

“Hello and welcome to the first 2017 edition of our quarterly Investor Relations Newsletter. This quarter we discuss our increased presence in Japan and highlight two milestones for our Pensions and Savings business with auto enrolees exceeding one million and the acquisition of Elevate.

“A further milestone was reached in October as our MyFolio range of risk-based funds reached £10bn in AUM and we discuss the reasons behind its continued success. As partners of Andy Murray we were delighted to see him become the World Number One and we outline the benefits of our partnership. Standard Life Investments are also Principal Partners of the British and Irish Lions and you have the opportunity to win a 2017 Lions jersey by taking part in the competition at the end of this newsletter.

“We’d like to take the chance to thank everyone who completed our perception study in December. As well as giving us extremely valuable insight, you helped us raise £1,000 for our charity partner Place2Be, with Standard Life making a donation for each response.

“We now enter into a close period ahead of our full year results, which will be announced on 24 February 2017, so keep an eye out for updates on our website. If you would like to find out more about any of this newsletter’s topics, have any feedback or would like to arrange a meeting, please contact a member of the team.”

This quarter’s features ...

Enhancing our presence in Japan

Expanding our distribution and the opening of a new office in Tokyo as we target one of the world’s largest asset management markets.

1 million new customers through auto enrolment

Our Workplace channel continues to build scale and has now secured over one million new customers through auto enrolment.

MyFolio hits £10bn

Our MyFolio range recently reached £10bn in AUM thanks to strong client demand for risk-based portfolios. We have now launched a SICAV fund range for the European market.

It’s a “Wrap” on the acquisition of Elevate

On 1 November 2016 we completed the acquisition of the Elevate platform adding £11bn of AUA. This enhances our position as a leading platform provider for advisers with AUA of £41bn.

Not your Standard knight

Milestones reached, records broken, history made and more dreams mastered. We are very proud to sponsor Andy Murray and look forward to supporting him in 2017.



Win a 2017 Lions jersey

Your chance to win a 2017 Lions jersey. Standard Life Investments is Principal Partner of the 2017 Lions tour to New Zealand.



Latest news

Press releases from the last quarter, including the appointment of Archie Struthers as Head of Investments and the launch of a new savings app.

Important notice: The material within this newsletter, including the web articles, is for informational purposes only and does not constitute an offer to sell, or solicitation of an offer to purchase any security, nor does it constitute investment advice or an endorsement with respect to any investment vehicle.

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*Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.

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Upcoming events

- 24 February 2017
Full year results 2016
- 27 February to 1 March 2017
London investor roadshow (Keith Skeoch and Luke Savage)
- 3 March 2017
Edinburgh group investor meeting
- 20 March 2017
Morgan Stanley UK Walking Tour (Barry O'Dwyer)
- 22 March 2017
Morgan Stanley European Financials Conference (Luke Savage)

Financial calendar

- 24 February 2017
Full year results 2016
- 13 April 2017
Proposed 2016 final dividend ex-dividend date
- 8 August 2017
Half year results 2017

Standard Life Investments



Neil Slater

Chief Executive Officer
Standard Life Investments
(Japan) Limited

Neil joined Standard Life Investments in August 2011. Before assuming his current role he led a multi-disciplinary team responsible for product structuring, tax, legal, debt & bank relationships and corporate secretarial for the real estate business, whilst supporting product financing across asset classes.

Neil developed and managed Standard Life Investments' Real Estate investor debt platform and had responsibility for £600m of capital across client mandates.

Our key products for the Japanese insurance market include: Absolute Return Global Bond Strategies, global and unconstrained credit and private market solutions (real estate, infrastructure, private credit and private equity).

Enhancing our presence in Japan

- Targeting the largest and fastest growing asset management markets
- Leveraging our insurance heritage and investment expertise
- Building on our existing strong links with Japan

Targeting the largest and fastest growing asset management markets around the world

As part of our global strategy, we have been targeting sustainable growth in some of the largest and fastest growing asset management markets around the world.

Japan has the second highest level of household wealth with investable assets of £22trn¹ and is currently the world's fourth largest asset management market².

Building on our existing strong links in Japan

Standard Life Investments has had strong links with Japan since forming a strategic partnership with Sumitomo Mitsui Trust Bank ("SuMi TRUST") in 2010.

The partnership provides cooperation in the key areas of research, product marketing and distribution. We have also leveraged our respective investment management strengths, with Standard Life Investments advising on SuMi TRUST's global equities strategies and SuMi TRUST advising on our Japanese equities strategies.

In June 2016 we signed a new memorandum of understanding with SuMi TRUST, reaffirming

both companies' dedication to collaborating further and driving forward mutually beneficial opportunities.

Expanding our distribution capabilities in Japan

As we grow our business to capitalise on opportunities in Japan we have seen our presence increase from just one individual based at SuMi TRUST offices to a team which is now 11 strong and based at a new dedicated office. We have appointed Neil Slater as CEO and Representative Director and Mikifumi Watanabe as Vice Chairman of Standard Life Investments (Japan) Limited. We also made key sales appointments in both Institutional and Wholesale channels to complement our existing product and client servicing team.

