

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

**Enhanced-Diversification Multi Asset Fund, a Euro denominated sub fund of the Standard Life Investments Global SICAV II, Class S Accumulation Shares (ISIN:LU1941083112). This share class is hedged to Sterling and the price is expressed in Sterling. Aberdeen Standard Investments Luxembourg S.A. is the Management Company.**

## Objectives and Investment Policy

The fund aims to provide a long term total return through capital appreciation and income.

It invests in a diversified portfolio of assets including equities, bonds, cash deposits and money-market instruments directly, via collective investment schemes and via derivatives. The fund is actively managed by our investment team and holds a portfolio of assets from both Europe and overseas, selected without reference to index weight or size, combined with strategies based on advanced derivative techniques designed to enhance portfolio diversification and thus lower volatility. The fund can take long and short positions in markets, securities and groups of securities through derivative contracts.

The fund will use derivatives extensively to reduce risk or cost, or to generate additional capital or income at proportionate risk (Efficient Portfolio

Management) and / or to meet its investment objective. Derivatives will be used to provide market exposures different to those that could be achieved through investment in assets in which the fund is primarily invested or conventional assets alone. Usage of derivatives is monitored to ensure that the fund is not exposed to excessive or unintended risks.

Any income, for example dividend income, received by the fund will be reinvested.

Investors in the fund may buy and sell shares on any normal business day.

Recommendation: the fund may not be appropriate for investors who plan to withdraw their money within five years. Investors should satisfy themselves that their attitude to risk aligns with the risk profile of this fund before investing.

## Risk and Reward Profile



This indicator reflects the volatility of the fund's share price over the last five years which in turn reflects the volatility of the underlying assets in which the fund invests. Historical data may not be a reliable indication for the future.

As the share class does not have a history of five years, an alternative share class, a comparable fund or a representative benchmark has been used to show how the share class price may have behaved over the period.

The current rating is not guaranteed and may change if the volatility of the assets in which the fund invests changes.

The lowest rating does not mean risk free.

The fund is rated as {5} because of the extent to which the following risk factors apply:

- (a) The fund invests in securities which are subject to the risk that the issuer may default on interest or capital payments.
- (b) The use of 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 market 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.
- (c) 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.
- (d) The fund invests in equity and equity related securities. These are sensitive to variations in the stock markets which can be volatile and change

substantially in short periods of time.

- (e) The fund invests in high yielding bonds which carry a greater risk of default than those with lower yields.
- (f) The fund price can go up or down daily for a variety of reasons including changes in interest rates, inflation expectations or the perceived credit quality of individual countries or securities.

The fund employs a single swinging pricing methodology to protect against the dilution impact of transaction costs. A change in the pricing basis will result in movement in the fund's published price.

All investment involves risk. This fund offers no guarantee against loss or that the fund's objective will be attained.

Past performance is not a guide to future returns and future returns are not guaranteed. The price of assets and the income from them may go down as well as up and cannot be guaranteed; an investor may receive back less than their original investment.

Inflation reduces the buying power of your investment and income.

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

The fund could lose money if an entity (counterparty) with which it does business becomes unwilling or unable to honour its obligations to the fund.

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.

Hedged share classes use currency hedging strategies with the aim of minimising the impact of exchange rate fluctuations between the share class currency and the base currency of the fund. There is no guarantee that this aim will be achieved and any hedging strategy cannot eliminate currency risk entirely. The hedging strategy may substantially limit holders of the hedged share class from benefitting from any appreciation in the base currency of the assets that the fund invests in relation to the share class currency.

## Charges

The charges you pay are used to pay the costs of running the fund including marketing and distributing it. These charges reduce the potential growth of your investment.

### One off charges taken before or after you invest

Entry charge:	5.00%
Exit charge:	0.00%

This is the maximum that might be taken out of your money before it is invested/before the proceeds of your investment are paid out.

### Charges taken from the fund over a year

Ongoing charges:	0.62%
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### Charges taken from the fund under certain specific conditions

Performance Fees:	None
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## Past Performance

There is insufficient data to provide a useful indication of past performance to this fund's investors.

The fund was launched in 2016. The share class was launched in 2019.

The fund does not have an index-tracking objective.

## Practical Information

Depositary: The Bank of New York Mellon SA/NV, Luxembourg Branch

For further information about the Standard Life Investments Global SICAV II including the prospectus, annual report and accounts, half-yearly reports and the latest share prices, please visit [www.standardlifeinvestments.com](http://www.standardlifeinvestments.com) where documents may be obtained free of charge.

Details of the up to date remuneration policy, including but not limited to a description of how remuneration and benefits are calculated, the identities of persons responsible for awarding the remuneration and benefits including the composition of the remuneration committee, are available at [www.standardlifeinvestments.com](http://www.standardlifeinvestments.com) and a paper copy will be made available free of charge upon request at the registered office of the Company.

Tax legislation of the fund's home state may have an impact on the personal tax position of the investor.

Aberdeen Standard Investments Luxembourg S.A. may be held liable solely on the basis of any statement contained in this document that is misleading,

The entry and exit charges shown are maximum figures. In some cases you might pay less - you can find this out from your financial adviser.

As this share class was launched on 11/2/2019 the ongoing charges figure here is an estimate as insufficient data is currently available. The ongoing charges figure would ordinarily be based on expenses incurred in the previous calendar year. The UCITS' annual report for each financial year will include detail on the actual charges made. This figure may vary from year to year. It excludes: performance fees (where applicable); portfolio transaction costs, except in the case of an entry/exit charge paid by the fund when buying or selling in another collective investment undertaking.

A switching charge of 0.5% may apply in exceptional circumstances if you move your investment to another Standard Life Investments Global SICAV II fund.

For more information about charges, please see the following sections in the Prospectus: Issuing and Company Charges; Redemption of Shares which is available at [www.standardlifeinvestments.com](http://www.standardlifeinvestments.com).

inaccurate or inconsistent with the relevant parts of the prospectus for the fund.

Other share classes are available in the fund and further information can be found in the prospectus. The Standard Life Investments Global SICAV II is an umbrella structure which may comprise a number of different sub-funds. This document is specific to the fund and share class stated at the top of this document. However, the prospectus, annual and half-yearly reports are prepared for the entire umbrella.

The assets and liabilities of each sub-fund in the Standard Life Investments Global SICAV II are segregated by law. This means that the assets in the fund invested in are held separately from the assets of other sub-funds and any claims made against other sub-funds will not affect your investment.

Investors may switch their shares in the fund for shares in another sub-fund within the Standard Life Investments Global SICAV II. Please see the prospectus for more details.

The Standard Life Investments Global SICAV II is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF). This Key Investor Information is accurate at 18/11/2019

Aberdeen Standard Investments is a brand of the investment businesses of Aberdeen Asset Management and Standard Life Investments. Aberdeen Standard Investments Luxembourg S.A. is authorised in Luxembourg and regulated by the CSSF.