

Standard Life Overseas Tracker Pension Fund

Pooled Pension Investment Fund, Tracker Fund

Q4 2023, 31 December 2023

Objective

The fund (before charges and tax) aims to provide a return in line with that of the MSCI World ex UK index (the Index) allowing for reinvestment of dividends. In order to meet its aim, the fund invests in index tracking funds designed to track major regions of the world's stock markets, excluding the UK. The proportion held in each tracker fund will be in alignment with that region's proportion of the Index. The return of the fund will be affected by exchange rate fluctuations.

Please note the underlying assets in this fund are predominantly managed by Vanguard Asset Management, a leading global provider of tracker funds.

The value of investments within the fund can fall as well as rise and is not guaranteed - you may get back less than you pay in. The fund may use derivatives for the purposes of efficient portfolio management, reduction of risk or to meet its investment objective if this is permitted and appropriate.

Fund Information *

Composition by Fund Exposure

	Fund %
SL US Equity Tracker Pension	72.8
SL European Equity Tracker Pension	14.3
SL Japanese Equity Tracker Pension	6.3
Canadian Tracker Pension	3.3
SL Pacific Basin Equity Tracker Pension	3.3



Key Facts

Launch Date	4 Mar 2004
Current Fund Size	£726.4m
Fund Code	H5

abrdn has not considered the suitability of investment against your individual needs and risk tolerance. If you are in any doubt as to whether this fund is suitable for you, you should seek advice. An adviser is likely to charge for advice. We are unable to provide investment advice.

This fund is marketed by abrdn on behalf of Standard Life Assurance Limited.

Useful numbers -
Global Client Services
0345 271 9506

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Fund Performance *
Year on Year Performance

	Year to 31/12/23 (%)	Year to 31/12/22 (%)	Year to 31/12/21 (%)	Year to 31/12/20 (%)	Year to 31/12/19 (%)
Overseas Equity Tracker	17.5	-7.3	25.2	12.4	23.6
MSCI World excluding UK Index	17.8	-8.0	23.6	14.4	23.9

Source: abrdn (Fund) and Thomson Reuters DataStream (Index).

Cumulative Performance

	Q4 (%)	1 Year (%)	3 Years (% p.a.)	5 Years (% p.a.)
Overseas Equity Tracker	6.3	17.5	10.9	13.6
MSCI World excluding UK Index	7.0	17.8	10.3	13.7

Source: abrdn (Fund) and Thomson Reuters DataStream (Index).

Note: The information shown relates to the past. Past performance is not a guide to the future. The value of your investment can go down as well as up. Performance figures are quoted on a gross basis over the periods to 30 September 2021. Please note this performance is gross of the annual management fee. The returns expressed are net of additional expenses incurred by the fund such as non-recoverable withholding tax.

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abrdn Investment Management Limited acts as Investment Manager for the Standard Life Trustee Investment Plan. Phoenix Life Limited, trading as Standard Life, is the provider of the Standard Life Trustee Investment Plan.

abrdn Investment Management Limited is registered in Scotland (SC123321) at 1 George Street, Edinburgh EH2 2LL, and is authorised and regulated by the Financial Conduct Authority.

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