We have also been granted an Investment Advisory and Agency License from the Financial Services Agency in Japan. This is a key milestone in our strategy as it allows us to conduct direct strategic discussions with potential clients and provide reporting and client servicing directly to clients. Recently we have applied for the Discretionary Investment Management License which will allow us to service a wider body of investors in both the Institutional and Wholesale channels.



About SuMi TRUST

SuMi TRUST is the overseas marketing name of the Sumitomo Mitsui Trust Group and its affiliated companies. The Group was established in April 2011 through the management integration of Chuo Mitsui Trust Holdings, Inc., and The Sumitomo Trust and Banking Co., Ltd.

It is one of the leading investment managers in Asia with assets under management of US\$471 billion as of 30 June 2016.



SuMi TRUST
SUMITOMO MITSUI TRUST GROUP

To celebrate the opening of our new office we held an investment forum and reception at the British Embassy in Tokyo with around 130 industry professionals attending. Guests were welcomed to the opening event by British Ambassador Mr Tim Hitchins and Standard Life plc Chairman Sir Gerry Grimstone, where they heard about Standard Life's first foray into Japan in 1859 when we provided life insurance to British expatriates in Yokohama.

Leveraging our insurance heritage and investment expertise

Our enhanced presence comes at an interesting time for Japan. Increasingly, a combination of historically low interest rates and a compressed return environment is causing financial institutions to look abroad for broader investment solutions and asset class

diversification. In particular, this environment has had a material impact on the operations and asset and liability positioning of Japanese insurance companies.

With a strong global heritage in insurance asset management and our innovative investment approach, we are well placed to provide Japanese investors with the solutions they require to meet their objectives.

This includes our range of multi-asset funds, such as Absolute Return Global Bond Strategies, as well as global and unconstrained credit funds. Financial institutions are also increasingly focused on yield which has driven increased interest in our private market solutions across real estate, infrastructure, private credit and private equity.



Sir Gerry Grimstone, Chairman, welcomes guests to the British embassy in Tokyo to celebrate the opening of our new office.

UK Pensions and Savings

c70% of Workplace gross inflows are highly predictable regular contributions. These totalled £1.5bn in H1 2016.

Key drivers of growth in the DC pension market are:

- Ongoing shift in pension provision from DB to DC
- Bundling with providers that can offer a comprehensive service
- Continuing success of auto enrolment

“We’re thrilled to have played a key role in supporting auto enrolment by working with advisers and employers to help employees save for retirement. 2016 was a critical year for auto enrolment’s great ‘nudge’ success story, and it is crucial that we continue to build on this success as we pave the way for the remaining small firms who are staging in 2017.”



Jamie Jenkins
Head of Pensions Strategy

Over 1 million new customers through auto enrolment

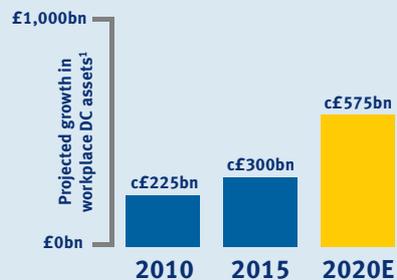
- Continuing to build scale with 1 million new customers through auto enrolment
- Award-winning proposition continues to deliver for employers and employees
- Good to Go succeeding in the SME market with 6,800 schemes in three years

Providing a steady and resilient flow of customers and assets

Our Workplace business continues to build scale as it benefits from our ongoing success in auto enrolment.

We have now auto enrolled over 1 million new customers since 2012. This has been helped by an opt-out rate of just 6% which shows that employees value their pension. This in turn has helped us to increase the value of regular contributions by 50% since H1 2012.

Workplace DC pensions market expected to double over five years



Our award-winning workplace proposition is positioned to benefit from market growth

However, auto enrolment is not the only driver of growth in DC savings. The shift from DB to DC pensions is continuing. Very low interest rates make DB even more expensive for employers so more and more schemes are closing to further accrual of benefits, even for long-standing employees. Low interest rates have also increased the value of DB transfer values making transfers to DC more attractive for employees. The need for employers to drive down costs is also leading employers to seek providers, such as Standard Life, who can offer a bundled administration and investment offering on a more cost effective basis.

Working more closely with employers to meet the needs of employees and build long-term relationships

Employers are increasingly looking for us to engage more closely with their employees. The cost of providing a pension is often a very significant proportion of their costs so they want to ensure that their employees value their pension benefit fully.

They are not only looking for us to deliver core requirements such as our market leading:

- pensions and savings products
- investment solutions
- financial guidance

But also excel in new areas which help to communicate the value of the pension benefit:

- flexible benefits platforms
- financial advice / retirement advice
- employee communications.

