Standard Life

Investor Relations Newsletter
Winter 2016

"Hello and welcome to the first 2016 edition of our quarterly Investor Relations Newsletter. This quarter we take a closer look at product innovation and our unconstrained investing capabilities. We also examine differentiation in the workplace pensions market and celebrate MyFolio's 5th birthday. Finally we discuss the 5 key issues European insurers are facing in the current low yield environment.

"During the last quarter we released our Q3 AUA and flows update, reporting a 2% increase in AUA against a backdrop of volatile investment markets. We also announced that Paul Matthews and Colin Clark have been appointed as executive directors of the company and that Standard Life Investments will be the Principal Partner for the British and Irish Lions tour to New Zealand in 2017.

"Please contact a member of the team 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."

This quarter's features...

- **Innovating to meet the needs of our clients**
  Standard Life Investments' culture of product innovation and how we have broadened and deepened our capabilities to meet the changing nature of client demand.
- **Unconstrained investing – the freedom to perform**
  The return, risk and diversification benefits of unconstrained investing and why the strategy is resonating with a growing number of investors.
- **Helping employers build a competitive advantage**
  How our workplace pensions add value for employers and promote good customer outcomes through engagement, investment performance and retirement support.
- **Happy 5th birthday MyFolio**
  MyFolio's strong performance and continued popularity 5 years on from its launch.
- **Pressure and change in European Insurance**
  Standard Life Investments' survey on the impact of the low yield environment on European Insurers and the five key issues this has identified.
- **Principal Partner of the British and Irish Lions**

- **Latest press releases**
  The Group's press releases from the last quarter, including our 'Accelerate' platform programme and the extension of our partnership with John Hancock Investments.

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Upcoming events

19 February 2016
Full year results 2015

19 February 2016
Solvency II insight session

22 to 24 February 2016
Full year results London investor roadshow

01 March 2016
Full year results Edinburgh investor roadshow

04 March 2016
Edinburgh group investor lunch

14 March 2016
Morgan Stanley "Walking Tour"

15 March 2016
Morgan Stanley European Financials Conference

Financial calendar

19 February 2016
Full year results 2015

14 April 2016
Ex-dividend date for 2015 final dividend

15 April 2016
Record date for 2015 final dividend

27 April 2016
2016 Q1 AUA and flows update

4 May 2016
Last date for DRIP elections for 2015 final dividend

24 May 2016
Dividend payment date for 2015 final dividend

Innovating to meet the needs of our clients

- **Working closely with our clients to develop investment solutions that meet their needs**
- **Collaboration increases speed to market and likelihood of success**
- **Significantly broadened and deepened investment capabilities to meet client demand and drive long-term growth in AUM**

Team-based culture and commitment to innovation

The sharing of new ideas lies at the heart of innovation. It requires openness and trust between colleagues and strong relationship with clients. Our culture has always placed huge importance on working collaboratively in and across teams. Some of our biggest successes, including in multi-asset investing and MyFolio, would not have been possible if not for this important aspect of our culture. Our success in innovation has also benefited from the direct involvement of some of our senior management team in the product development process.

Working in collaboration with our clients

Our collaborative approach also extends to working with our clients with whom we work in partnership throughout the product development cycle. This often begins with identifying a specific investment need, continues with idea generation and co-creation and ultimately early investment by the client.

This approach not only speeds up the time to market but crucially ensures that the end solution delivers a benefit that clients value.

The success of this collaborative approach is demonstrated by over 10 new fund launches being seeded by external clients in the last five years. This ability to attract seed capital provides a competitive advantage as a common constraint on an asset manager's ability to innovate is a scarcity of seed capital. Our ability to source seed investment externally is therefore a key enabler in our innovation drive.

Client needs are rapidly evolving

The rapidly evolving nature of financial markets and the return environment together with the changing nature of client needs means having a robust and focused approach to innovation has become even more important for asset managers across the globe.

