



Standard Life Global Equity Impact Fund

Investing for a better future

Standard Life
There's a lot to look forward to

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Invest for a better future

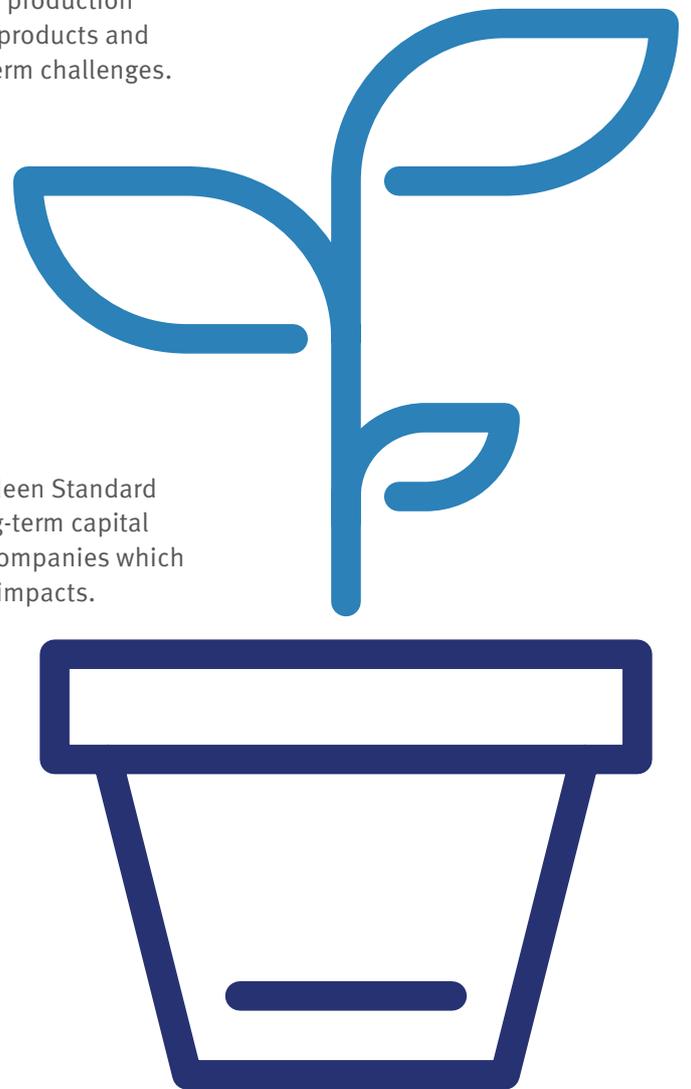
The world faces numerous challenges, from climate change and poverty to inequality and pollution. At Standard Life we firmly believe that we can play a role in addressing these issues.

With the Standard Life Global Equity Impact fund, we aim to have a positive societal and environmental impact, while still delivering financial returns for investors.

The fund is broad in its intentions. It seeks to address numerous issues relating to climate change, rising inequalities and unsustainable production and consumption. It does this by investing in companies whose products and services are specifically designed to address the planet's long-term challenges.

What is the Standard Life Global Equity Impact Fund?

The Standard Life Global Equity Impact Fund invests in the Aberdeen Standard Investments Global Equity Impact Fund. It seeks to generate long-term capital growth by investing in a concentrated portfolio of 35-60 global companies which aim to create positive, measurable environmental and/or social impacts.



Warning: This investment may be affected by changes in currency exchange rates

Warning: If you invest in this fund you may lose some or all of the money you invest

Warning: The value of your investment may go down as well as up

Why invest in the Standard Life Global Equity Impact Fund?

It allows you to drive positive change by investing for a better future

Investing in companies that focus on delivering positive social and environmental impact gives you the opportunity to drive positive change in the world.

You can align your values with your investments

Impact investing allows you to signal your commitment as a responsible investor, while seeking a financial return. There's no reason why investors cannot align their values of having a positive social and environmental impact with a positive financial return.

Private capital is needed to address global challenges

The most pressing global problems cannot be solved through charitable donations and government funding alone. Private capital is required to address many of the world's challenges.

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How do Aberdeen Standard Investments build the portfolio?

Aberdeen Standard Investments select companies for inclusion within the fund whose technologies, products, services and business models provide solutions in areas such as healthcare, education, agriculture and energy.

