

## Life funds

May 2019				
Event Type	Fund Name	Fund Code	Effective Date	
<p><b>AMC Reduction</b></p> <p>Barclays have reduced their Annual Management Costs (AMC) for their fund.</p> <p>As a result of this we have reduced our AMC and TER.</p>	SL Barclays Sterling Bond Life Fund (Series 1)	LR	10/05/2019	
	Old TER 1.50%			New TER 1.35%
	SL Barclays Sterling Bond Life Fund (Series 2)			
	Old TER 2.00%			New TER 1.85%
<p><b>Fund Closure</b></p> <p>Aberdeen Standard Investments (ASI) have informed us that they have merged a number of funds from their range of MyFolio funds</p> <p>Standard Life will be following the merger; however we already offer the funds in which they are merged. As a result we have closed our funds and moving investments into existing links to the ASI MyFolio. There will be no change to the Annual Management Charge (AMC).</p>	<p><b>Standard Life MyFolio Managed Income I Life Fund</b> To</p> <p>Standard Life MyFolio Managed I Life Fund</p> <p><b>Standard Life MyFolio Managed Income II Life Fund</b> To</p> <p>Standard Life MyFolio Managed II Life Fund</p> <p><b>Standard Life MyFolio Managed Income III Life Fund</b> To</p> <p>Standard Life MyFolio Managed III Life Fund</p> <p><b>Standard Life MyFolio Managed Income IVI Life Fund</b> To</p> <p>Standard Life MyFolio Managed IV Life Fund</p> <p><b>Standard Life MyFolio Managed Income V Life Fund</b> To</p> <p>Standard Life MyFolio Managed V Life Fund</p> <p><b>Standard Life MyFolio Multi-Manager Income I Life Fund</b> To</p> <p>Standard Life MyFolio Multi-Manager I Life Fund</p>	FFDA, MMAD, AAAJ, FFPD, GGDB, AAAG, LLCK	10/05/2019	

	<p><b>Standard Life MyFolio Multi-Manager Income V Life Fund</b> To</p> <p>Standard Life MyFolio Multi-Manager V Life Fund</p>		
<p><b>Fund Name and Description change</b></p> <p>Seneca have informed us that they have changed their fund names due to a change in their Authorised Corporate Director (ACD) from Link Fund Solutions Limited (LFSL) to Valu-Trac Investment Management Limited (VTIML).</p> <p>As a result of this we are changing our fund name and fund description.</p>	<p><b>SL LF Seneca Diversified Growth Life Fund</b> To</p> <p>SL VT Seneca Diversified Growth Life Fund</p> <p><b>New Fund Description</b></p> <p>The SL VT Seneca Diversified Growth Life Fund invests primarily in the VT Seneca Diversified Growth Fund. The aim of the VT Seneca Diversified Growth Fund is summarised below.</p> <p>The investment objective is to achieve long-term capital growth by investing in balanced and well diversified portfolio of UK and International equities, and fixed interest securities including government and corporate bonds. Investments will also be made in regulated collective investment schemes, money markets and cash deposits to provide further diversification to the Fund in accordance with applicable regulations.</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p> <p><b>SL LF Seneca Diversified Income Life Fund</b> To</p> <p>SL VT Seneca Diversified Income Life Fund</p> <p><b>New Fund Description</b></p> <p>The SL VT Seneca Diversified Income Life Fund invests primarily in the VT Seneca Diversified Income Fund. The aim of the VT Seneca Diversified Income Fund is summarised below.</p> <p>The investment objective is to provide a high level of growing income by investing in a balanced and well diversified portfolio of UK and International equities, fixed interest securities including government and corporate bonds. Investments will also be made in regulated collective investment schemes, money markets and cash deposits to provide further diversification to the Fund in accordance with applicable regulations.</p> <p>The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.</p>	<p>VC, VD</p>	<p>24/05/2019</p>

## Pension funds

May 2019						
Event Type	Fund Name	Fund Code	Effective Date			
<p><b>Fund Closure</b></p> <p>Aberdeen Standard Investments (ASI) have informed us that they have merged a number of funds from their range of MyFolio funds</p> <p>Standard Life will be following the merger; however we already offer the funds in which they are merged. As a result we have closed our funds and moving investments into existing links to the ASI MyFolio. There will be no change to the Annual Management Charge (AMC).</p>	<p><b>Standard Life MyFolio Managed Income I Pension Fund</b> To</p> <p>Standard Life MyFolio Managed I Pension Fund</p>	<p>AABG, CCJB, CCEG, KKPA, AAPI, CCKA, KKMN</p>	<p>10/05/2019</p>			
	<p><b>Standard Life MyFolio Managed Income II Pension Fund</b> To</p> <p>Standard Life MyFolio Managed II Pension Fund</p>					
	<p><b>Standard Life MyFolio Managed Income III Pension Fund</b> To</p> <p>Standard Life MyFolio Managed III Pension Fund</p>					
	<p><b>Standard Life MyFolio Managed Income IV Pension Fund</b> To</p> <p>Standard Life MyFolio Managed IV Pension Fund</p>					
	<p><b>Standard Life MyFolio Managed Income V Pension Fund</b> To</p> <p>Standard Life MyFolio Managed V Pension Fund</p>					
	<p><b>Standard Life MyFolio Multi-Manager Income I Pension Fund</b> To</p> <p>Standard Life MyFolio Multi-Manager I Pension Fund</p>					
	<p><b>Standard Life MyFolio Multi-Manager Income V Pension Fund</b> To</p> <p>Standard Life MyFolio Multi-Manager V Pension Fund</p>					
	<p><b>Fund Name and Description change</b></p> <p>Seneca have informed us that they have changed their fund names</p>			<p><b>SL LF Seneca Diversified Growth Pension Fund</b> To</p> <p>SL VT Seneca Diversified Growth Pension Fund</p>	<p>VJ, VK</p>	<p>24/05/2019</p>

due to a change in their Authorised Corporate Director (ACD) from Link Fund Solutions Limited (LFSL) to Valu-Trac Investment Management Limited (VTIML).

As a result of this we are changing our fund name and fund description.

## New Fund Description

The SL VT Seneca Diversified Growth Pension Fund invests primarily in the VT Seneca Diversified Growth Fund. The aim of the VT Seneca Diversified Growth Fund is summarised below.

The investment objective is to achieve long-term capital growth by investing in balanced and well diversified portfolio of UK and International equities, and fixed interest securities including government and corporate bonds. Investments will also be made in regulated collective investment schemes, money markets and cash deposits to provide further diversification to the Fund in accordance with applicable regulations.

The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.

## SL LF Seneca Diversified Income Pension Fund To

SL VT Seneca Diversified Income Pension Fund

## New Fund Description

The SL VT Seneca Diversified Income Pension Fund invests primarily in the VT Seneca Diversified Income Fund. The aim of the VT Seneca Diversified Income Fund is summarised below.

The investment objective is to provide a high level of growing income by investing in a balanced and well diversified portfolio of UK and International equities, fixed interest securities including government and corporate bonds. Investments will also be made in regulated collective investment schemes, money markets and cash deposits to provide further diversification to the Fund in accordance with applicable regulations.

The value of any investment can fall as well as rise and is not guaranteed – you may get back less than you pay in.