Financial markets post the financial crisis have been characterised by a low-growth and low-yield environment with increased volatility and closer correlations across traditional asset classes. Meanwhile Quantitative Easing in Europe and US has increased complexity and put further pressure on all types of investors across the globe.

This has fuelled demand for uncorrelated sources of investment returns and investment solutions that can deliver good returns at reduced levels of volatility.

The changing nature of retirement provision and democratisation of financial risk is also changing the needs of traditional institutional and retail clients.

Our broad range of investment capabilities in 2009 ...

DB pension trustees and sponsoring employers are either looking to close or de-risk well-funded schemes or looking for investment solutions that help them improve the funding positions of under-funded schemes whilst simultaneously lowering their funding level volatility.

Meanwhile the shift from DB to DC pension provision and the end to compulsory annuitisation in the UK has transferred significant investment risk onto private individuals. It is driving demand for new investment solutions from retail customers in both the accumulation and post-retirement phases (for example from those entering drawdown).

In addition the asset management industry has seen significant regulatory change in recent years. From the Retail Distribution Review in the UK, to Dodd Frank in the US and AIFMD and MiFID II in Europe, regulation has brought both challenges and opportunities.

We see four clear trends in client demand

In response to the drivers we have discussed above we have seen increasing demand for:

1. Risk managed growth, including absolute return and multi-asset funds
2. Sustainable yield
3. Next generation fixed income solutions that help navigate post QE bond markets
4. Defined Benefit de-risking solutions

These four trends are underpinned by an ongoing demand for outcome based solutions as investor confidence continues to be impacted by the current external environment. Such solutions may be asset class agnostic and usually are not tied to traditional financial market benchmarks.

We have enhanced our investment capabilities to meet changing demand from clients

As an asset manager it is key we continue to build a broad and deep investment capability that can anticipate or respond to emerging clients needs. Our investment capabilities have continued to expand significantly over the last five years as shown below.

In traditional asset classes, such as equities and bonds, we have globalised our capabilities and added emerging market expertise.

In private markets such as real estate and infrastructure we have expanded our expertise into private debt investing to meet the yield requirements of longer-term investors.

We have also expanded our multi-asset range significantly to offer varying levels of expected return and volatility while in each case pushing out the risk-return frontier above that seen with traditional asset classes. Our multi-asset capabilities are also a key component of our new solutions for insurance clients and pension schemes. For more information on our insurance solutions please refer to our Autumn 2015 newsletter.

We also created our Fund Solutions team in 2010 who manage our highly successful MyFolio range of risk-based funds which at over £7bn AUM has become the largest risk-based fund range in the UK and is now also available to clients in Ireland and Germany.

Continuing to innovate

As client needs evolve over time we expect to continue to invest to remain at the forefront of innovation in active investment management. We will continue to discuss our investment solutions in future versions of this newsletter and more information can be found in past issues as well as on the Standard Life Investments website.

... has expanded considerably over the last 5 years as we meet the evolving needs of our clients

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Unconstrained investing – the freedom to perform

- **Unconstrained investing allows us to fully demonstrate our expertise in active investing**
- **We have broadened and deepened our unconstrained range and delivered strong performance**
- **Our range consistently exhibits a high active share due to the freedom the approach allows**

Fully demonstrating our active investment expertise

Since inception in 1998, Standard Life Investments has built its reputation as a leading active manager through a strong track record of innovation and excellent investment performance.

Standard Life Investments investment performance[1]

	2012	2013	2014	Q3 2015
1 year	91%	99%	69%	85%
3 years	81%	94%	98%	94%
5 years	82%	96%	88%	95%

As discussed in the previous article, we have invested over the last five years to broaden and deepen our investment capabilities to meet the evolving needs of our clients.

This includes the expansion of our unconstrained fund range across UK, European, US, Emerging Market and Global equities. These funds give our clients access to our best investment ideas and allow us to fully demonstrate our expertise in active investing.