The Fund's policy is to invest in companies whose business models are focussed on three key areas:

Climate Change

Climate change is a pressing problem for the world, with significant consequences and challenges. Companies have a central role to play in developing alternative, affordable energy solutions and products that reduce climate change impacts, and in making their own operations as resource-efficient as possible.

Rising Inequality

Inequality takes a number of forms, from income gaps to limited access to essential resources, such as water, medicine and finance. Providing infrastructure and affordable housing, ensuring equitable pricing and access to medicines, and providing innovative access to financial services create vast opportunities for companies to support improvements to equality.

Unsustainable production and consumption

The world has a finite supply and availability of resources, alongside a growing population. Closed loop systems, product life cycle analysis, recycling and efficient resource management will become increasingly urgent for many companies. Those creating and providing solutions will capitalise on high value, long term financial opportunities.

The three key areas of Climate Change, Rising Inequality and Unsustainable Production and Consumption, and the fund’s overall impact approach, are aligned with the United Nation’s Sustainable Development Goals (SDGs), a blueprint to achieve a better and more sustainable future for all. The 17 goals were adopted by all UN Member States in 2015, as part of the 2030 Agenda for Sustainable Development.

SUSTAINABLE DEVELOPMENT GOALS



Economic growth must be inclusive to provide sustainable jobs and promote equality.



The food and agriculture sector offers key solutions for development, and is central for hunger and poverty eradication.



Ensuring healthy lives and promoting the well-being for all at all ages is essential to sustainable development.



Obtaining a quality education is the foundation to improving people’s lives and sustainable development.



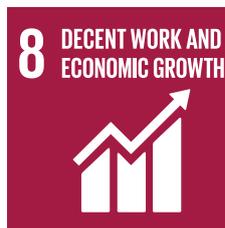
Gender equality is not only a fundamental human right, but a necessary foundation for a peaceful, prosperous and sustainable world.



Clean, accessible water for all is an essential part of the world we want to live in.



Affordable and clean energy is central to nearly every major challenge and opportunity.



Sustainable economic growth will require societies to create the conditions that allow people to have quality jobs.



Investments in infrastructure are crucial to achieving sustainable development.



To reduce inequalities, policies should be universal in principle, paying attention to the needs of disadvantaged and marginalized populations.

Source: www.un.org, June 2020



There needs to be a future in which cities provide opportunities for all, with access to basic services, energy, housing, transportation and more.



Climate change is an immediate global challenge that affects everyone, everywhere.



We need to sustainably manage forests, combat desertification, halt and reverse land degradation, halt biodiversity loss.



It is therefore essential to revitalise the global partnership for sustainable development.



We must use the natural environment and its resources in a way that reduces the destructive impacts on our planet.



Careful management of this essential global resource is a key feature of a sustainable future.



We must provide access to justice for all, and build effective, accountable institutions at all levels.

SUSTAINABLE DEVELOPMENT GOALS

Contribution highlights from companies in the portfolio

16,600,000

people provided with **access** to drinking water

Affordable medication

and

vaccinations

provided to

484,748,000

people in

underserved regions

182,714,877

underserved individuals provided with access to

basic banking products

and services

47.3 million tonnes

of materials recycled

110,670,207

metric tonnes of

CO₂ emissions

avoided

2,775

tonnes of

fair trade certified

products sold

Source: Aberdeen Standard Investments, Annual Impact Report 2019

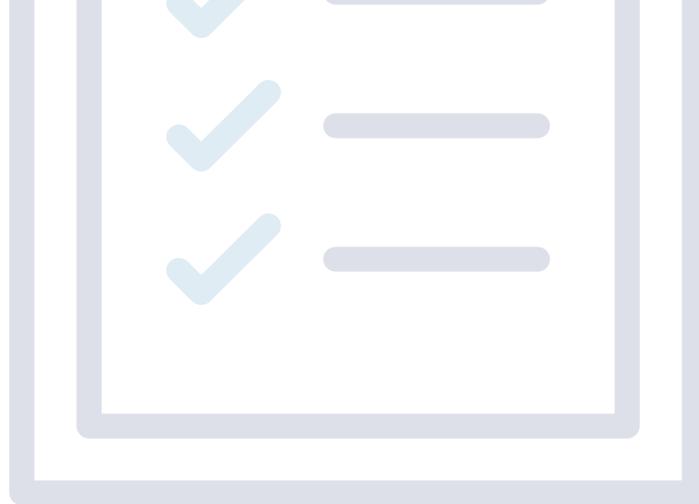
Who is the fund suitable for?