Strong growth in workplace also benefits our retail channels



Strength in workplace feeding growth in our retail businesses

Our strength in the Workplace market has wider benefits for our business as current Workplace customers increasingly become the retail customers of the future. In fact, since 2012 almost £7bn of assets have transferred from our Workplace business to our Retail businesses. This should continue to grow as we capitalise on our greater ability to engage with employees.

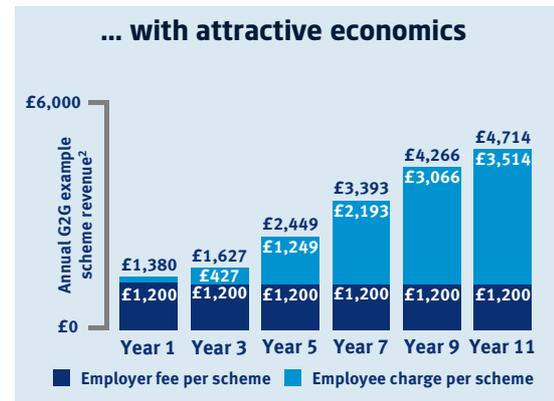
1. Source: Spence Johnson, November 2015.

Good to Go succeeding in the SME market

As auto enrolment progresses, employers with fewer than 30 members of staff have been required to set up auto enrolment schemes throughout 2016.

Our 'Good to Go' proposition is designed to meet the needs of smaller employers, providing a high quality pension scheme which can be set up online in just six minutes.

The default investment solution is Standard Life Investment's Active Plus fund. By combining quality and convenience through 'Good to Go', we have added over 6,800 new small schemes in the past three years.



With attractive economics

The economics of "Good to Go" are attractive too. Historically, setting up a new pension scheme carried some upfront costs which could only be recovered once assets under administration reached a sufficiently high level – usually after a period of a few years.

However, our fully digital set-up process means we can add new schemes at low marginal costs. This, combined with a fixed monthly employer fee, means that our schemes generate revenue and profit right from the start.

This allows even smaller employers and their employees to gain access to our a high quality proposition and investment solutions, benefiting our customers and Standard Life.

Award-winning workplace propositions



Group Pension Provider of the Year
Corporate Adviser Awards



Group Personal Pension Provider of the Year
Pensions Insight DC Awards



Best Group Personal Pension Provider
Money Observer Pensions Awards

During 2016, our market-leading Workplace business received three prestigious awards. This included Group Pension Provider of the Year at the Corporate Adviser Awards for the third year running. These awards demonstrate the popularity of our propositions across a range of stakeholders including corporate advisers, scheme managers, professional trustees and members, and directors of industry bodies.

“Excellent to deal with ... a proposition that genuinely delivers for both the employer and the scheme member ... Standard was, yet again, the industry’s outstanding group pension provider.”

Third year running that Standard Life has won Group Pension Provider of the Year at the Corporate Adviser Awards

Standard Life Investments



Bambos Hambis

Head of Fund of Funds Management

Bambos joined Standard Life Investments in March 2011. Bambos has overall responsibility for the portfolio in Standard Life Investments' MyFolio funds. He also heads up the 12-strong Fund Solutions team.

He has held many roles in his 37 year career including, Head of Collective Investments at Quilters, Fund Manager and Partner at Rothchild's Asset Management and Head of Multi-Manager & Fund Manager at Gartmore Investment Management.

"This is a significant milestone for us. It confirms that the investment process we adopted at the outset is delivering as intended which, when combined with clear and effective communication, continues to hit the mark for advisers and investors alike."

Bambos Hambis

MyFolio hits the £10bn mark!

- Popularity and performance is driving consistent net inflows and growth in assets
- Simplifying the investment process and addressing the needs of financial advisers
- Expanding MyFolio into Europe with the launch of a SICAV fund range

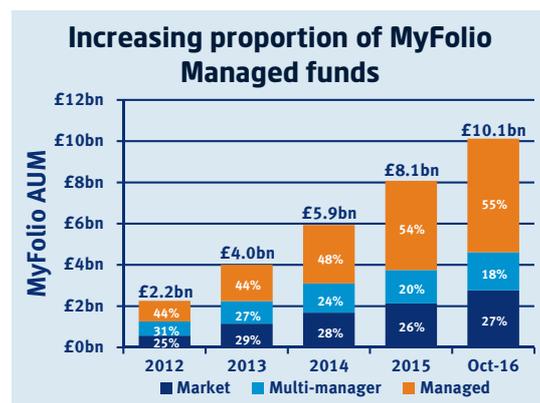
The UK's leading risk-based fund range

Our MyFolio range recently reached £10bn in assets under management, thanks to strong client demand for risk-based portfolios. Launched just over six years ago, there are now 142,000 customers invested in the MyFolio range, with c85% of assets distributed through our UK savings business.

MyFolio is a suite of 25 risk-based funds, offering customers a choice of five risk levels and three investment styles:

- 5 managed funds – investing mainly in Standard Life Investments funds
- 5 multi-manager funds – investing in best-of-breed funds from across the market
- 5 market funds – investing mainly in passive underlying funds

To complete the range we also offer 10 income variants of the managed and multi-manager funds.



