

Standard Life Wealth Bridge Fund

Quarterly Performance Data and Analytics to 30 June 2019

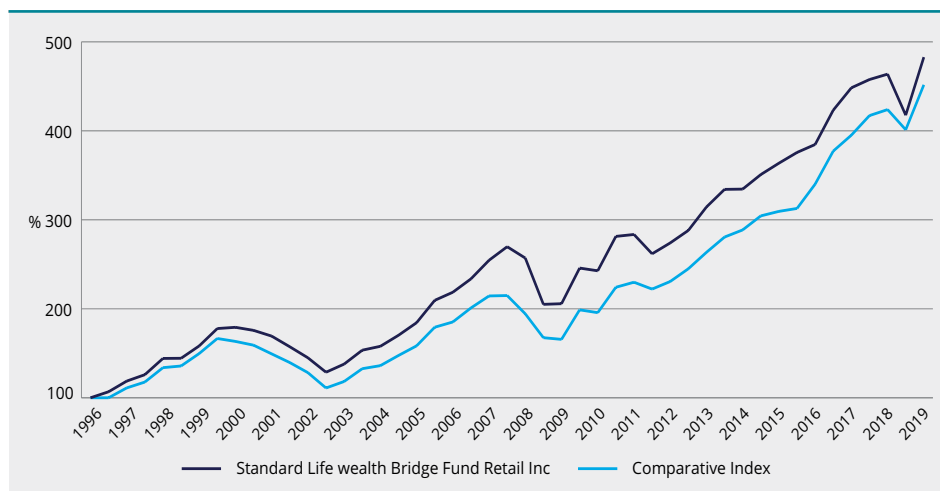


Fund Description

The objective of the fund is to achieve capital growth through investment principally in UK and international securities. The fund may also invest in warrants, deposits, approved money market instruments, collective investment schemes, derivative instruments and forward transactions. The fund will follow a mixed portfolio approach comprising company shares and similar investments and bonds and similar debt investments. It will invest in bonds, issued by governments and companies, with high and low credit ratings (i.e. investment grade and sub-investment grade bonds as rated by Standard and Poor's or similar agencies). Additionally the fund may invest in other mutual 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. The sterling value of overseas assets held in the fund may rise and fall as a result of exchange rate fluctuations.

Performance*



The performance of the fund** has been calculated using bid to bid basis, based on an Annual Management Charge (AMC) of 1.00%#, net income re-invested and excludes initial charges. The Comparative Index performance is on a Total Return basis.

** Standard Life Wealth Bridge Fund Retail Inc

0.80% from fund launch date to 15th April 2015

Source: Morningstar (Fund) and WM/Thomson Datastream (Comparative Index)

Note: Past performance is not a guide to the future.

Key Facts

| | |
|------------------------------------|--------------------------|
| Fund Manager(s) | Ben Ward |
| Fund Manager's start date | 1 Nov 2013 |
| Fund launch date | 29 Nov 1996 [^] |
| Fund size | £456.4m |
| Number of holdings | 86 |
| Initial charge | |
| Retail | 6.00% |
| Institutional ^{***} | 0.00% |
| Annual Management Charge | |
| Retail | 1.00% |
| Institutional ^{***} | 0.00% |
| Ongoing Charges Figure | |
| Retail | 1.04% |
| Institutional ^{***} | 0.04% |
| Valuation point | 12.00 pm (UK) |
| Base currency | GBP |
| Reporting dates | |
| Interim | 31 Jan |
| Annual | 31 Jul |
| XD Dates | |
| Interim | 31 Jan |
| Annual | 31 Jul |
| Payment Dates (Income) | |
| 2 business days before | |
| Interim | 31 Mar |
| Annual | 30 Sep |
| SEDOL | |
| Retail (Acc) | n/a |
| Retail (Inc) | 0644118 |
| Institutional (Acc) ^{***} | BLBND72 |
| Institutional (Inc) ^{***} | BT9Q261 |
| ISIN | |
| Retail (Acc) | n/a |
| Retail (Inc) | GB0006441181 |
| Institutional (Acc) ^{***} | GB00BLBND727 |
| Institutional (Inc) ^{***} | GB00BT9Q2618 |
| Fund Classification | Unit Trust |
| Asset class | Multi-Asset Fund |

^{***} Institutional refers to Z shareclass

[^] Refers to Retail Inc shareclass

The Ongoing Charge Figure (OCF) is the overall cost shown as a percentage of the value of the assets of the Fund. It is made up of the Annual Management Charge (AMC) shown above and the other expenses taken from the Fund over the last annual reporting period. It does not include any initial charges or the cost of buying and selling stocks for the Fund. The OCF can help you compare the costs and expenses of different funds.

