension Fund	1.00%
FA	Standard Life Managed Pension Fund	1.08%
FA	Standard Life Managed Pension Fund	1.09%
FA	Standard Life Managed Pension Fund	1.12%
FA	Standard Life Managed Pension Fund	1.16%
FA	Standard Life Managed Pension Fund	1.25%
FA	Standard Life Managed Pension Fund	1.28%

Arrangement Code	Arrangement	Initial Unit Charge
FA	Standard Life Managed Pension Fund	1.33%
FA	Standard Life Managed Pension Fund	1.42%
FA	Standard Life Managed Pension Fund	1.50%
FA	Standard Life Managed Pension Fund	1.72%
FA	Standard Life Managed Pension Fund	2.45%
FA	Standard Life Managed Pension Fund	2.47%
FA	Standard Life Managed Pension Fund	2.59%
FA	Standard Life Managed Pension Fund	3.00%
FA	Standard Life Managed Pension Fund	3.67%
FA	Standard Life Managed Pension Fund	3.82%
FA	Standard Life Managed Pension Fund	4.63%
FA	Standard Life Managed Pension Fund	5.09%
FA	Standard Life Managed Pension Fund	5.91%
FA	Standard Life Managed Pension Fund	6.00%
FA	Standard Life Managed Pension Fund	7.33%
FB	Standard Life Stock Exchange Pension Fund	0.55%
FB	Standard Life Stock Exchange Pension Fund	1.50%
FB	Standard Life Stock Exchange Pension Fund	3.00%
FE	Standard Life European Equity Pension Fund	0.33%
FE	Standard Life European Equity Pension Fund	1.13%
FE	Standard Life European Equity Pension Fund	1.50%
FE	Standard Life European Equity Pension Fund	2.38%
FE	Standard Life European Equity Pension Fund	3.00%
FF	Standard Life Far East Equity Pension Fund	0.55%
FF	Standard Life Far East Equity Pension Fund	0.95%
FF	Standard Life Far East Equity Pension Fund	1.50%
FF	Standard Life Far East Equity Pension Fund	2.38%
FF	Standard Life Far East Equity Pension Fund	3.00%
FFAA	SL M&G European Corporate Bond Pension Fund	1.50%
FJ	STANDARD LIFE JAPANESE EQ PN	1.50%
FJ	STANDARD LIFE JAPANESE EQ PN	3.00%
FK	Standard Life North American Equity Pension Fund	1.50%
FK	Standard Life North American Equity Pension Fund	2.38%
FK	Standard Life North American Equity Pension Fund	3.00%
FL	Standard Life Index Linked Bond Pension Fund	1.50%
FM	Standard Life Property Pension Fund	0.03%
FM	Standard Life Property Pension Fund	0.55%
FM	Standard Life Property Pension Fund	1.50%
FM	Standard Life Property Pension Fund	3.00%
FM	Standard Life Property Pension Fund	4.63%
FM	Standard Life Property Pension Fund	6.00%
FN	Standard Life UK Equity Pension Fund	0.40%
FN	Standard Life UK Equity Pension Fund	0.67%
FN	Standard Life UK Equity Pension Fund	0.80%
FN	Standard Life UK Equity Pension Fund	0.90%
FN	Standard Life UK Equity Pension Fund	0.95%
FN	Standard Life UK Equity Pension Fund	1.08%
FN	Standard Life UK Equity Pension Fund	1.16%
FN	Standard Life UK Equity Pension Fund	1.31%
FN	Standard Life UK Equity Pension Fund	1.33%
FN	Standard Life UK Equity Pension Fund	1.37%
FN	Standard Life UK Equity Pension Fund	1.50%
FN	Standard Life UK Equity Pension Fund	2.38%
FN	Standard Life UK Equity Pension Fund	2.45%
FN	Standard Life UK Equity Pension Fund	2.47%
FN	Standard Life UK Equity Pension Fund	3.00%
FO	Standard Life International Equity Pension Fund	0.03%
FO	Standard Life International Equity Pension Fund	0.40%
FO	Standard Life International Equity Pension Fund	0.67%
FO	Standard Life International Equity Pension Fund	0.80%
FO	Standard Life International Equity Pension Fund	0.88%

Arrangement Code	Arrangement	Initial Unit Charge
FO	Standard Life International Equity Pension Fund	0.93%
FO	Standard Life International Equity Pension Fund	1.50%
FO	Standard Life International Equity Pension Fund	3.00%
FO	Standard Life International Equity Pension Fund	5.09%
FP	Standard Life Mixed Bond Pension Fund	0.03%
FP	Standard Life Mixed Bond Pension Fund	0.55%
FP	Standard Life Mixed Bond Pension Fund	1.50%
FP	Standard Life Mixed Bond Pension Fund	3.00%
FQ	Standard Life Cash Pension Fund	1.50%
FQ	Standard Life Cash Pension Fund	3.00%
FX	Standard Life Global Equity Select 60:40 Pension	3.00%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	1.50%
FY	STAN LIFE ASIA PACIFIC EX JAPAN EQ PN	3.00%
G4	Standard Life Deposit and Treasury Pension Fund	1.50%
G4	Standard Life Deposit and Treasury Pension Fund	3.00%
G6	Standard Life FTSE Tracker Pension Fund	3.00%
G7	Standard Life Ethical Pension Fund	1.12%
G7	Standard Life Ethical Pension Fund	1.50%
G7	Standard Life Ethical Pension Fund	2.59%
G7	Standard Life Ethical Pension Fund	3.00%
GGA	SL VANGUARD UK INFLAT LINKED GILT IDX PN	1.50%
GGMJ	SL Vanguard US Equity Pension Fund	1.50%
GGMJ	SL Vanguard US Equity Pension Fund	3.00%
GGPF	SL AS European Smaller Companies Pn Fd	1.50%
GS	Standard Life Money Market Pension Fund	0.33%
GS	Standard Life Money Market Pension Fund	1.50%
GS	Standard Life Money Market Pension Fund	3.00%
GZ	Standard Life Overseas Equity Pension Fund	0.33%
GZ	Standard Life Overseas Equity Pension Fund	1.50%
GZ	Standard Life Overseas Equity Pension Fund	3.00%
H5	Standard Life Overseas Tracker Pension Fund	1.13%
H5	Standard Life Overseas Tracker Pension Fund	1.50%
H8	Standard Life Global Equity 50:50 Tracker Pension	1.50%
HAPH	SL M&G GLOBAL DIVIDEND PENSION FUND	0.96%
HAPH	SL M&G GLOBAL DIVIDEND PENSION FUND	1.50%
HB	Standard Life Long Corporate Bond Pension Fund	3.00%
HH	STANDARD LIFE CORPORATE BD PN	1.50%
HY	SL BlackRock UK Income Fund	0.96%
HY	SL BlackRock UK Income Fund	1.50%
HY	SL BlackRock UK Income Fund	3.00%
IKFF	SL iShares North American Eq Idx Pn Fd	1.50%
IKPL	SL abrdn Emerging Markets Opportunities Eq Pn Fd	1.50%
IKPL	SL abrdn Emerging Markets Opportunities Eq Pn Fd	3.00%
JJMA	SL Vanguard Gbl Short-Term Bd Idx Hgd Pn	1.50%
JJNN	SL abrdn UK Ethical Equity Pension Fund	0.95%
JJNN	SL abrdn UK Ethical Equity Pension Fund	1.50%
JO	SL BlackRock Managed (50:50) Global Equity Pension	0.96%
JO	SL BlackRock Managed (50:50) Global Equity Pension	1.50%
JP	SL iShares UK Equity Index Pension Fund	1.50%
JQ	SL BlackRock ACS World ex UK Equity Tracker Pn Fd	1.50%
K1	SL Invesco High Income Pension Fund	1.50%
K1	SL Invesco High Income Pension Fund	3.00%
K3	SL BlackRock Ascent Life US Equity Pension Fund	1.50%
K3	SL BlackRock Ascent Life US Equity Pension Fund	3.00%
K5	Invesco Corporate Bond Fund	1.50%
K5	Invesco Corporate Bond Fund	3.00%
K6	SL abrdn UK Opportunities Equity Pension Fund	1.50%
K6	SL abrdn UK Opportunities Equity Pension Fund	3.00%
KC	SL Baillie Gifford Managed Pension Fund	1.50%
KC	SL Baillie Gifford Managed Pension Fund	3.00%
KF	SL BNY Mellon Global Balanced Pension Fd	1.50%