Customers choose MyFolio in the knowledge that the risk profile of their investment will remain constant over time, that dedicated professionals will continue to monitor the performance of the underlying funds and that they can benefit from the scale and buying power of Standard Life Investments.

Addressing the needs of financial advisers

Following the Retail Distribution Review, UK financial advisers are required to have robust investment processes for building, monitoring and managing model portfolios in-house.

Advisers can meet these requirements by having dedicated in-house specialists.

However, this is a costly and less effective option in terms of customer outcomes for even the largest adviser firms.

MyFolio was developed to address these needs. A great example of the benefits of collaboration across Standard Life, it combines the world class investment capability of Standard Life Investments with the market-leading distribution of our UK Pensions and Savings business.

Consistent MyFolio net inflows



Simplifying the investment process

Choosing a combination of investments that aim to deliver long-term returns at a specified level of risk can be complex, time-consuming and ultimately costly.

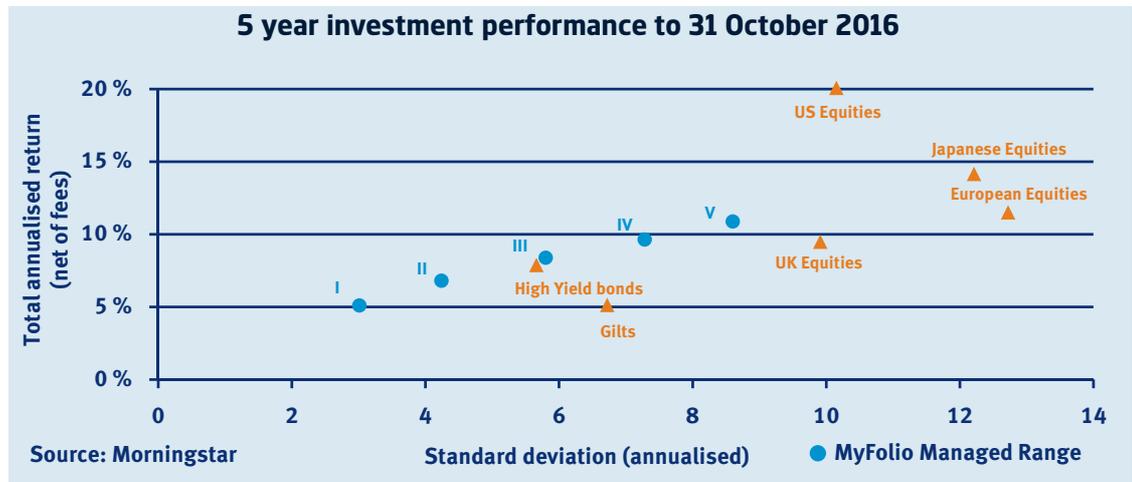
The MyFolio range provides a scalable and efficient outsourcing option for advisers which encompasses all of the following:

- **Longer-term strategic asset allocation** – we choose the right mix of assets for a specific level of risk. We have a proven track record of delivering the efficient frontier.

MyFolio distribution

Available through direct investment, via Standard Life platforms and tax wrappers (excluding stakeholder) and via selected third party platforms.

They are available to invest in through Standard Life's Wrap, FundZone Mutual Fund Platform, International Bond, Individual and Group Pensions including SIPP, Group SIPP, Active Money SIPP and Active Money Personal Pension, Tailored and Capital Onshore Bonds (Level and Stepped).



- **Shorter-term tactical asset allocation** – we decide which asset classes to favour over the shorter term, drawing upon our multi-asset expertise.
- **Fund selection** – we choose the right funds to fill the asset class buckets and blend these optimally. We also regularly review the investment processes of fund managers, performance and secure scale discounts.
- **Rebalancing and review** – we ensure the portfolios are continuing to deliver the right risk and return outcomes by regularly reviewing each portfolio and rebalancing it where required.

Delivering consistently strong performance

Despite recent periods of market volatility, the strength of our investment process has seen MyFolio deliver consistently strong performance which is consistent with the risk profiles of the funds. This compares favourably with the investment performance of individual asset classes both on a standalone and risk-adjusted basis.

Expanding MyFolio into other markets

MyFolio has proven transferable to other markets too.

We provide a similar range of risk-based funds designed specifically for the workplace pensions market within the UK. These funds leverage the same investment processes integral to MyFolio funds but are structured slightly differently to meet the specific requirements of the workplace pensions market.

We have also successfully applied the MyFolio concept overseas. MyFolio funds sold via our international, offshore and investment bond products have attracted c£1bn of assets in Ireland and Germany since launch.

New SICAV fund range for European market

We have just launched a SICAV version of our MyFolio multi-manager fund range for the European market. The range will initially be focused on the retail market in Germany where we can leverage the close collaboration between Standard Life Investments and our Pensions and Savings business. The asset allocation of the range is more global in structure and gives financial advisers, other distributors and their customers access to the best asset managers from around the world in a simple and cost effective investment solution.