Our funds have been performing very well with all of our unconstrained strategies outperforming their sector over 3 and 5 year periods[2] as demonstrated in the chart below.

Greater performance potential through more active unconstrained investing

In contrast to the more traditional benchmark-constrained equity strategies, unconstrained equity strategies have greater freedom to invest right across the market.

Our unconstrained strategies are the purest expression of stock picking available, reflecting our best investment ideas and representing truly active investing. There are several advantages to an unconstrained approach including:

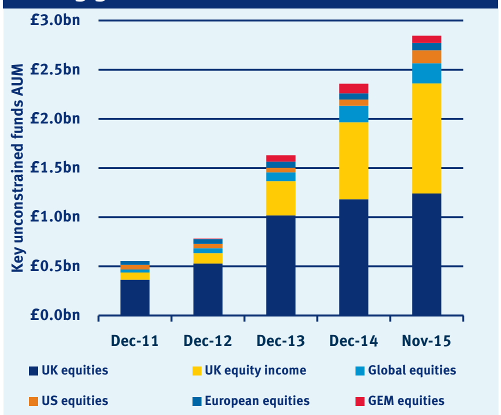
1. Freedom to fully demonstrate expertise in active investment management

Investment managers referencing a benchmark for portfolio positioning tend to be heavily influenced by the index's concentration in a small number of companies or sectors. The flexibility of unconstrained investing enables our investment professionals to actively invest across the full market-cap range and all sectors, allowing them to avoid holding stocks with little or no merit.

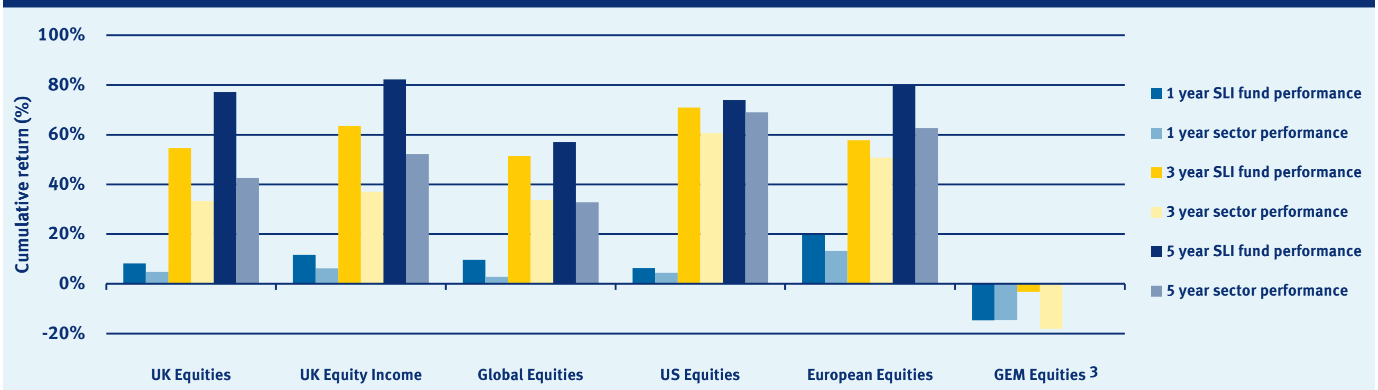
2. Investors have greater exposure to our best ideas

Our investment professionals can focus solely on stock selection to drive the bulk of returns. This conviction-led approach to investing means there are none of the artificial biases that can result from benchmark-driven investing. The ability to focus only on the best, highest conviction ideas ensures that only the stocks we believe will outperform are included. This is broadly reflected in the number of stocks held by unconstrained portfolios, which are typically around 30-60 positions.