Year on year performance

| | Year to 30/06/2019 (%) | Year to 30/06/2018 (%) | Year to 30/06/2017 (%) | Year to 30/06/2016 (%) | Year to 30/06/2015 (%) |
|---|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| Standard Life Wealth Bridge Fund Retail Inc | 4.1 | 3.4 | 16.6 | 5.8 | 8.7 |
| Standard Life Wealth Bridge Fund Institutional Acc*** | 4.9 | 4.2 | 16.9 | 6.0 | 9.4 |
| Comparative Index | 6.4 | 7.3 | 16.2 | 9.9 | 7.2 |

Source: Morningstar (Fund) and WM/Thomson Reuters DataStream (Comparative Index)

Cumulative performance

| | Quarter (%) | YTD (%) | 1 Year (%) | 3 Years (% p.a.) | 5 Years (% p.a.) |
|---|----------------|------------|---------------|---------------------|---------------------|
| Standard Life Wealth Bridge Fund Retail Inc | 5.6 | 15.6 | 4.1 | 7.9 | 7.6 |
| Standard Life Wealth Bridge Fund Institutional Acc*** | 5.8 | 16.1 | 4.9 | 8.5 | n/a |
| Comparative Index | 4.4 | 12.6 | 6.4 | 9.9 | 9.3 |

Source: Morningstar (Fund) and WM/Thomson Reuters DataStream (Comparative Index)

***Institutional refers to Z shareclass

The Comparative Index for the Standard Life Wealth Bridge Fund is 30% FTSE All-Share, 45% FTSE World ex UK, 10% ML Sterling Non Gilt, 10% FTSE Government All Stocks, 5% 1 Month GBP LIBOR. The Comparative Index from 01 April 2009 to 31 December 2013 was 40% FTSE All Share, 30% FTSE World ex UK, 10% FTA Government All Stocks, 10% ML Sterling Non-Gilts and 10% 1 Month GBP LIBOR. The Comparative Index from inception until 31 March 2009 was WM PCI Growth.

Note: past performance is not a guide to future performance. The price of shares 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.

For full details of the fund's objective, policy, investment and borrowing powers and details of the risks investors need to be aware of, please refer to the prospectus.

For a full description of those eligible to invest in each share class, please refer to the relevant prospectus. The fund does not have an index-tracking objective.

Composition by Asset

| | Fund (%) |
|--------------------------------------|----------|
| North American Equities | 32.5 |
| UK Equities | 30.6 |
| European Equities (ex UK) | 15.4 |
| UK Fixed Interest | 10.4 |
| Cash and Other | 4.7 |
| Overseas Fixed Interest | 2.0 |
| Emerging Market | 1.5 |
| Emerging Market Local Currency Bonds | 1.5 |
| Emerging Market Local Currency | 1.4 |

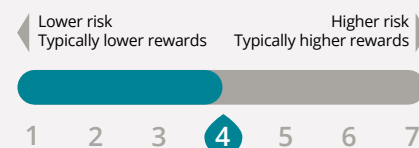
Definitions: Cash and Other - may include bank and building society deposits, other money market instruments such as Certificates of Deposits (CDs), Floating Rate Notes (FRNs) including Asset Backed Securities (ABSs), Money Market Funds and allowances for tax, dividends and interest due if appropriate.

Top Ten Holdings

| Stocks | Fund (%) |
|----------------------------|----------|
| Microsoft | 2.8 |
| Royal Dutch Shell | 2.8 |
| UK (Govt of) 1.5% 2047 | 2.3 |
| Estee Lauder | 2.1 |
| Comcast | 2.1 |
| Prudential | 2.0 |
| RELX | 2.0 |
| Enel | 2.0 |
| MasterCard | 2.0 |
| Nestle | 1.9 |
| Assets in top ten holdings | 22.0 |

i 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. For a full explanation of specific risks and the overall risk profile of this fund and the shareclasses within it, please refer to the Key Investor Information Documents and Prospectus which are available on our website - aberdeenstandardcapital.com

Risk and Reward Profile



This indicator reflects the volatility of the fund's share price over the last five years. See Key Investor Information Document (KIID) for details.

Key Risks

The fund invests in securities which are subject to the risk that the issuer may default on interest or capital payments. The fund invests in equities 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.

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 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. The fund does not make extensive use of derivatives.

The fund may invest 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. The fund invests in high yielding bonds which carry a greater risk of default than those with lower yields.

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.

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Key Risks (cont.)

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.

Useful numbers

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0345 113 69 66

Call charges will vary.

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