[Click here to read more about the launch of our MyFolio Multi-Manager SICAV Funds in Germany](#)

UK Pensions and Savings



Click here to read more about Wrap and Elevate's awards success

"This acquisition is a clear sign of our continued commitment to lead the UK adviser platform market. Elevate provides highly rated and multi-award winning platform services to a large number of advisers we do not currently have a close relationship with."



David Tiller
Head of Adviser and Wealth Manager Propositions

It's a "Wrap" on the acquisition of Elevate!

- Enhancing Standard Life's position as a leading platform provider for advisers with AUA of over £41bn¹
- Bringing together the distribution reach and capabilities of two award-winning adviser platforms
- Supporting over 3,000 adviser businesses to meet the evolving needs of their clients

Acquisition of Elevate adds £11bn of AUA and 160,000 customers

On 1 November 2016 we completed the acquisition of the Elevate platform from Axa UK plc, enhancing our position as a leading platform provider for advisers.

Elevate has £11.0bn¹ of assets under administration and attracted net inflows of £0.6bn in the first nine months of 2016. It supports over 2,000 financial advice and wealth managers in managing SIPP, ISAs and other investments for 160,000 customers.

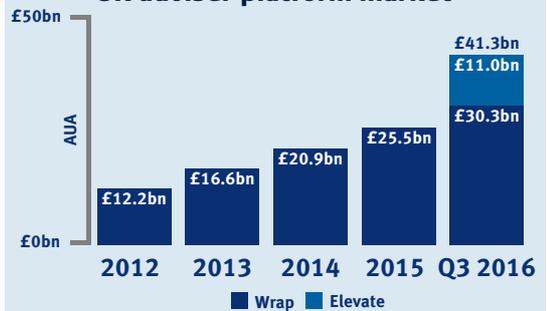
The combination of Elevate and our Wrap platform brings together two award-winning platforms to create one of the UK's largest and fastest growing adviser platform businesses with AUA of over £41bn¹ and net inflows of £5.1bn¹ over the last 12 months. In total the two award-winning platforms will support over 3,000 adviser businesses and 360,000 customers.

Strengthening our leading position in the UK adviser platform market

The acquisition of Elevate broadens our distribution into a different segment of the adviser platform market. While Wrap operates at the higher end of the market and is generally

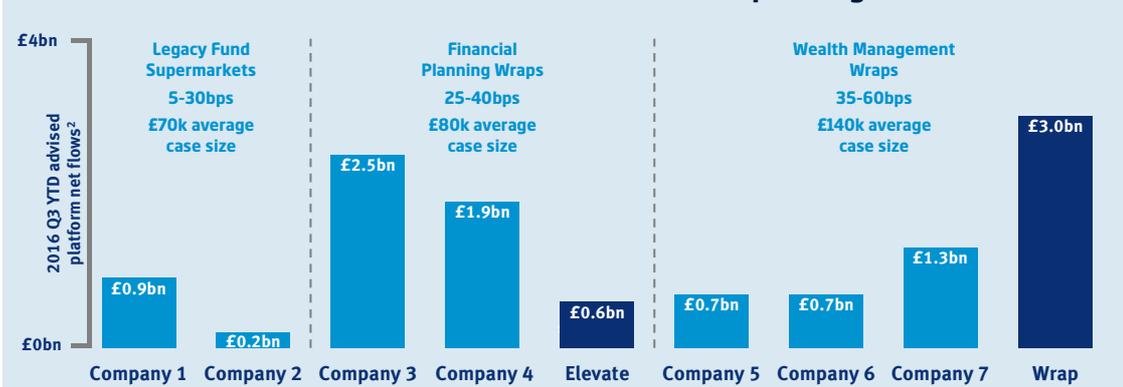


Elevate builds on our momentum in the UK adviser platform market



used by wealth managers, Elevate operates within the more generalist financial planning space. Serving two different market segments will allow us to provide advisers with two differentiated offerings and maintain Wrap's premium price positioning.

Elevate broadens our reach into the financial planning market



1. As at 30 September 2016. 2. Source: Fundscape Platform Report Q3 2016.



[Click here to read more about 'superclean' funds](#)

Average case sizes:

- **Wrap: c£150,000**
- **Elevate: c£70,000**

The value of offering two distinct platform propositions was made clear by the recent Elevate Adviser Consultation Programme. This highlighted that usability, automation and clear client reporting are the key priorities for Elevate advisers. Complex tax reporting, extended investment modelling and self-managed discretionary portfolios provided by Wrap are of less importance.

As a result, we will focus our investment in Elevate on delivering a highly streamlined stand-alone platform service with improved automation of standard activities as well as high quality tax wrappers and access to market-leading whole of market investment solutions.

Adding value for customers and advisers

Both new and existing Elevate clients now have the opportunity to reduce their overall fees by benefiting from Standard Life's ability to leverage scale to secure discounts from leading fund managers. Since completing the acquisition, six major fund groups have committed to adding over 150 discounted of

funds to the platform bringing the total number discounted funds available to 440. The additions include funds from leading managers popular with advisers such as BNY Mellon, Neptune, Old Mutual Global Investors and Standard Life Investments.

