

31 December 2018

The primary aim of the fund is to maintain capital and provide returns before charges equivalent to overnight deposits by investing in deposits and short term money market instruments. The unit price for this particular fund is guaranteed not to fall by Standard Life.

Life Investment Fund

Money Market Fund

Quarterly

Fund Manager	Stuart Lindsay
Fund Manager Start	1 Jan 2009
Launch Date	29 Oct 1979
Current Fund Size	£0.9m
Fund Code	FW
Volatility Rating	1

**This document is intended for use by individuals who are familiar with investment terminology. Please contact your financial adviser if you need an explanation of the terms used.**

## Fund Information \*

### Composition by Asset

	Fund %
Fixed Deposits	81.4
Call Deposits	18.6

### Top Holdings

Stocks	Fund %
Credit Agricole	19.3
Santander	18.6
DZ Bank	18.3
Danske Bank	18.3
Lloyds	14.0
Rabobank	11.5
Assets in top holdings	100.0

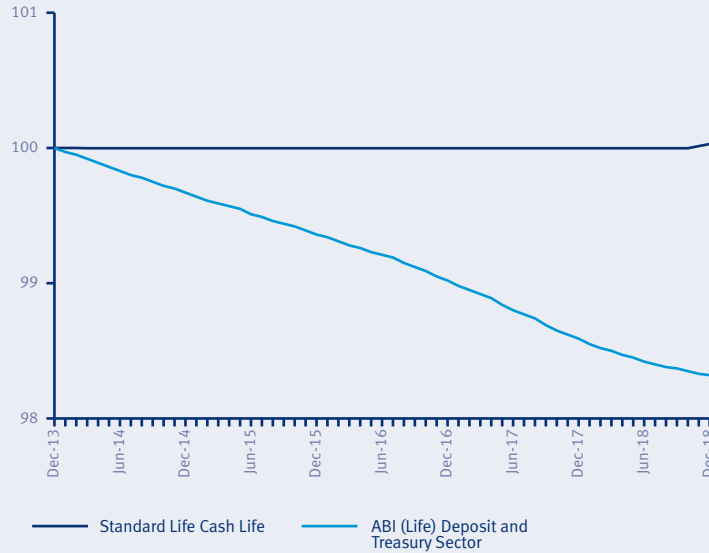
## Fund Performance \*

### Year on Year Performance

Source: Aberdeen Standard Investments (Fund) and Morningstar (Sector)

	Year to 31/12/2018 (%)	Year to 31/12/2017 (%)	Year to 31/12/2016 (%)	Year to 31/12/2015 (%)	Year to 31/12/2014 (%)
Standard Life Cash Life	0.0	0.0	0.0	0.0	0.0
ABI (Life) Deposit and Treasury Sector	-0.3	-0.4	-0.4	-0.3	-0.3

### Price Indexed



Figures quoted are calculated over the stated period on a bid to bid basis with net income reinvested and are based on units which contain an Annual Management Charge (AMC) of 1.00% and Additional Expenses of 0.00%, i.e. a Total Fund Charge of 1.00%. For the relevant charges on your policy, including any rebates or discounts that may apply, please refer to your policy documentation.

Source: Aberdeen Standard Investments (Fund) and Morningstar (Sector)

### Cumulative Performance

Source: Aberdeen Standard Investments (Fund) and Morningstar (Sector)

	Q4 (%)	1 Year (%)	3 Years (%)	5 Years (%)
Standard Life Cash Life	0.0	0.0	0.0	0.0
ABI (Life) Deposit and Treasury Sector	-0.1	-0.3	-1.1	-1.7

Note: The information shown relates to the past. Past performance is not a guide to the future. For the relevant charges on your policy please refer to your policy documentation.

#### Definitions

**Volatility Rating** - The volatility rating of a fund indicates how much the fund price might move compared to other funds. The higher the volatility rating, the less stable the fund price is likely to be. You can use this to help you decide how much risk you're comfortable taking with your investments.

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