Arrangement Code	Arrangement	Initial Unit Charge
KH	SL Jupiter Multi-Asset Income Pension Fund	1.50%
KH	SL Jupiter Multi-Asset Income Pension Fund	3.00%
KI	SL Baillie Gifford UK and Worldwide Equity Pn Fd	0.96%
KI	SL Baillie Gifford UK and Worldwide Equity Pn Fd	1.50%
KK	Janus Henderson Europn Selctd Opps A Acc	1.50%
KK	Janus Henderson Europn Selctd Opps A Acc	3.00%
KKEF	SL abrdn Global Smaller Companies Pn Fd	1.50%
KKFK	SL VANGUARD FTSE DEV WLD EX UK EQ IDX PN	0.61%
KKFK	SL VANGUARD FTSE DEV WLD EX UK EQ IDX PN	1.50%
KKGF	SL abrdn MyFolio Multi-Manager V Pension Fund	1.50%
KM	SL BNY Mellon Multi-Asset Growth Pension Fund	1.50%
KM	SL BNY Mellon Multi-Asset Growth Pension Fund	3.00%
KN	SL Threadneedle American Select Pension Fund	1.50%
KN	SL Threadneedle American Select Pension Fund	3.00%
KNAA	SL M&G Strategic Corporate Bond Pension Fund	1.50%
KNLB	SL Nordea Global Climate and Environment Pension	1.50%
KO	SL Fidelity Special Situations Pension Fund	1.50%
KQ	SL Fidelity Asia Pension Fund	1.50%
KQ	SL Fidelity Asia Pension Fund	2.38%
KQ	SL Fidelity Asia Pension Fund	3.00%
KR	SL SLI UK Smaller Companies Pension Fund	0.33%
KR	SL SLI UK Smaller Companies Pension Fund	1.50%
KR	SL SLI UK Smaller Companies Pension Fund	3.00%
KS	SL abrdn Global Focused Equity Pension Fund	1.50%
KT	SL UBS Global Optimal Pension Fund	0.96%
KT	SL UBS Global Optimal Pension Fund	1.50%
KW	SL BNY Mellon UK Equity Pension Fund	1.50%
KX	SL Jupiter Income Trust Pension Fund	1.50%
KX	SL Jupiter Income Trust Pension Fund	3.00%
KZ	SCHRODER UK MID-250 FUND	1.50%
KZ	SCHRODER UK MID-250 FUND	3.00%
LLJE	SL abrdn MyFolio Market II Pension Fund	1.50%
LLNB	SL abrdn MyFolio Market IV Pension Fund	1.50%
LLNB	SL abrdn MyFolio Market IV Pension Fund	3.00%
LLND	SL BlackRock Cash Pension Fund	1.50%
MMFK	SL Vanguard Global Bond Index Hedged Pn	0.61%
MMKF	SL abrdn MyFolio Multi-Manager III Pn Fd	0.90%
MMKF	SL abrdn MyFolio Multi-Manager III Pn Fd	1.50%
MMKF	SL abrdn MyFolio Multi-Manager III Pn Fd	3.00%
MMKI	CT UK Social Bond Fund	1.50%
MMMC	SL abrdn Ethical Corporate Bond Pension Fund	1.50%
MMNP	SL Invesco Global Equity Income Pension Fund	3.00%
MPPF	SL abrdn Emerging Markets Income Equity Pn Fd	1.50%
NBGC	SL abrdn MyFolio Managed V Pension Fund	1.50%
NC	SL JP Morgan Emerging Markets Pension Fund	1.50%
NC	SL JP Morgan Emerging Markets Pension Fund	3.00%
NH	SL BlackRock Aquila Connect Pacific Rim Eq Pn Fd	1.50%
NH	SL BlackRock Aquila Connect Pacific Rim Eq Pn Fd	3.00%
NJ	SL Blackrock ACS US Equity Tracker Pension Fund	1.50%
NNNG	SL Vanguard UK Government Bond Index Pension Fund	3.00%
NNPG	SL Vanguard Japan Stock Index Pension Fund	1.50%
NR	Standard Life Individual Property Pension Fund	1.50%
NR	Standard Life Individual Property Pension Fund	3.00%
NS	SL Janus Henderson Cautious Managed Pension Fund	1.50%
R3	UK Equity Fund	1.86%
R3	UK Equity Fund	1.94%
RM	SL Aviva Investors Property Pension Fund	1.50%
RQ	SL ASI UK Value Equity Pension Fund	0.33%
RQ	SL ASI UK Value Equity Pension Fund	1.50%
RS	SL abrdn Global Real Estate Pension Fund	1.50%
RS	SL abrdn Global Real Estate Pension Fund	3.00%