Strong growth in main unconstrained funds



Our unconstrained equity funds have achieved consistently strong performance



1. As at 30 September 2015. 2. To 30 November 2015. 3. GEM Equity unconstrained fund launched October 2012.

3. Truly active investing increases performance potential

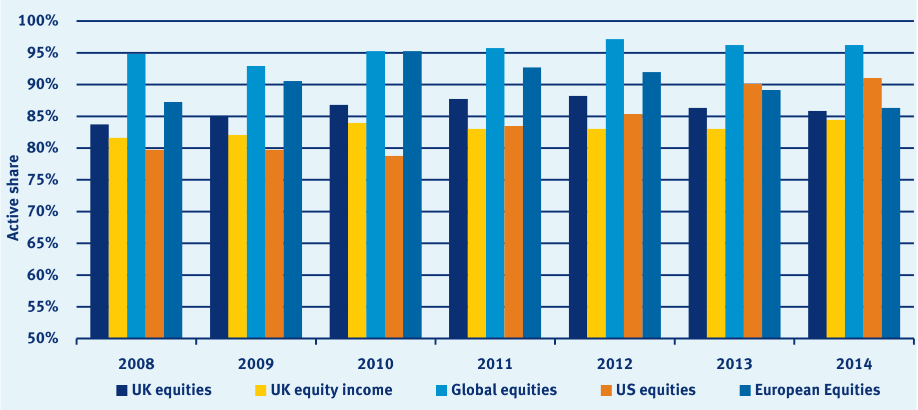
Unconstrained portfolios can exhibit higher ‘active share’ than more traditional benchmark-related approaches. Active share is the percentage of a portfolio that differs from the benchmark index and can differentiate high-conviction managers from so-called closet index trackers.

Our unconstrained funds consistently exhibit high active share due to the freedom our investment managers have to express their stock-level and non-consensus insights to the fullest possible extent.

focus is taking the right risks in the right proportions for the return available. When constructing the funds, we base risk tolerance on more relevant characteristics than the benchmark weightings of the underlying stocks. Instead, we use a range of advanced tools to model and characterise risk, including factor analysis and risk diversification models. We also rigorously assess particular stocks for fundamental risks, such as thematic risk and balance-sheet risk.

Ultimately, portfolio positioning may be benchmark agnostic, but not risk agnostic. The focus on the ‘right’ stock-specific risks and the resulting high

Our unconstrained range consistently exhibit a high active share



Active share is one useful metric among the many variables investors should consider, with some academic studies concluding that investment managers with higher active share are more likely to outperform their benchmark.

Unconstrained mandates are subject to a high degree of control, with rigorous risk management a prime consideration

Despite our team having greater freedom to invest, unconstrained investment strategies are highly risk aware. The key

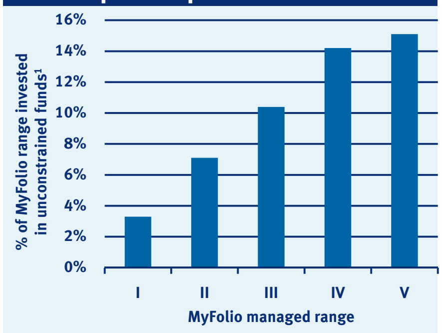
active share ensures that investors are solely exposed to the best ideas of our investment managers.

Incorporating unconstrained strategies into investor portfolios to improve overall client outcomes

Unconstrained portfolios’ differentiated approach and stock-picking focus can be highly valuable diversifiers, allowing investors to benefit from genuinely active equity investment and superior return potential. Their more targeted risk approach can also allow more efficient use of risk budgets for those clients seeking to de-risk.

Unconstrained strategies can add value to all types of investor depending on the composition of their overall portfolio. Rather than be viewed in isolation as a standalone, one-size-fits-all solution, unconstrained strategies should be considered within the wider context of an investor’s overall portfolio and be seen as an important additional diversifier.

Unconstrained funds are an important portfolio diversifier



The strategies can also be attractive to defined benefit pension plans who are balancing the requirement to de-risk with the need to achieve a higher return from a smaller equity weighting. With a focus on boosting exposure to considered stock-specific risk and on minimising those risks where the investment manager can add less value, unconstrained mandates can increase return potential per unit of risk and may ensure more efficient use of shrinking risk budgets.