Consider this fund if

- You are seeking the potential for long term capital appreciation
- You are interested in investing in companies that aim to have a positive impact on the world
- You have an investment horizon of at least five years
- You can take risk with your capital

This fund may not be suitable if

- You do not want to take any risk with your capital
- You have an investment horizon of less than five years
- You are not prepared to accept periods of losses due to the volatile nature of equity markets
- You have specific ethical or moral investing requirements



Important things to consider

All investment involves risk. This Fund offers no guarantee against loss or that the Fund's objective will be attained. This is not a guaranteed or capital protected product. There are risks to your capital should you choose to invest in this fund.

Past performance is not a reliable guide to future performance and future performance is not guaranteed.

The value of investments within the Fund and the income from them can fall as well as rise and is not guaranteed – an investor may get back less than they paid in.

The Fund may use derivatives for the purpose of efficient portfolio management, reduction of risk or to meet its respective investment objective.

The value of overseas assets held in the Fund may rise and fall as a result of exchange rate fluctuations.

In extreme market conditions, some securities may become hard to value or sell at a desired price. This could affect the Fund's ability to meet redemptions in a timely manner.

The Fund could lose money as the result of a failure or delay in operational processes and systems including but not limited to third party providers failing or going into administration.

Inflation reduces the buying power of your investment and income.

Investors in the Fund may buy and sell units on any normal business day.

You should also be aware of the following risk factors

Equities

The fund invests in emerging market equities and/or bonds. Investing in emerging markets involves a greater risk of loss than investing in more developed markets due to, among other factors, greater political, tax, economic, foreign exchange, liquidity and regulatory risks.

Investing in China A shares involves special considerations and risks, including greater price volatility, a less developed regulatory and legal framework, exchange rate risk/controls, settlement, tax, quota, liquidity and regulatory risks.

The interpretation of 'Impact Investing' will vary according to beliefs and values. Consequently the fund may invest in companies which do not align with the personal views of any individual investor.

The fund may invest in companies with Variable Interest Entity (VIE) structures in order to gain exposure to industries with foreign ownership restrictions. There is a risk investments in these structures may be adversely affected by changes in the legal and regulatory framework.

Use of derivatives

Investing in derivatives carries the risk of reduced liquidity, substantial loss and increased volatility in adverse market conditions, such as a failure amongst market participants. The use of derivatives may result in the fund being leveraged (where economic exposure and thus the potential for loss by the fund exceeds the amount it has invested) and in these market conditions the effect of leverage will be to magnify losses. The fund does not make extensive use of derivatives.

Concentrated Portfolio

Due to the concentrated nature of the fund investors must be willing to accept a relatively high degree of stock-specific risk. A concentrated portfolio may be more volatile than a more broadly diversified one.

Switching your funds, transferring or cashing in

You may be one of many investors in a fund. Sometimes in exceptional circumstances:

- We may change the pricing basis of a fund to reflect cashflows in and out. If it's a property based fund, due to the high transaction charges associated with the assets, this can result in a significant movement of the fund price
- We may also wait before we carry out your request to switch your funds, transfer or cash in your policy. This delay could be up to a month. But for some funds, the delay could be longer, for example, if it's a property based fund, it may be up to 12 months because property and land can take longer to sell

If we have to delay switching, transferring or cashing in, we'll use the fund prices on the day the transaction takes place – these prices could be very different from the prices on the day you made the request.

These are processes which aim to maintain fairness between those remaining invested and those leaving a fund.

At certain times, and when you cash in your policy, there's likely to be tax payable, depending on the policy type you invested in, and your personal circumstances.

A DECISION TO INVEST IN THIS PRODUCT SHOULD NOT BE BASED SOLELY ON INFORMATION PROVIDED IN THIS DOCUMENT. PLEASE TALK TO YOUR FINANCIAL ADVISER FOR MORE INFORMATION OR IF YOU NEED AN EXPLANATION OF THE TERMS USED.



For more information on our funds, please visit www.standardlife.ie/funds

Find out more

Call us on (01) 639 7000

Talk to your financial adviser. They'll give you the information you need.
Also, you can call us or visit our website.

We're open Monday to Friday, 9am to 5.30pm. Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.

www.standardlife.ie

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