Arrangement Code	Arrangement	Initial Unit Charge
W1	Corporate Pension With Profits Fund	0.02%
W1	Corporate Pension With Profits Fund	0.03%
W1	Corporate Pension With Profits Fund	0.08%
W1	Corporate Pension With Profits Fund	0.22%
W1	Corporate Pension With Profits Fund	0.29%
W1	Corporate Pension With Profits Fund	0.32%
W1	Corporate Pension With Profits Fund	0.33%
W1	Corporate Pension With Profits Fund	0.37%
W1	Corporate Pension With Profits Fund	0.42%
W1	Corporate Pension With Profits Fund	0.46%
W1	Corporate Pension With Profits Fund	0.53%
W1	Corporate Pension With Profits Fund	0.55%
W1	Corporate Pension With Profits Fund	0.58%
W1	Corporate Pension With Profits Fund	0.67%
W1	Corporate Pension With Profits Fund	0.70%
W1	Corporate Pension With Profits Fund	0.75%
W1	Corporate Pension With Profits Fund	0.79%
W1	Corporate Pension With Profits Fund	0.83%
W1	Corporate Pension With Profits Fund	0.85%
W1	Corporate Pension With Profits Fund	0.88%
W1	Corporate Pension With Profits Fund	0.90%
W1	Corporate Pension With Profits Fund	0.93%
W1	Corporate Pension With Profits Fund	0.96%
W1	Corporate Pension With Profits Fund	1.00%
W1	Corporate Pension With Profits Fund	1.03%
W1	Corporate Pension With Profits Fund	1.07%
W1	Corporate Pension With Profits Fund	1.08%
W1	Corporate Pension With Profits Fund	1.09%
W1	Corporate Pension With Profits Fund	1.12%
W1	Corporate Pension With Profits Fund	1.13%
W1	Corporate Pension With Profits Fund	1.16%
W1	Corporate Pension With Profits Fund	1.20%
W1	Corporate Pension With Profits Fund	1.24%
W1	Corporate Pension With Profits Fund	1.25%
W1	Corporate Pension With Profits Fund	1.28%
W1	Corporate Pension With Profits Fund	1.31%
W1	Corporate Pension With Profits Fund	1.33%
W1	Corporate Pension With Profits Fund	1.35%
W1	Corporate Pension With Profits Fund	1.37%
W1	Corporate Pension With Profits Fund	1.42%
W1	Corporate Pension With Profits Fund	1.44%
W1	Corporate Pension With Profits Fund	1.50%
W1	Corporate Pension With Profits Fund	1.57%
W1	Corporate Pension With Profits Fund	1.64%
W1	Corporate Pension With Profits Fund	1.65%
W1	Corporate Pension With Profits Fund	1.72%
W1	Corporate Pension With Profits Fund	1.80%
W1	Corporate Pension With Profits Fund	1.86%
W1	Corporate Pension With Profits Fund	1.87%
W1	Corporate Pension With Profits Fund	1.91%
W1	Corporate Pension With Profits Fund	1.94%
W1	Corporate Pension With Profits Fund	2.26%
W1	Corporate Pension With Profits Fund	2.32%
W1	Corporate Pension With Profits Fund	2.38%
W1	Corporate Pension With Profits Fund	2.41%
W1	Corporate Pension With Profits Fund	2.45%
W1	Corporate Pension With Profits Fund	2.47%
W1	Corporate Pension With Profits Fund	2.49%
W1	Corporate Pension With Profits Fund	2.52%
W1	Corporate Pension With Profits Fund	2.54%
W1	Corporate Pension With Profits Fund	2.56%

Arrangement Code	Arrangement	Initial Unit Charge
W1	Corporate Pension With Profits Fund	2.62%
W1	Corporate Pension With Profits Fund	2.63%
W1	Corporate Pension With Profits Fund	3.00%
W1	Corporate Pension With Profits Fund	3.40%
W1	Corporate Pension With Profits Fund	3.41%
W1	Corporate Pension With Profits Fund	3.42%
W1	Corporate Pension With Profits Fund	3.45%
W1	Corporate Pension With Profits Fund	3.51%
W1	Corporate Pension With Profits Fund	3.53%
W1	Corporate Pension With Profits Fund	3.67%
W1	Corporate Pension With Profits Fund	3.82%
W1	Corporate Pension With Profits Fund	4.33%
W1	Corporate Pension With Profits Fund	4.63%
W1	Corporate Pension With Profits Fund	5.65%
W1	Corporate Pension With Profits Fund	5.91%
W1	Corporate Pension With Profits Fund	6.00%
W1	Corporate Pension With Profits Fund	8.73%
W2	Corporate Pension Inflation Plus Fund	0.55%
W2	Corporate Pension Inflation Plus Fund	1.50%
W2	Corporate Pension Inflation Plus Fund	3.00%
WC	Pension Millennium With Profits Fund	0.03%
WC	Pension Millennium With Profits Fund	0.53%
WC	Pension Millennium With Profits Fund	0.75%
WC	Pension Millennium With Profits Fund	0.90%
WC	Pension Millennium With Profits Fund	1.07%
WC	Pension Millennium With Profits Fund	1.12%
WC	Pension Millennium With Profits Fund	1.20%
WC	Pension Millennium With Profits Fund	1.28%
WC	Pension Millennium With Profits Fund	1.35%
WC	Pension Millennium With Profits Fund	1.42%
WC	Pension Millennium With Profits Fund	1.50%
WC	Pension Millennium With Profits Fund	1.94%
WC	Pension Millennium With Profits Fund	2.47%
WC	Pension Millennium With Profits Fund	3.00%
WC	Pension Millennium With Profits Fund	8.73%
YB	SL M&G Global Select Pension Fund	1.50%
YP	SL LF Macquarie Global Infrastructure Secs Pn Fd	1.50%
Z1	SL JPM NATURAL RESOURCES PENSION FUND	1.50%

Appendix 9

Introduction

This Statement of Investment Principles Implementation Statement (“the Statement”) has been prepared by Standard Life Master Trust Company Limited (“the Trustee”) as Trustee of Stanplan A (“the Trust”), as required by the Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2013 (as amended). The regulations state that the Statement must (amongst other matters):

- Describe any review of, and explain any changes made to, the Trust’s Statement of Investment Principles (“SIP”) during the year;
- Set out how, and the extent to which, in the opinion of the Trustee, the SIP has been followed during the year; and
- Describe the voting behaviour by, or on behalf of, the Trustee (including the most significant votes cast by the Trustee or on their behalf) during the year, stating any use of the services of a proxy voter.

The Statement covers the scheme year from 1st January 2022 to 31 December 2022.

The Statement is split into three sections:

1. An overview of the Trustee’s actions and highlights during the period;
2. The policies set out in the Trust’s SIP and the extent to which they have been followed in the reporting period; and
3. The voting behaviour and significant votes undertaken by the fund managers on behalf of the Trust.

Overview of Trustee’s Actions

SIP updates

During the reporting period, the SIP was updated in June 2022 to reflect changes made to the range of default investment strategies, specifically that Active Plus II, III and IV Strategic Lifestyle Profiles and Passive Plus II, III and IV Strategic Lifestyle Profiles were no longer available. Additionally, the self-select range was updated during the period.

Investment objectives and strategy

During the year, changes were made to some members’ investments in line with changes to the Trustee’s new default investment strategy, Sustainable Multi Asset Strategic Lifestyle Profile. As reported in last year’s implementation statement, the Sustainable Multi Asset Universal (10 year) Strategic Lifestyle Profile has been designed to take greater account of environmental, social and governance considerations in its investment approach.

Trustee’s policies for investment managers

The Trust continued to be a wholly-insured scheme during the year and the insurer is therefore responsible for the management of the investment arrangements and the interaction with underlying investment managers. The insurer used pooled investment vehicles with standardised terms and a with profits arrangement during the reporting period. No notifications were received from the insurer surrounding relevant investment managers. Therefore, the Trustee does not believe that any material changes were made to the pooled fund terms over the reporting period.

Other activity

The Trustee further updated the SIP to supplement its existing policy that a suitable range of funds is offered for members who wish to express societal, cultural or environmental preferences as well as ethical preferences in their pension saving.

The actions the Trustee has undertaken during year reflect the policies within the Trust’s SIP.