With equity investors becoming increasingly selective and seeking ever more sophisticated ways to generate return, unconstrained investing is gaining greater prominence as investors hunt for the best possible risk-adjusted returns.

“Our unconstrained strategies are the purest expression of stock picking available, reflecting our best investment ideas and representing truly active investing”

Mikhail Zverev, Head of Global Equities

Click here to find out more about Unconstrained Investing

1. As at 31 December 2015.

Helping employers build a competitive advantage

- **'Value add' employers view their pension scheme as giving them a competitive edge**
- **Our focus is on supporting these employers and their employees through high quality pensions**
- **Our customer engagement, investment solutions and retirement support enables customers to look forward to retirement with confidence**

'Cost centre' and 'value add' employers

Employers seem increasingly to split into two categories when it comes to workplace pensions and benefits: those who view these as a cost centre and those who view them as an opportunity to add value to their organisations.

At Standard Life we are particularly well placed to support those in the 'value add' camp, while some of our peers may target the other group. So what is the difference between these types of clients? Why do we target 'value add' employers? How do we help them meet their needs?

'Cost centre' employers aim to comply

'Cost centre' employers main aim is to comply with regulations and achieve this at as low a cost as possible.

This often means not only choosing the lowest cost provider but also minimising the level of contributions made into their employees' pensions. For example, an employer might base their auto enrolment contributions on 'banded earnings' meaning contributions are not made on the first £5,824 of an employee's earnings.

Many such employers will seek to minimise their advisory costs and limit the cost of administration to the annual charges paid by their employees. These employers will view their pension scheme and wider benefits package as essential, however it is not one of their main priorities.

Pension schemes are a competitive advantage for 'value add' employers

'Value add' employers on the other hand, view their employee benefits package as one of their most valuable assets. If they are going to have a pension they will want it to give them a competitive edge in relation to 'the four Rs', by helping them:

- **Recruit** the best people;
- **Reward** strong performance;
- **Retain** the best people for longer; and
- **Retire** their people, so they are not continuing to work just because they cannot afford to stop.

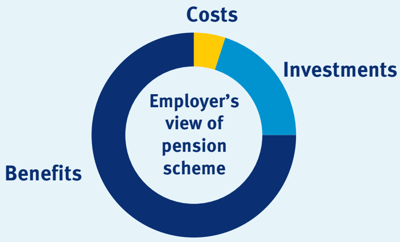
These employers see their pension contributions as an investment in their business. By paying a little more than the minimum they are able to stand out from their competitors.

'Cost Centre' employers

Costs
- Contributions
- Administration
- Adviser/consultancy
- Provider

Benefits
- Compliance

'Value add' employers



Costs
- Administration

Investments
- Contributions
- Adviser/consultancy
- Provider

Benefits
- Recruit
- Reward
- Retain
- Retire
- Compliance

They want the quality of their pension to be consistent with this and are prepared to pay a little more towards it – in the form of advice or fees to a provider they believe in.

The administration of the pension scheme will remain a genuine cost to the employer however minimising the administration time and requirements leaves more time and resources to be spent on the core business.

Our focus is on high quality pensions

Our focus is clear: to help the many 'value add' employers, for whom providing a high quality benefits package is paramount.

This is true for both large employers and SMEs. For large employers we strive to help existing clients and use their advocacy to win new schemes. For SMEs, we have maintained the high quality of our Good To Go proposition in a charge-capped environment by introducing a monthly £100 employer fee.

This approach has several advantages:

- It best supports our objective to provide more prosperous futures for our customers – working with employers with similar aims;
- It plays to our strengths in offering premium quality investment solutions, engagement services and retirement support;
- It focuses our energy on clients who value what we do and are prepared to pay a fair price for it, rather than simply seeking the minimum possible price; and
- It helps us attract employers who are likely to be with us for the longer term, rather than those moving frequently to seek the lowest price available

It also ensures our interests are aligned with the employer – providing a strong experience and more prosperous future for their employees.