Elevate now offers discounted funds from 14 fund groups who accounted for 44% of UK retail fund sales in the first three quarters of 2016³.

Elevate's range of 'superclean' funds offers an average discount of 10bps.

Elevate expected to contribute an annual profit of c£20m a year once integrated

The benefits of scale are very important in the adviser platform market. With £11bn of AUA, Elevate has been losing c£20m a year but we expect to turn this into an annual profit of c£20m a year. This will be achieved through leveraging the common services provided to both Wrap and Elevate by FNZ, as well as increasing the Standard Life Investments content available to advisers and their clients on Elevate.



Luke Savage
Chief Financial Officer



[Click here to read Luke's transcript from our half year results 2016](#)

"The Elevate platform has got around £10bn of assets under administration on it and has been losing close to £20m a year. But once we have integrated it, we expect it to contribute profits close to £20m a year, in part from increasing SLI content on the platform. We expect to complete on the transaction in the coming months and to spend a little under £100m in total on the acquisition, the integration and restructuring which should take around 24 months to complete."

Partnering #with Andy

When we say we're #withAndy it means a lot more than simply supporting a world famous tennis champion. It means sharing a set of values.

➤ Goals

Andy has goals beyond simply winning. As a sportsman, his focus is on excellence and innovation. As an entrepreneur, building businesses and investing for the future. And as a man, he knows the importance of giving something back by contributing to his community, to charity and to helping inspire the next generation.

➤ Talent

Being at the top of your game requires talent. Investing in natural talent takes time, determination, resilience and a commitment to achieving excellence. To be a champion Andy has given each of these a focus. Combining that with hard work, honesty and a willingness to change, he has found a recipe for success.

➤ Motivation

Andy is driven to succeed by his own desire to perform and excel. But, just as importantly, he is also inspired by the people around him. From home, family and friends to his sporting competitors, heroes and fans, it's these relationships that push him to work harder and advance further.

Andy's 2016 highlights:

- World Number One
- Second Wimbledon title
- Second Olympic title
- Three Masters 1000 titles
- Team GB Olympic flag bearer
- BBC Sports Personality of the Year for a record third time
- Knighthood
- Daily Telegraph's "Greatest UK sportsperson of all time"

For more information on our partnership with Andy and to view our films and other content please visit www.withandy.com



Sir Andy Murray - not your Standard knight

- Milestones reached, records broken, history made and more dreams mastered
- We are very proud to sponsor the World Number One and look forward to supporting him in 2017

To top an absolutely world class year, our partner Andy Murray received a knighthood in the New Year Honours list. Andy's hugely successful 2016, his commitment to excellence and to mastering his dreams, have all led him to achieving this greatest of honours.

Partnering Andy on his journey to World Number One

Standard Life announced its partnership with Andy in 2014. We were delighted to find a partner who shares our values and could help increase the global exposure of our brand. Andy is Britain's most recognisable and most likeable athlete¹, as he demonstrated by winning the BBC's Sports Personality of the Year for a record third time.

2016 started poorly with a straight sets defeat by his nemesis Novak Djokovic at the Australian Open final, a match Andy described as "the worst I have ever played". February saw the arrival of his first child and a month off to adjust to and enjoy his new role as a father. His return to the court did not bring a return to form and by the French Open in May Djokovic's dominance seemed impenetrable.



1. Source: SMG Insight/YouGov, 2016.

Don't stop believing

Andy's resilience, determination and commitment to excellence in pursuit of his goals were not to be underestimated. He reunited with coach Ivan Lendl and together they refocused their approach. If Djokovic's reign was to be ended, Andy needed to compete consistently and relentlessly.

Andy won his next 22 matches including a fifth Queen's title and second Wimbledon and Olympic titles. In Rio he was also flag bearer for Team GB, an honour Andy described as one of the highlights of his career.

There followed some disappointment for Andy and the GB Davis Cup team, as the champions lost out at the semi-final stage in September, but at that point you couldn't help thinking he had other things on his mind. Djokovic's season had become increasingly shaky and his hold on World Number One was slipping.

The run to World Number One

Andy's breathtaking autumn run of consecutive wins, including three tournament titles, meant he was edging closer to the number one spot. To achieve it would take an enormous team effort. It would mean him having to dig deep to maintain his world-beating form and perhaps a little bit of luck to get there. Could he do it?

Of course he could. Djokovic lost in the quarter-finals of the Paris Masters and Andy won the final. This was enough to make him the first British male to top the ATP world rankings since they were introduced in 1973.

Andy returned to the UK in November for the final event of the season – the ATP Finals in London. And it was a triumphant homecoming too. His win over Djokovic in the final meant he'd hold on to his number one ranking until at least the start of 2017.