Review of SIP Policies

Policy	Has policy been followed?	To what extent
The Trustee will review the SIP at least every three years or if there is a significant change in any of the areas covered by the SIP or the profile of members.	Yes	The SIP was revised in June 2022 to reflect the removal of the Active Plus Passive Plus Strategic Lifestyle Profiles as default investment strategies. In addition, the self-select range listed in an attachment to the SIP was updated during the year to reflect changes to the options made available.
Choosing investments		
The Trustee carefully considers its Investment Objectives when designing the range of investment options to offer to its members.	Yes	The Trustee added new strategic lifestyle profiles and new self-select investment funds, designed to provide choices for members who may wish to invest in a way which takes greater account of environmental, social and governance considerations in their investment approach as well as allow members to take into consideration the way they intend to take their retirement benefits and/or their investment risk appetites including: Sustainable Multi Asset Strategic Lifestyle Profiles (Annuity, Lump Sum and Active Retirement/Drawdown); and Five new multi-asset sustainable funds (Sustainable Focus risk rated 1 to 5).
The Trustee's policy is to offer a range of "off-the-shelf" default investment arrangements suitable for the Trust's membership profile into which members can choose to invest their contributions and those contributions made by the employer.	Yes	The SIP provides details of the default arrangement, which since June 2022 was the Sustainable Multi Asset Universal (10 year) Strategic Lifestyle Profile. There are also certain groups of members where a default arrangement is in place containing With Profits arrangements. Others were removed as default investment strategies during the year.
As the Trust is currently a wholly-insured scheme, the insurer is responsible for the management of the investment arrangements. The insurer may invest in underlying funds run by other fund managers, who are responsible for the management of the underlying fund(s).	Yes	The Trust's investment arrangements are detailed in the appendices to the SIP. [There were no changes made during the year to the fund managers used.]
Investment objectives		
The Trustee has discussed and agreed the key investment objectives for the Trust, suitable for the membership profile as well as the constraints the Trustee faces in achieving these objectives.	Yes	These aspects were considered in detail during the triennial review of the Trust's default investments at their meetings in September 2021. The Trustee concluded that the investment objectives remain suitable for the Trust.
Kinds of investments to be held		
The Trust is permitted to invest in a wide range of assets including equities, bonds, cash, property and alternatives. The Trustee currently invests via policies of insurance.	Yes	The Trust continued to invest via policies of insurance. No new types of assets were added during the reporting period.
The balance between different kinds of investments		
The Trustee has made available a range of funds to suit the individual needs of the Trust's members - taking into account the Investment Objectives set out in the appendices to the SIP.	Yes	A range of funds across different asset classes is offered as well as a with profits arrangement. Five new multi-asset sustainable funds (Sustainable Focus risk rated 1 to 5) were made available as additional self-select funds during the year.

Policy	Has policy been followed?	To what extent
The Trustee has made available a range of lifestyle arrangements, whereby a member's assets are automatically invested in line with a pre-determined strategy that changes as the member gets closer to accessing their retirement savings.	Yes	The Trustee continues to offer a range of Strategic Lifestyle Profiles; these allow members to select an option which aligns to their intended retirement benefit (annuity, lump sum, active retirement/drawdown or, if they are not sure or wish to choose a range of options, universal). Lifestyle arrangements can be chosen by members through the Sustainable Multi Asset, Passive Plus, Active Plus and Sustainable Focus ranges of Strategic Lifestyle Profiles.
Members can choose to invest in a range of funds or can elect to invest in a lifestyle strategy. Where members do not choose, the Trustee will invest contributions according to one of the default investment strategies.	Yes	Member contributions are invested in a default investment strategy (Sustainable Multi Asset Strategic Lifestyle Profile Universal (10 year) Strategic Lifestyle Profile) if they do not choose.
Risks		
Whilst risk in a defined contribution scheme lies with the members themselves, the Trustee has considered a number of risks when designing and providing suitable investment choices to members.	Yes	The Trustee monitored these risks by reviewing the risk register at its quarterly meetings on [1-2 March 2022, 16-17 June 2022, 6 & 8 September 2022 and 6-7 December 2022]. The insurer also undertakes a review of the internal controls and processes of each of the insurer and investment managers to consider mitigation against losses beyond those caused by market movements. The insurer provided regular reports to the Trustee on those same dates and advised of no material concerns arising from its due diligence. The Trustee has a continuity strategy in place and is considering the role of the Financial Services Compensation Scheme as part of this, which was considered by the Trustee on [16 June 2022.] The monitoring of investment manager risk is outlined below in the section on "monitoring".
Expected return on investments		
The Trustee has regard to the relative investment return, net of fees, and risk that each asset class is expected to provide.	Yes	The Trustee is advised by its professional advisers on these matters, whom it has deemed to be appropriately qualified. However, the day-to-day selection of investments is delegated to the investment managers.
Realisation of investments		
The investment managers have responsibility for buying and selling investments.	Yes	The insurer monitors liquidity required for trading with the investment managers to ensure there is significant liquidity on any given day.
Environmental, Social and Governance ("ESG") and Stewardship policy		
Without prejudice to the Trustee's legal obligations, the Trustee delegates full discretion to the insurer and in turn its investment managers around the evaluation of ESG factors within the investment process as well as direct engagement and exercise of shareholder rights.	Yes	The Trustee has continued to delegate full discretion to the insurer (and in turn its investment managers) in these areas.
The Trustee engages with the insurer to encourage investment managers whose operations are relevant to the Trust, to improve their practices, wherever possible.	Yes	The Trustee engages with the insurer through the insurer's representation at all of the Trustee's quarterly meetings.

Policy	Has policy been followed?	To what extent
Where assets are actively-managed, the Trustee looks to the insurer to consider how the investment process for active managers takes ESG into account in the selection, retention and realisation of investments where possible in addition to how the manager positively engages with companies where there is scope to improve the way ESG factors are taken into account when running a company.	Yes	The Trustee has continued to delegate full discretion to the insurer (and in turn its investment managers) on these areas.
With the help of its investment advisers and the insurer, the Trustee will prepare an implementation report setting out how it has acted on its ESG principles.	Yes	This Statement is the implementation report and has been prepared with data provided by the insurer.
Without prejudice to the Trustee's legal obligations, the Trustee delegates to the insurer the responsibility for the stewardship activities that apply to the Trust's investments. The insurer expects the investment managers to exercise their voting powers with the objective of preserving and enhancing long-term shareholder value. The Trustee also has a conflicts of interest policy to ensure that any actual or potential conflicts of interest are identified and appropriately managed.	Yes	The Trustee continued to delegate the responsibility for its corporate engagement activities to the insurer in a manner consistent with the SIP.
The Trustee receives annual reporting from the insurer, and upon its request at other times, which summarises engagement activities of the underlying investment managers on relevant matters in relation to their underlying holdings including (but not limited to) company performance, strategy, capital structure, management of actual or potential conflicts of interests, risks and ESG impact.	Yes	Reporting to the Trustee was extended to formal reporting on stewardship and voting activities in 2022.
The Trustee will prepare an annual implementation report (referred to above) using the information provided by the insurer on the activity sourced from the investment managers.	Yes	This Statement includes the voting information from investment managers, provided by the insurer.
The Trustee is supportive of the UK Stewardship Code published by the Financial Reporting Council. The Trustee expects the Trust's investment managers to have corporate governance policies in place which comply with these principles set out in this Code.	Yes	The Trustee has asked the insurer to review the signatory status, quality of reporting and outcomes achieved of all managers on a yearly basis and provide general stewardship updates a quarterly regular basis.
The Trustee does not explicitly take account of non-financial matters (such as member ethical views) within the default investment strategy. The Trustee may however consider the views of members if those views can be shown to be representative of a significant proportion of the membership.	Yes	During the period, the Trustee did not become aware of any significant member views on non-financial matters that indicate the current default investment strategies were not representative of a significant proportion of the membership.