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Helping 'value add' employers and their employees

There are three key factors that most affect a customer's outcome:

- How much they pay in (heavily influenced by engagement)
- Investment performance; and
- Their retirement decisions (benefited by the support they receive)

Consider for example two twins: Jack and Joe. Both have exactly the same salaries (starting at £26,000) and identical attitudes to saving. Jack works for a 'cost centre' employer who puts in place a fully compliant, low cost workplace pension. Joe works for a competitor in the same industry, who takes a 'value add' approach and selects a higher quality solution.

Jack is enrolled in his pension at the mandatory minimum, saving £34 each month including his employer's contribution. Joe's employer uses Basic Pay for pension calculations. Starting at the statutory minimum percentages, this results in a monthly contribution of £65 – nearly double Jack's contribution.

Engaging our customers

Jack receives a statement once a year that ends up in his shoe box filing system.

Joe however feels much more supported. He is able to check his pension on his mobile app every few months and can see the benefits of his employer's contributions and tax-top-up. He knows where to go for information and finds the experience very slick and helpful. He increases his contribution after a year or so to 5% of his salary, benefiting from employer matching. This increases his monthly savings to £217. A while later he consolidates a small pot he has elsewhere, which helps him keep an eye on it all in one place.

All this means that when statutory minimum contributions increase, they don't affect Joe as he is already saving more. Jack on the other hand is not feeling engaged in his pension and just sees his take-home pay being hit.

In a market crash, Joe is kept informed and takes a long term view. Jack is much more likely to opt out or make a poor investment choice.

Providing quality investment solutions

Unlike Jack, Joe benefits from a default investment that meets all five of the key quality features:

5 key components of a modern default investment solution

1 **Simple 'hands-off' solution**
Making it easy for customers to choose the right level of risk and remove day-to-day responsibilities from the member.

2 **Future proofed**
Taking responsibility for monitoring changes in industry best practice and market/regulatory environments, and making any necessary changes for customers

3 **Diversified asset mix**
Maximise return for a given level of risk, providing more consistent outcomes

4 **Performance**
Strong net of fees performance from both active asset allocation and stock selection

5 **Governance**
Processes in place to make sure the solution is managed appropriately

Underpinned by an effective engagement strategy

A 1% extra return each year for the same level of risk is equivalent to a 23% increase in retirement savings[1]. So Joe's future will be much more prosperous than Jack's if his money is invested more effectively. Also, reducing the volatility of the investment means Joe is less likely to panic than Jack, who will see more severe variations in his savings.

His investment is well governed and automatically switches towards an investment that is suitable for how Joe will use his savings in retirement giving Joe (and his employer) the confidence his money is being well looked after.

Enabling good retirement choices

Jack receives the statutory minimum retirement information, meaning he gets it six weeks before he plans to retire. This is too late to take action and he is devastated to learn how little income his pension can buy. He paid the minimums specified by the government, so he can't understand why that wasn't enough.

Joe has been keep informed throughout, with his support increasing from the age of 50. So after a prompt he increased his contributions again, selected an appropriate investment choice for how he planned to take his money and even rolled his £10,000 ISA into his pension at age 55 – for a better tax environment while retaining immediate access.

Greater confidence in retirement

Even without allowing for different investment performance, Joe retires with over twice as much in his pot. The difference means lot. With the State pension included, Jack's resulting income of c. £200 per week may well be lower than required for a 'minimum acceptable Standard of Living'[2]. Joe's result is much better. He can retire when he wants to and look forward to his older age with confidence.

Providing good customer outcomes

Our solutions are very much designed to provide a 'Joe experience' rather than a 'Jack experience' for our customers. Along with ensuring the employer's other key needs are well met, such as ease of dealing with Standard Life, we believe this makes our propositions a great fit for value add employers – whether they are FTSE 100 companies or SMEs.

