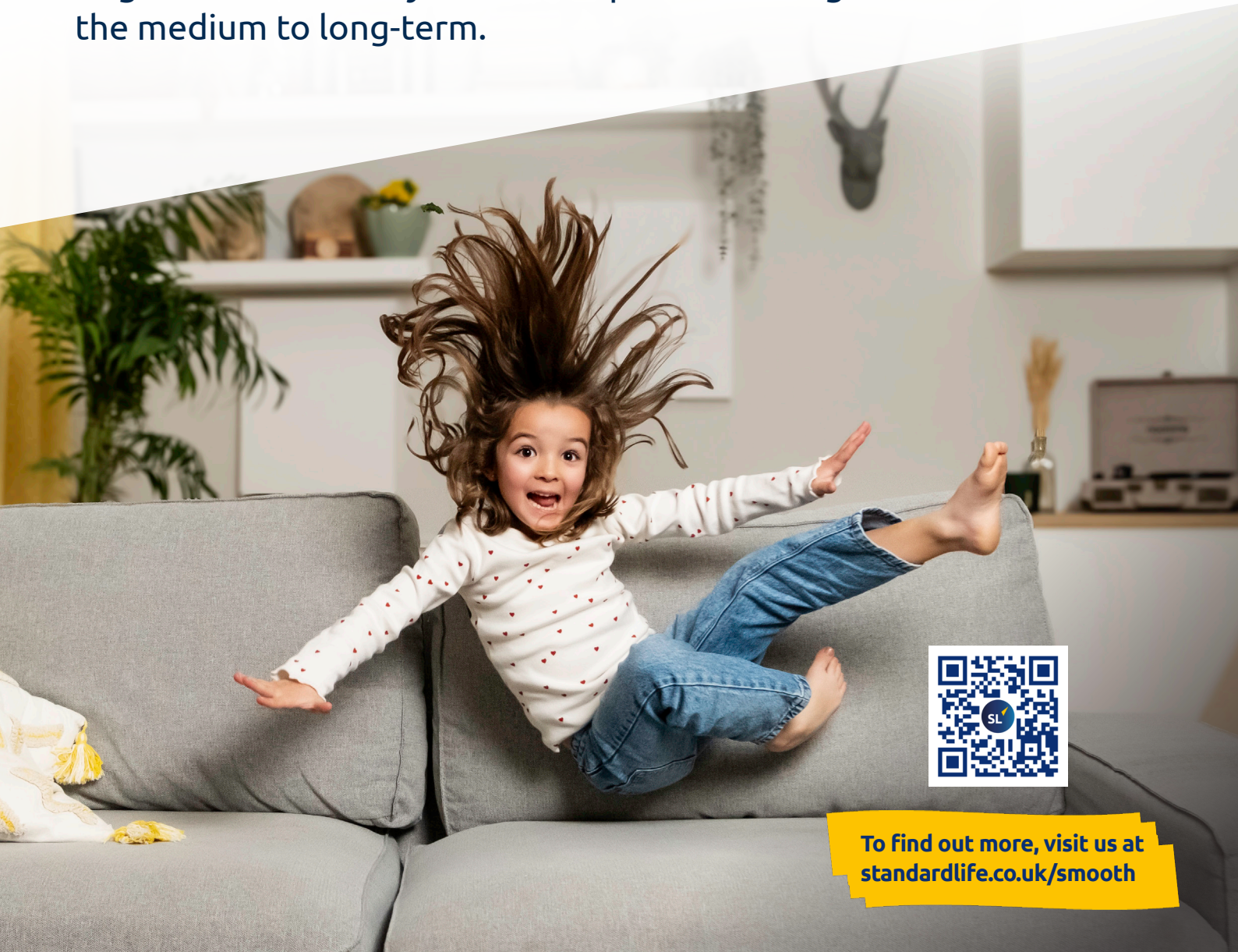


Time for a smoother investing experience?

The Standard Life Smoothed Return Pension Fund is designed to help you soften some of the impact that comes from short-term volatility in the investment market.

It is a globally diversified, multi-asset solution that aims to grow the value of your client's pension savings over the medium to long-term.



To find out more, visit us at
standardlife.co.uk/smooth

Why should you consider our Smoothed Return Pension Fund



Diversified multi-asset solution managed by Fidelity International



We apply an Estimated Growth Rate (EGR) smoothing mechanism



Annual Management Charge (AMC) and Ongoing Charges Figures (OCF) of 0.8%*

*This charge does not include any platform charges.



You can access it exclusively through the Fidelity Adviser Solutions platform



Can be used with other funds as part of a blended investment solution



Mapped by leading independent risk profiling providers

How the assets are allocated



- UK Equities
- US Equities
- Europe Ex UK Equities
- Japan Equities
- Asia Pacific Ex Japan Equities
- Emerging Markets Equities
- Emerging Market Debt (Hard Currency)
- UK Investment Grade Bonds
- Global Investment Grade Bonds
- Global Developed Markets Government Bonds
- Cash (GBP)

Data correct as at: May 2024

Defining our partnership with Fidelity



Set and govern the strategic asset allocation, risk corridor and mandate for the fund. We also actively manage liquidity at portfolio level.



Responsible for the underlying building blocks, fund selection and staying within the agreed investment mandate.



A leading investment and retirement services platform committed to building long-term relationships with advisory firms.

Important information

- Our smoothing process doesn't stop your client's investments from dropping in value.
- The value of your client's investments could fall, sometimes frequently or significantly. It isn't guaranteed and can go down as well as up and they could get back less than they invested. In exceptional circumstances, we may need to suspend smoothing.
- There is no guarantee that any email you send will be received or will not have been tampered with. You should not send personal details by email.

If you have a question about the Standard Life Smoothed Return Pension Fund simply drop us an email smoothed_sales@standardlife.com

standardlife.co.uk

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