Policy	Has policy been followed?	To what extent
<p>The Trustee considers that it is important to ensure that a suitable range of funds is offered for members who wish to express an ethical, societal, cultural or environmental preference in their pension saving.</p>	<p>Yes</p>	<p>The Trustee has updated this policy in the reporting period to include societal, cultural or environmental as well as ethical preferences. The Trustee continues to offer self-select investment options that address specific ethical preferences that members may have, in particular the Standard Life Ethical (MT) Pension Fund and Standard Life Shariah Global Equity (MT) Pension Fund and provides a range of strategic lifestyle profiles and funds focussed on sustainability principles.</p>
<p>Monitoring</p>		
<p>The Trustee reviews the performance of each fund in which the Trust invests against the stated performance objective for that fund.</p>	<p>Yes</p>	<p>The Trustee received a performance monitoring report on a quarterly basis in 2022 and discussed these at each quarterly Board meeting. This monitoring took into account both short-term and long-term performance of the funds. During the year, the insurer met with some of the investment managers in order to review performance and other key factors, such as their approach to responsible investment, on 1-2 March 2022, 16-17 June 2022, 6 & 8 September 2022 and 6-7 December 2022.</p>
<p>The Trustee monitors the suitability of the objectives for each section of the Trust and its performance against these objectives at least every three years and also when there is any significant change in the investment policy, underlying economic conditions or the profile of the members.</p>	<p>Yes</p>	<p>The Trustee is currently satisfied with the continuing suitability, having undertaken a triennial review in August 2021.</p>
<p>The Trustee monitors the ongoing appropriateness of the investment choices offered on a periodic basis.</p>	<p>Yes</p>	<p>This was last formally reviewed as part of the annual review conducted in 2021; further ongoing review has resulted in changes to the self-select range during 2022 as outlined above.</p>
<p>The Trustee monitors the overall level of costs periodically to ensure members are receiving good value. The Trustee reviews the portfolio transaction costs and portfolio turnover range of managers, where the data is disclosed and available.</p>	<p>Yes</p>	<p>The Trustee's views on the value members are receiving for charges incurred, and the transaction costs, have been reported in the Chair's Statement for the year ending 31 December 2022.</p>

A case study from Phoenix Group highlighting an example of how the Trustee's investment policies have been enacted is included below.

Case study: Transitioning our customers to a new default

Customer insight

As we demonstrate our performance must be guided by the views of our customers and ensure the continued delivery of good outcome outcomes.

From surveying our customers, they tell us their returns and investment risks are their top priorities when it comes to sustainable investing. Most also want to save existing funds and to help drive positive change, while some want to support specific sustainable goals, with 80% of customers surveyed specifically concerned about climate change.

Despite this, customers are not fully aware of the impact their investments have in helping to shape our future world, with only 40% of customers surveyed having heard about sustainable investing in relation to their financial products. However, 80% of our customers tell us that they would like to understand more about sustainable investing and the decisions they can make. In 2023, we aim to reach 1.5 million people to raise awareness about the impact of their investments, while ensuring that we use clear and consistent language so that it is easy to understand.

Investment design

Our research has led to the delivery of a range of sustainable investment solutions and the replacement of our workplace default offering with a solution that focuses on growth while considering ESG factors.

We know the vast majority of our customers, including those who have been active investors, find it difficult to understand and therefore get involved with their pensions. That is why so many keep their money in a default investment option. In 2022, the Sustainable Multi Asset Lifecycle Strategy – Healthy Profile became our flag ship default for new workplace customers. To make sure our existing customers could also benefit from this, we moved 1.5 million customers and £1.6 billion of assets from our existing default options to ensure that we had the same thinking and outcome-based approach to our new default option.

We aim to give customers the income they need in retirement, by focusing on investments that maintain the broad risk and return profiles of their portfolios while also taking into account ESG factors that can positively or negatively affect returns. This includes avoiding companies doing harm, making change for the better and helping to address climate change.

We have also set clear targets for the equity allocations in the default that aim to:

- reduce carbon intensity (a measure of the carbon emissions of all the companies invested in) by 50% compared to the parent market index;
- increase green technology revenues by 50% compared to the parent market index; and
- enhance ESG score by 10% – 20% compared to the parent market index.

Our strategy to change members to our Sustainable Multi Asset default solution won 'ESG initiative of the year (for corporates)' at Environment Finance's Sustainable Investment Awards 2022.

During 2023, we will continue to enhance our Sustainable Multi Asset default and our core solution for customers, while integrating ESG more broadly across the customer journey and solutions.




Overview of the Trustee's Voting and Engagement Policies

Summary of the Trust's policies

The Trustee believes that if it manages the long-term financial risks, including those relating to Environmental, Social and Governance factors, including climate change (referred to together as "ESG factors"), inherent in the investments it holds, it is expected to produce better member outcomes.

The Trustee recognises that stewardship encompasses engagement with the companies in which investments are made to support members' policies, as this can improve the longer-term returns of these investments. The Trustee notes that sustainable financial outcomes are better leveraged when supported by good governing practices, such as board accountability.

In respect of its stewardship activities that apply to the investments, the Trustee, without prejudice, delegates the responsibility to the insurer and relevant investment managers. The Trustee expects the investment managers to exercise their voting powers with the objective of preserving and enhancing long-term shareholder value.

The Trustee is therefore cognisant of the limits of its ability to influence the behaviour of an investment manager given the nature of an insured master trust but notes:

- The Trustee requires the insurer to ensure that all investment managers under consideration are signatories to the United Nations Principles for Responsible Investment (UN PRI).
- The Trustee accepts that the manager cannot use ESG factors (outside of what is already used within the chosen equity index, if any) to inform the selection of stocks when investing passively in equity index tracker funds. However, the Trustee believes that positive engagement on ESG factors can lead to improved risk-adjusted returns alongside better environmental, social or governance outcomes more generally.
- The Trustee looks to the insurer to consider how the investment process for active managers takes ESG into account in the selection, retention and realisation of investments where possible, in addition to how the manager positively engages with companies where there is scope to improve the way ESG factors are taken into account when running a company.

The insurer is responsible for the management of and engagement with investment managers, and is responsible for the stewardship activities that apply to the Trust's investments. In the Trustee's view, stewardship encompasses the exercise of rights (including voting rights) attached to the Trust's investments, and the engagement by and with investment managers and has provided the voting and engagement information that follows.

How have the policies been followed for the Trust?

The use of voting rights is most likely to be financially material where physical equities are held. The insurer holds such equity investments in pooled fund arrangements. The investment managers are responsible for voting and engagement on the underlying assets - rather than the Trustee or insurer. This means it is not necessary for the manager to consult with the insurer or the Trustee before voting. The insurer continues to monitor and engage with the investment managers on the Trust's behalf.

As part of its wider due diligence of the implementation of investment strategies, the insurer requests these managers to produce information that demonstrate the manager is exercising good stewardship in its voting policies. The remainder of this Statement summarises this information for investment managers' funds used by the Trust where such voting rights apply, for a selection of the default investment strategies and self-select investment options.

The investment managers are abrdn, Phoenix, Vanguard, Blackrock and HSBC. Voting data provided by managers was based on the data period of the internal stewardship and engagement reports of the manager, and may not align with the Trust's scheme year end. While data was received in full from some investment managers, not all managers were able to provide all of the requested data in time for the Trustee to publish this report. The Trustee has identified this as an area for improvement, and will be engaging with the investment managers through Standard Life to ensure we receive all of this information from all investment managers in a timely manner in future.

A case study from Phoenix Group highlighting an example of how the Trustee's voting and engagement policies have been enacted is included below.



