

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.

**Standard Life Wealth Bridge Fund, a Sterling denominated unit trust, Income Units (ISIN:GB0006441181). This fund is managed by Aberdeen Standard Fund Managers Limited.**

## Objectives and Investment Policy

The fund aims to generate growth with some income over the long term by investing in a diversified portfolio of equities and bonds. At least 70% of the fund will consist of a combination of global equities, corporate investment grade bonds and government bonds issued anywhere in the world. In addition, the fund may hold convertible bonds and other securities (e.g. investment trusts, supranational and index-linked bonds) issued anywhere in the world, as well as derivatives instruments. The fund may also invest in funds (including those managed by Standard Life Wealth) and money-market instruments including cash on an ancillary basis. The fund is actively managed by the investment team. Their primary focus is on stock selection to try to take advantage of opportunities they have identified. The fund utilises fundamental research techniques to select individual holdings where we identify a misalignment between our assessment of long term growth prospects and creditworthiness and that of the market. At the margin, the fund optimises the asset allocation of positions to align with our long term views regarding future macro-economic trends and interest rate conditions.

The fund's holdings will typically consist of individual equities and bonds but derivatives (including currency forwards and options) may be used to reduce risk or cost, or to generate additional capital or income at low risk. Usage of derivatives is monitored to ensure that the fund is not exposed to excessive or unintended risks. Investors should be aware that the ability and the cost of

buying and selling bonds can be affected during periods of market stress which could include periods where interest rates move sharply. The fund has some flexibility to seek returns from currencies. The fund is considered to be a core multi-asset offering and its portfolio will be constructed with reference to the current benchmark index. Individual holdings will be subject to constraints intended to limit performance volatility commensurate with this. The constraints may vary over time.

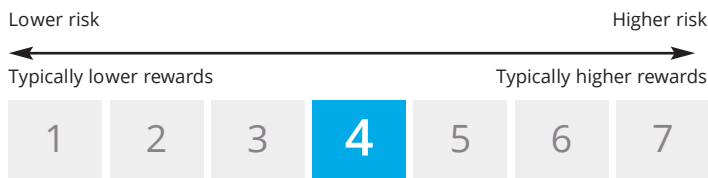
The fund may use derivatives to reduce risk or cost, or to generate additional capital or income at proportionate risk (Efficient Portfolio Management). Derivatives will only be used for hedging or to provide exposures that could be achieved through investment in the assets in which the fund is primarily invested. 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 distributed.

Investors in the fund may buy and sell shares on any dealing day (as defined in the Prospectus).

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.

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 {4} because of the extent to which the following risk factors apply:

- 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 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.

## 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:	6.00%
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

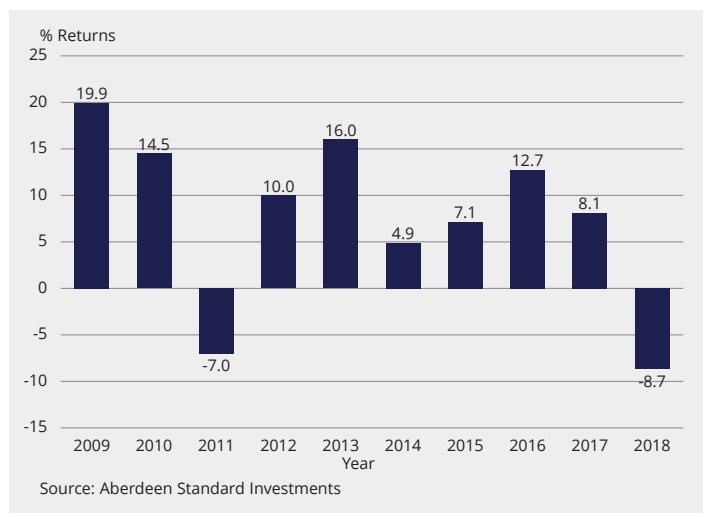
Ongoing charges:	1.02%
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### Charges taken from the fund under certain specific conditions

Performance Fees:	None
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## Past Performance

Standard Life Wealth Bridge Fund, Income Units, 31 December 2018



## Practical Information

Name of Trustee: Citibank Europe plc, UK Branch, Citigroup Centre, Canada Square, Canary Wharf, London E14 5LB.

Further information about the Standard Life Wealth Bridge Fund (Prospectus, report & accounts) can be found at [www.standardlifeinvestments.com](http://www.standardlifeinvestments.com), where documents may be obtained free of charge.

Other practical information (e.g. where to find latest unit prices) can be found in documents held at [www.standardlifeinvestments.com](http://www.standardlifeinvestments.com).

Details of the up to date remuneration policy which includes a description of how remuneration and benefits are calculated, the identities of the persons responsible for awarding remuneration and benefits and the composition of the remuneration committee, are available at [www.standardlifeinvestments.com](http://www.standardlifeinvestments.com) and a paper copy will be available free of charge upon request from Aberdeen Standard Fund Managers Limited.

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.

The ongoing charges figure reflects the amount based on expenses for the year ending 31/7/2018. 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.

For more information about charges, please see the Prospectus which is available at [www.standardlifeinvestments.com](http://www.standardlifeinvestments.com).

Performance has been calculated over the stated period based on the unit price of this unit class. It does not take into account any entry, exit or switching charges but does take into account the ongoing charge, as shown in the Charges section.

Past performance is not a guide to future performance

The fund was launched in 1994. The unit class was launched in 1994.

The performance of the unit class is calculated in Sterling.

The fund does not have an index-tracking objective.

Prospective investors should consult their own professional advisers on the potential tax consequences of acquiring, holding or selling units.

Aberdeen Standard Fund Managers Limited may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Standard Life Wealth Bridge Fund.

Other unit classes may be available in the fund and further information about these can be found in the Prospectus.

This document is specific to the fund and unit class stated at the beginning of this document. However, the Prospectus, annual and half-yearly reports are prepared for the entire fund.

The Standard Life Wealth Bridge Fund and Aberdeen Standard Fund Managers Limited are authorised in the United Kingdom and regulated by the Financial Conduct Authority. This Key Investor Information is accurate at 16/1/2019

Aberdeen Standard Investments is a brand of the investment businesses of Aberdeen Asset Management and Standard Life Investments. Standard Life Investments Limited is registered in Scotland (SC123321) at 1 George Street Edinburgh EH2 2LL and is authorised and regulated in the UK by the Financial Conduct Authority.