Andy's end to the season was most impressive. He won his final 24 matches and made the final in 12 of his last 13 tournaments, including titles in his last 5 tournaments, but most impressive was defeating world No.5 Nishikori, No.4 Raonic, No.3 Wawrinka, and No.2 Djokovic in his last four matches of the 2016 season.

Standard Life Investments



“Today marks an important step in the global growth of our brand, with the launch of the iconic red Lions jersey carrying the Standard Life Investments name. Just like the jersey itself, our sponsorship of the British & Irish Lions is the perfect fit for our business, with our strong team ethos, focus on performance excellence, and global ambition. It will be a proud moment for everyone in the company to see the Lions team in New Zealand, wearing the jersey with our name on the front.”



Nuala Walsh
Head of Global Marketing and Client Relations

Click here to visit our Lions microsite



Win a 2017 Lions jersey

Lions jersey is the perfect fit for Standard Life Investments

In November, Standard Life Investments was involved in the ‘big reveal’ of the official jersey for the British & Irish Lions, launched by Canterbury. Standard Life Investments is Principal Partner of the 2017 Lions tour to New Zealand and has its name on the front of the jersey for the first time.

With a global broadcast audience of over one billion households across 120 countries, the tour will provide a powerful platform as we continue to build our brand worldwide.

Win a famous red jersey

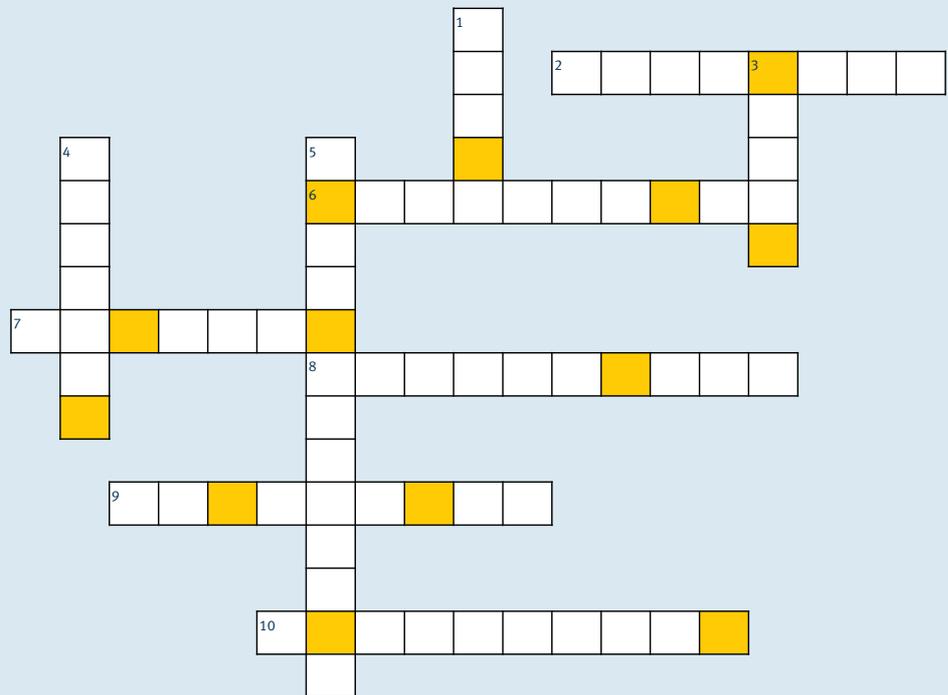
To celebrate the launch of the jersey, we are giving you the chance to win one of three replica Lions jerseys.

All you have to do is:

- Complete the crossword using the information in this newsletter
- Use the letters in the yellow squares to create an anagram clue
- Solve the anagram to form a topic from this newsletter.

To be in with a chance of winning, send your anagram answer to jill_mccabe@standardlife.com by 31 January 2017¹.

Solve the puzzle below to enter our prize draw ...



Across

2. Our auto enrolment solution for SMEs
6. UK's most recognisable athlete
7. Platform recently acquired with £11bn AUA
8. 2017 Lions tour destination
9. Our strategic partner in Japan
10. Lions global TV audience

Down

1. Percentage increase in Workplace regular premiums since H1 2012
3. Location of new SLI office
4. UK's leading risk based fund range with over £10bn AUM
5. Lions Head Coach 2017

1. Terms and conditions apply and can be [found on our website](#).

RNS

Group

Proposed dividend timetable

22 December 2016

Standard Life announces its proposed dividend timetable for calendar year 2017.

[Read more](#)

Sustainability

Group

October and November sustainability news

15 December 2016

Good money week, living wage week, our new climate change statement, supporting our veterans, mental health awareness and business ethics.

[Read more](#)

Press release

Group

Standard Life breaks volunteering target on International Volunteer Day

5 December 2016

As a sustainable, global investment company, Standard Life has been supporting and promoting volunteering projects across the communities where it operates, encouraging its employees to get involved. Today Standard Life is pleased to announce that its employees have already exceeded the company's volunteering target set for 2016.