Case study: Asset manager abrdn engaging with Enel

During 2022 abrdn engaged with Enel directly and collectively as part of the CA100+ initiative. abrdn welcomed that Enel's net zero target had been brought forward from 2050 to 2040, that the company planned to disclose emissions across all scopes and that targets had been submitted to SBTi. However, they had concerns the ESG weighting of the Long Term Incentive Plan (LTIP) was to be reduced from 25% to 20%, and as a consequence the metric related to renewable energy was to be removed.

The key objective of abrdn's collaborative engagements was to seek alignment of Enel's disclosures to the Net Zero Benchmark, which was launched by CA100+ in March 2021, and calls for robust and comparable information on how companies are realigning

their business strategies and operations with the goals of the Paris Agreement.

In view of abrdn's concerns regarding the removal of the renewables metric, they decided to vote against the LTIP at the AGM. abrdn will review any changes made to the LTIP structure prior to voting at the 2023 AGM.

Together with the two CA100+ co-leads abrdn was pleased to acknowledge that, in November 2022, Enel became the first and only company to fully align its corporate disclosures with the CA100+ Net Zero Company Benchmark.

Company selected for illustrative purposes only to demonstrate the investment management style described herein and not as an investment recommendation or indication of future performance.



Default Strategic Lifestyle Profiles – Voting Summary

The Sustainable Multi Asset Universal (10 year) Strategic Lifestyle Profile was the default strategy for the majority of the scheme year. The following section provides the summary of votes carried out by relevant investment managers for this default strategy.

The tables which follow provide details on voting activity and those votes for the default strategies which the Trustee considers to be most significant, as they are:

- In a company that is part of the Climate Action 100+, which is an investor-led initiative that identifies the world's largest corporate greenhouse gas emitters; and
- Against the recommendation of company management; and
- Are not abstentions; and
- Have also been deemed significant by the managers (abrdn, Blackrock or Vanguard).

Sustainable Multi Asset Universal (10 year) Strategic Lifestyle Profile

The Sustainable Multi Asset Universal (10 year) Strategic Lifestyle Profile ("SMA") has exposure to three investment managers for investments with voting rights attached:

- abrdn and Vanguard for equities; and
- Blackrock for global property securities.

Voting activity year to 31 December 2022													
Manager:	abrdn SL Index Equity Pension Fund:						Vanguard ¹ Index Fund:						Blackrock
Fund name:	Emerging Markets	European	UK	Japan	Asia Pacific ex-Japan	US	Emerging Markets Stock	FTSE Developed Europe ex-UK	FTSE UK All Share	Japan Stock	Pacific ex-Japan Stock	US Equity	iShares Environment & Low Carbon Tilt Real Estate Index Fund (UK)
Number of meetings at which eligible to vote	424	260	202	171	371	274	3,133	503	704	252	124	507	393
Number of resolutions on which eligible to vote	3,226	5,208	3,438	2,250	2,593	3,536	27,807	9,019	10,484	3,208	986	6,729	4,309
Proportion of eligible resolutions on which voted	92%	70%	98%	100%	97%	99%	97%	82%	99%	100%	100%	99%	84%
Of resolutions on which voted:													
Proportion voted with management	82%	89%	99%	91%	83%	74%	91%	92%	98%	99%	98%	98%	95%
Proportion voted against management	16%	11%	1%	3%	16%	26%	8%	7%	1%	0%	1%	1%	4%
Proportion from which abstained	3%	0%	0%	5%	0%	0%	2%	0%	0%	0%	0%	0%	0%
Proportion of resolutions on which voted, where the vote was contrary to the recommendation of investment manager's proxy adviser	7%	7%	1%	2%	7%	18%	0%	1%	0%	0%	0%	0%	0%

¹ Vanguard summarise voting activity from 1 April 2022 to 31 March 2023.

Proxy voting by managers		
abr dn	Vanguard	Blackrock
<p>abr dn makes use of Institutional Shareholder Services (ISS) as their proxy to deliver their voting decisions to companies. ISS vote under a bespoke policy which reflects abr dn's guidelines and expectations. The key aspects of abr dn's Stewardship Guidelines are that:</p> <ul style="list-style-type: none"> • Companies should be run to generate long-term business success • Companies should maintain and protect investor rights • Companies should communicate openly and clearly • Companies should be led and overseen by effective and genuinely independent boards • Companies need to manage key risks actively and effectively • Pay structures should be long-term and aligned with the corporate strategy <p>Companies should establish and work to maintain an effective and positive corporate culture</p>	<p>Vanguard casts proxy votes via dedicated voting providers.</p> <p>Vanguard's Investment Stewardship team votes on behalf of Vanguard's internally managed equity holdings. The Investment Stewardship team uses a variety of research from third party research providers and use their own internal databases to analyse the various issues and ballot measures in conjunction with their Proxy Voting Guidelines and other relevant data to reach decisions.</p>	<p>Blackrock's proxy voting process is led by the BlackRock Investment Stewardship team (BIS), which consists of three regional teams covering the Americas, Asia-Pacific, and Europe, Middle East and Africa who will generally determine how to vote, with input from investment colleagues and in accordance with BlackRock's Global Principles and custom market-specific voting guidelines.</p> <p>Research from the proxy advisory firms Institutional Shareholder Services and Glass Lewis are used to input into the vote analysis process, primarily to synthesise corporate governance information and analysis into a concise format for the investment stewardship analysts to identify and prioritise those companies where Blackrock's own additional research and engagement would be beneficial.</p> <p>Other sources of information used include the company's own reporting, Blackrock's engagement and voting history with that company, the views of their active investors, public information and ESG research.</p>

abr dn significant votes for Sustainable Multi Asset Universal (10 year) Strategic Lifestyle Profile

abr dn vote all shares globally for which they have voting authority, unless there are significant voting obstacles and determined significance by categorising votes into one of five categories of vote, listed in the table below in order of abr dn's view of significance. abr dn's voting policy can also be found on their website.

Category Type	Types of votes
High Profile Votes	<ul style="list-style-type: none"> • Focus on votes which received public and press interest with a focus on abr dn's large, active holdings • Focus on votes which reflect significant governance concerns regarding the company • Resolutions proposed by abr dn
Shareholder and Environmental & Social (E&S) Resolutions	<ul style="list-style-type: none"> • Votes on shareholder E&S proposals where abr dn have engaged with the proponent or company on the resolution • Votes on management-presented E&S proposals • Focus on shareholder proposals where abr dn have voted contrary to management recommendations
Engagement	<ul style="list-style-type: none"> • Focus on resolutions where abr dn have engaged with the company on a resolution • Focus on resolutions where post-engagement abr dn voted contrary to their custom policy
Corporate Transactions	<ul style="list-style-type: none"> • Focus on selected votes which have a financial impact on the investment with a focus on acquisitions
Votes contrary to custom policy	<ul style="list-style-type: none"> • Focus on large active holdings where abr dn have voted contrary to custom policy following analysis

The Trustee has engaged with the insurer over the year on abr dn's voting approach and will continue to do so.

The Trustee considers the following votes cast by abrdn are most significant for Sustainable Multi Asset Universal (10 year) Strategic Lifestyle Profile based on the criteria confirmed at the start of the voting summary:

Company name / meeting date	abrdn category	Proposal type	Ballot item(s)	Vote	Rationale for voting decision ²
Nissan Motor Co., Ltd. 28/06/2022	Shareholder and environmental & social resolutions	S	Amend articles to deem other affiliated companies as parent company in carrying out obligations under corporate law and disclose business reports	For	A vote for this proposal is warranted because information on Nissan-Renault alliance agreement should be relevant for Nissan's minority shareholders. Also, disclosing a summary of the agreement in proxy materials, in addition to annual report, should enable Nissan shareholders to make informed decision when they vote at shareholder meetings.
SSE Plc 21/07/2022	High profile votes	M	<ul style="list-style-type: none"> • Approve remuneration policy; and • Amend performance share plan 	Against	The company consulted with us earlier in the year on increasing the annual grant size of its long term incentive from 200% to 250% of salary. Our view was that this was not an appropriate time to make such an increase in the context of the cost of living crises which was already developing at that time.
Danone SA 26/04/2022	Shareholder and environmental & social resolutions	S	Amend article 18 of bylaws: role of honorary chairman	For	The amendment, subject to shareholders' approval, would specify the role and the powers of the honorary chairman. They have to be mentioned as different from the directors, who have specific duties towards the company and the shareholders.
Enel SpA 19/05/2022	Votes contrary to custom policy	M	Approve long term incentive plan	Against	We are not comfortable with the removable of the renewables metric from the non-financial KPIs under the plan.
Caterpillar Inc. 08/06/2022	Shareholder and environmental & social resolutions	S	Report on lobbying payments and policy	For	The Company's current disclosures on its lobbying expenditure are considered insufficient. The requested report will provide better transparency that helps investor evaluate the risks and benefits of the Company's lobbying activities.
Caterpillar Inc. 08/06/2022	Shareholder and environmental & social resolutions	S	Reduce ownership threshold for shareholders to call special meeting	For	A vote for this proposal is warranted as a lower ownership threshold would provide for a more useful special meeting right for shareholders.

² All first person references (i.e. we or our) are abrdn's rationale, and not the Trustee's.

Company name / meeting date	abrdn category	Proposal type	Ballot item(s)	Vote	Rationale for voting decision ²
NextEra Energy, Inc. 19/05/2022	Shareholder and environmental & social resolutions	S	Report on effectiveness of diversity, equity and inclusion efforts and metrics	For	We recognise the steps the company has taken to improve disclosure on board diversity. We believe that further to this work it is appropriate that the company improve its level of disclosure on quantitative workforce data. We believe this would be supportive of both management oversight and provide important information for investors.
Phillips 66 11/05/2022	Shareholder and environmental & social resolutions	S	<ul style="list-style-type: none"> • Adopt GHG emissions reduction targets aligned with the Paris agreement goal; and • Provide a report on reducing plastic pollution 	For	We encourage the companies in which we invest to adopt Paris aligned strategies and targets in order to reduce their impact on the climate and manage the energy transition. While we welcome the Company's TCFD aligned disclosures and acknowledge the limits of its influence over demand-side behaviour, the adoption and disclosure of Paris aligned strategies and targets across all scopes of emissions would be of benefit to the company, its shareholders and other stakeholders. The requested report would provide useful information regarding the scope for the company to reduce its environmental impact and pursue a more sustainable business model.
PepsiCo, Inc. 04/05/2022	Shareholder and environmental & social resolutions	S	Require independent board chair	For	This proposal would enhance board structure.
Valero Energy Corporation 28/04/2022	Shareholder and environmental & social resolutions	S	Disclose climate action plan and GHG emissions reduction targets	For	We encourage the companies in which we invest to adopt Paris aligned strategies and targets in order to reduce their impact on the climate and manage the energy transition. While we acknowledge the limits of the company's influence over demand-side behaviour and welcome its use of the TCFD reporting framework, the adoption and disclosure of Paris aligned strategies and targets across all scopes of emissions would be of benefit to the company, its shareholders and other stakeholders.

² All first person references (i.e. we or our) are abrdn's rationale, and not the Trustee's.

Company name / meeting date	abrdn category	Proposal type	Ballot item(s)	Vote	Rationale for voting decision ²
Marathon Petroleum Corporation 27/04/2022	Shareholder and environmental & social resolutions	S	Reduce ownership threshold for shareholders to call special meeting	For	A vote for this proposal is warranted as a lower ownership threshold would provide for a more useful special meeting right for shareholders.
Marathon Petroleum Corporation 27/04/2022	Shareholder and environmental & social resolutions	S	Amend compensation clawback policy	For	A vote for this proposal is warranted as the addition of reputational or other financial harm as a recoupment scenario would expand the board's ability to recoup incentive pay and the increased disclosure requirements would also better serve shareholders' informational needs.
PACCAR Inc 26/04/2022	Shareholder and environmental & social resolutions	S	Reduce ownership threshold for shareholders to call special meeting	For	A vote for this proposal is warranted as the proposed 10% ownership threshold for shareholders to call a special meeting would enhance shareholders' ability to make use of the right, and the likelihood of abuse of the right would remain small.
The Coca-Cola Company 26/04/2022	Shareholder and environmental & social resolutions	S	Require independent board chair	For	A vote for this proposal is warranted. There are concerns regarding the company's compensation practices during the year in review and the company has underperformed peers since the CEO and chair roles were combined, suggesting that shareholders would benefit from the most robust form of independent oversight in the form of an independent board chair.

² All first person references (i.e. we or our) are abrdn's rationale, and not the Trustee's.

Vanguard significant votes for Sustainable Multi Asset Universal (10 year) Strategic Lifestyle Profile

Vanguard identifies its most significant votes based on whether:

- They hold a meaningful ownership position;
- Their perspective on an important governance topic elevated during the proxy season is conveyed; or
- Their view of positive progress - or lack of it - by a company and its board has been communicated.

During the year, the Trustee has discussed with the insurer Vanguard's lack of votes against management, and expect the insurer to continue to engage with Vanguard on this.

The Trustee considers the following votes cast by Vanguard are most significant for Sustainable Multi Asset Universal (10 year) Strategic Lifestyle Profile based on the criteria confirmed at the start of the voting summary:

Company name / meeting date	Proposal type	Ballot item(s)	Vote	Rationale for voting decision ³	Outcome of vote
Santos Limited 03/05/2022	M	Approve advisory vote on climate change	Against	Insufficient disclosure.	Pass
Woodside Petroleum Ltd. 19/05/2022	M	Approve climate report	Against	Insufficient disclosure.	Pass
Berkshire Hathaway Inc. 30/4/2022	S	Report on climate-related risks and opportunities as well as GHG emissions reduction targets	For	Addresses material risk(s) and an oversight or disclosure gap, is not overly prescriptive, and is determined to be in the best long-term interest of shareholders.	Fail
Berkshire Hathaway Inc. 30/4/2022	S	Report on effectiveness of diversity equity and inclusion efforts and metrics	For	Addresses material risk(s) and an oversight or disclosure gap, is not overly prescriptive, and is determined to be in the best long-term interest of shareholders.	Fail
Ford Motor Company 12/05/2022	S	Approve recapitalization plan for all stock to have one-vote per share	For	Supports long-term shareholder interests.	Fail
Delta Air Lines, Inc. 16/06/2022	M	Elect director Leslie D. Hale	Against	Concerns regarding extent of other commitments.	Pass

³ All first person references (i.e. we or our) are Vanguard's rationale, and not the Trustee.

Blackrock significant votes for Sustainable Multi Asset Universal (10 year) Strategic Lifestyle Profile

No votes by Blackrock in its holdings in the iShares Environment & Low Carbon Tilt Real Estate Index Fund (UK) were considered significant by the Trustee.