[Read more](#)

RNS

Group

Possible strategic combination involving HDFC Life

14 November 2016

Standard Life plc notes the announcement by HDFC with reference to the scheme of amalgamation proposed by HDFC Life involving HDFC Life, Max FS and Max India.

[Read more](#)

Press release

Group

Women in Finance Charter

1 November 2016

Our Board and Executive Team were delighted to sign the HM Treasury Women in Finance charter in July, demonstrating our commitment to inclusion and diversity, and in particular, to support actions which will improve the representation of senior women in our industry.

[Read more](#)

Press release

Standard Life Investments

MyFolio Multi-Manager SICAV launches

16 January 2017

Standard Life Investments announces the launch in Europe of its MyFolio Multi-Manager SICAV funds. First launched in the UK in 2010 as an OEIC, the MyFolio suite has been one of Standard Life Investments' fastest growing fund ranges and now forms an important part of its UK Wholesale business, reaching £10bn in AUM in November 2016.

[Read more](#)

Press release

Standard Life Investments

Standard Life Investments appoints new Head of Investments

13 December 2016

Standard Life Investments has appointed Archie Struthers to the role of Head of Investments. Archie will report to Rod Paris, Chief Investment Officer, with responsibility for investment governance, the investment operating platform, MyFolio and derivatives counterparty management.

[Read more](#)

Press release

Standard Life Investments

MyFolio hits the £10bn mark

16 November 2016

Standard Life Investments' MyFolio range recently reached £10bn in assets under management, thanks to strong client demand for risk-based portfolios. MyFolio funds are a sophisticated yet simple solution which enables investors to choose the level of investment risk they are comfortable taking.

[Read more](#)

Press release

Standard Life Investments

Lions Jersey is the perfect fit for Standard Life Investments

2 November 2016

Standard Life Investments was involved in the 'big reveal' of the official jersey for the British & Irish Lions, launched by Canterbury. Standard Life Investments is Principal Partner of the 2017 Lions tour to New Zealand and has its name on the front of the jersey for the first time.

[Read more](#)

Press release

Standard Life Investments

Standard Life Investments Short-Dated Corporate Bond Fund

27 October 2016

Standard Life Investments launches the Short-Dated Corporate Bond Fund. The Fund aims to address the potential for significant drawdown that an increase in fixed income market volatility could bring, through an actively managed portfolio of predominantly sterling-denominated corporate bonds with a maturity of less than five years.

[Read more](#)

Press release

UK Pensions and Savings

Standard Life auto enrolls over a million into workplace pensions

4 January 2017

Standard Life, a leading provider of defined contribution workplace pensions, has now auto enrolled over one million new members into a Qualifying Workplace Pension Scheme. Some seven million employees in the UK are now saving as a result of auto enrolment, and one in six of them have done so with Standard Life.

[Read more](#)

Press release

UK Pensions and Savings

Introducing the new Standard Life Savings app

16 December 2016

With the festive period just around the corner and Christmas lists being eagerly compiled, these days it's not so much new trinkets but new technology that figure highly. That's why we thought now would be a great time to launch the new version of the Standard Life Savings app, a handy addition to any new (or existing) mobile or tablet.

[Read more](#)

Press release

UK Pensions and Savings

Standard Life reveals sustainable charging structure for new Elevate customers

14 December 2016

Standard Life announces a revised Elevate charging structure for new customers, delivering pricing competitiveness and platform sustainability within a simplified model. The Elevate Portfolio Charge will not change for existing customers, and costs could be reduced thanks to the expanding range of discounted fund deals.

[Read more](#)

Press release

UK Pensions and Savings

Standard Life commits to Elevate's future

24 November 2016

Following adviser feedback, Standard Life confirms Elevate will continue as a distinct platform proposition. We also release the findings of our Elevate adviser consultation programme.

[Read more](#)

Press release

UK Pensions and Savings

Standard Life extends 'superclean' range on Elevate

10 November 2016

Standard Life announces the extension of the hugely popular 'superclean' range of funds across the Elevate platform. So far six major fund groups, who account for nearly one fifth of UK market assets, have committed to adding over 150 discounted funds to the platform.

[Read more](#)

Press release

UK Pensions and Savings

Standard Life completes acquisition of Elevate

1 November 2016

Standard Life today announces the successful completion of its acquisition of AXA Portfolio Services Ltd (trading as "Elevate") from AXA UK plc. This follows Financial Conduct Authority consent to the proposed change in control.

[Read more](#)

Press release

Ireland Pensions and Savings

Standard Life calls to reverse unfair tax treatment of hard pressed savers in Finance Act

4 November 2016

Standard Life has written to the Minister to request fair treatment for all savers, not just the privileged few, as a result of the recent 2016 Finance Bill.

[Read more](#)

Press release

India and China

Gold standard customer service

December 2016

We're delighted to have been presented with a Gold Award by the Hong Kong Call Centre Association. The awards seek to recognise the best within the contact centre industry in Hong Kong. We received our award as a result of a Mystery Caller Assessment.

[Read more](#)