Self-Select Investment Options – Voting Summary

Standard Life Ethical Pension Fund

This self-select investment option is managed by abrdn.

abrdn voting activity year to 31 December 2022	SL Ethical Pension Fund
Number of meetings at which eligible to vote	144
Number of resolutions on which eligible to vote	2,350
Proportion of eligible resolutions on which voted	96%
Of resolutions on which voted:	
Proportion voted with management	97%
Proportion voted against management	3%
Proportion from which abstained	0%
Proportion of resolutions on which voted, where the vote was contrary to the recommendation of abrdn's proxy adviser	3%

Proxy voting by manager

abrDN makes use of Institutional Shareholder Services as their proxy to deliver their voting decisions to companies. ISS vote under a bespoke policy which reflects abrDN's guidelines and expectations as outlined above for the Sustainable Multi Asset Universal (10 year) Strategic Lifestyle Profile.

abrDN significant votes for Standard Life Ethical Pension Fund

The Trustee's approach determining significant votes is summarised above for the default strategies. The following votes cast by abrDN were considered significant by the Trustee for Standard Life Ethical Pension Fund:

Company name / meeting date	abrDN category	Proposal type	Ballot item(s)	Vote	Rationale for voting decision ⁴
SSE Plc 21/7/2022	High Profile Votes	M	Approve remuneration policy and amend performance share plan	Against	The company consulted with us earlier in the year on increasing the annual grant size of its long term incentive from 200 percent of salary to 250 percent of salary. Our view was that this was not an appropriate time to make such an increase in the context of the cost of living crises which was already developing at that time.
Enel SpA 19/05/2022	Votes contrary to custom policy	M	Approve long term incentive	Against	We are not comfortable with the removable of the Renewables metric from the non-financial KPIs under the Plan.

⁴ All first person references (i.e. we or our) are abrDN's rationale, and not the Trustee.

SL HSBC Islamic Global Equity Index Pension Fund

This self-select investment option is managed by HSBC.

HSBC voting activity year to 31 December 2022	HSBC Islamic Global Equity Index Fund
Number of meetings at which eligible to vote	107
Number of resolutions on which eligible to vote	1,623
Proportion of eligible resolutions on which voted	96%
Of resolutions on which voted:	
Proportion voted with management	82%
Proportion voted against management	18%
Proportion from which abstained	0%
The proportion of resolutions on which voted where the vote was contrary to the recommendation of HSBC's proxy adviser	11%

Proxy voting by manager

HSBC makes use of Institutional Shareholder Services (ISS) as their proxy to deliver their voting decisions to companies. ISS vote under a bespoke policy which reflects HSBC's guidelines and expectations.

HSBC significant votes for the SL HSBC Islamic Global Equity Index Pension Fund

The Trustee's approach to determining significant votes is summarised above for the default strategies. HSBC's approach to determine significance takes into account:

- Votes against management recommendations are the most significant.
- Where companies in energy intensive sectors have persistently failed to disclose their carbon emissions and climate risk governance, HSBC will generally vote against the re-election of the Chairman.
- HSBC also generally support shareholder resolutions calling for increased disclosure on climate-related issues.



The following votes cast by HSBC were considered significant by the Trustee for Standard Life Shariah Global Equity (MT) Pension Fund:

Company name	Size ⁵ of holding	Resolution (summary)	How voted	Advance notice of vote intention?	Rationale for voting decision ⁶	Outcome of vote	Date of vote (2022)
Microsoft Corporation	7.56%	Advisory vote to ratify named executive officers' compensation	Against	Yes	The company is on HSBC's UK Excessive Pay watchlist, which means the quantum of the CEO pay is beyond what we believe fair and appropriate for the size and complexity of the business.	The resolution passed.	13 Dec
Apple Inc.	7.11%	Report on forced labour (shareholder proposal)	For (against management recommendation)	Yes	The proposal would lead to increased transparency on Apple's supply chain policies and processes, which could help alleviate growing risks related to manufacturing in certain regions.	The shareholder resolution did not pass.	4 March
Amazon.com, Inc.	4.12%	Report on efforts to reduce plastic use (shareholder proposal)	For (against management recommendation)	Yes	Shareholders would benefit from additional information on how the company is managing risks related to the creation of plastic waste.	The shareholder resolution did not pass, however it received 49% support.	25 May
Alphabet Inc.	5.51%	Disclose more quantitative and qualitative information on algorithmic systems	For (against management recommendation)	Yes	The company has faced scrutiny over biases in its algorithmic systems and increased reporting would assist shareholders in assessing progress and management of related risks.	The shareholder resolution did not pass, however it received 20% support.	1 June
Johnson & Johnson	2.55%	Elect director Anne M. Mulcahy	Against	Yes	The board's gender diversity falls below our expectation for a US mega cap company (40%).	The resolution passed.	28 April
Exxon Mobil Corporation	2.51%	Report on scenario analysis consistent with International Energy Agency's Net Zero by 2050	For (against management recommendation)	Yes	Shareholders would benefit from greater disclosure about the company's risk of stranded assets, given its planned spending plan and business strategy.	The shareholder resolution passed.	25 May
NVIDIA Corporation	2.01%	Elect director Harvey C. Jones	Against	Yes	The board's gender diversity falls below our expectation for a US mega cap company (40%).	The resolution passed.	2 June

⁵ Approximate proportion of fund as at date of vote.

⁶ All first person references (i.e. we or our) are HSBC's rationale, and not the Trustee.

Company name	Size ⁵ of holding	Resolution (summary)	How voted	Advance notice of vote intention?	Rationale for voting decision ⁶	Outcome of vote	Date of vote (2022)
The Procter & Gamble Company.	1.98%	Advisory vote to ratify named executive officers' compensation	Against	No	The company is included in the HSBC US Excessive Pay Watchlist. We were also concerned that dilution from all schemes exceeds 10%, majority of the options or LTIP were not linked to performance criteria and short-term remuneration/bonus is uncapped.	The resolution passed.	11 Oct
Tesla, Inc.	1.83%	Elect director Ira Ehrenpreis	Against	Yes	We have concerns about the company's management of climate-related risks, the board's gender diversity which falls below our expectation, the significant level of pledged company stock. We also believe the director should be held accountable for the board's insufficient responsiveness to a majority-supported shareholder proposal at the previous AGM.	The resolution passed, although it received over 36% dissent.	4 Aug
The Home Depot, Inc.	1.79%	Elect director Jeffery H. Boyd	Against	No	The board's gender diversity falls below our expectation for a US mega cap company (40%).	The resolution passed.	19 May

⁵ Approximate proportion of fund as at date of vote.

⁶ All first person references (i.e. we or our) are HSBC's rationale, and not the Trustee.

www.standardlife.co.uk

Phoenix Life Limited, trading as Standard Life, is the provider of the Standard Life DC Master Trust. Phoenix Life Limited is registered in England and Wales (1016269) at 1 Wythall Green Way, Wythall, Birmingham, B47 6WG. Phoenix Life Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Standard Life Master Trust Co. Ltd is trustee and scheme administrator of the Standard Life DC Master Trust.

Standard Life Master Trust Co. Ltd is registered in England and Wales (09497864) at 1 Wythall Green Way, Wythall, Birmingham, B47 6WG.

Phoenix Life Limited and Standard Life Master Trust Co Ltd use the Standard Life brand, name and logo, under licence from Phoenix Group Management Services Limited.

GEN2790 1023 CSA3093WL © 2023 Phoenix Group Management Services Limited. All rights reserved.