This approach has been endorsed through multiple award wins, for example Best Group Pension Provider 2014 and 2015 at the Corporate Adviser Awards, a Greenwich Quality Leader 2015, a 5-star rating from Defaqto and a Gold rating from the Finance and Technology Resource Centre.

1. The Institute and Faculty of Actuaries; *'Outcomes and Defined Ambition'*, March 2014. 2. Joseph Rowntree Foundation; *'A minimum income standard for the UK in 2014'*, June 2014.

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Happy 5th Birthday MyFolio!

5 Years of MyFolio

- **Simple for customers and efficient for financial advisers**
- **Delivering on the potential of active investment management for our customers**
- **Popularity and performance is driving consistent net inflows**

UK's most popular range of risk-based funds

On 22 September 2015 our MyFolio range celebrated the fifth anniversary of its launch. Standard Life Investments now manages over £7bn of assets on behalf of over 100,000 MyFolio customers, with 86% of assets distributed through our UK savings business[1].

Making investing simple for our customers

The MyFolio range consists of a suite of 25 risk-based funds which offers customers a choice of five risk levels and three investment styles. Each of the risk levels is designed to match a different attitude to risk allowing our customers to choose either themselves or with the help of their adviser a risk level that is appropriate for them. The three investment styles consist of:

- 5 Managed funds - investing mainly in Standard Life Investments funds
- 5 Multi-manager funds - investing in best-of-breed funds from across the market, and
- 5 Market funds - which invest mainly in passive underlying funds

To complete the range we also offer 10 income variants of the Managed and Multi-Manager funds.

Customers can 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.

Meeting the needs of financial advisers

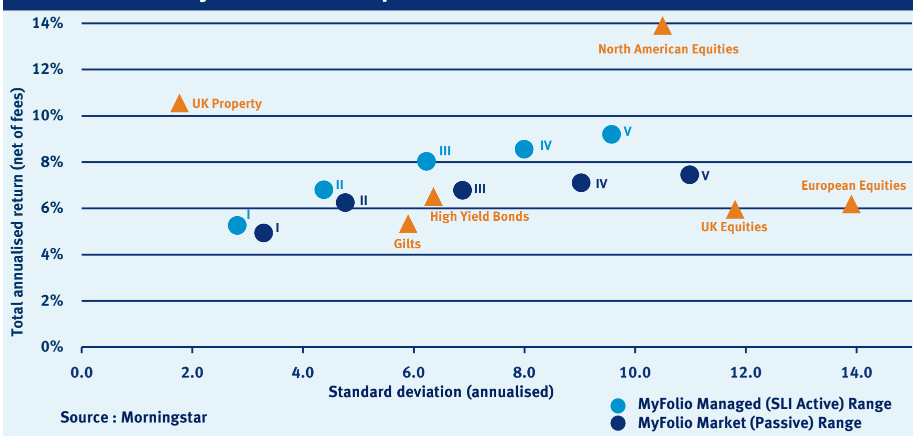
The advent of the Retail Distribution Review, the increasing professionalization of the adviser community and regulatory scrutiny mean that financial advisers in the UK are required to have robust investment processes for building, monitoring and managing model portfolios in-house.

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.

As an alternative, the MyFolio range provides a scalable and efficient outsourcing option for advisers which encompasses all of the following:

- Portfolio construction and asset class selection
- Longer-term strategic asset allocation
- Shorter-term tactical asset allocation
- Fund selection, regular performance review and discounts through our buying power
- Ongoing review and rebalancing

5 year investment performance to 31 October 2015[2]



Delivering for customers

At the end of the day, an investment solution has to deliver good outcomes for customers in order to be successful. The MyFolio range has done exactly that. We can see below that the strength of our investment process has delivered performance which is consistent with the risk profiles of the funds and which compares very favourably with the investment performance of individual asset classes both on a standalone and risk-adjusted basis.

Benefits of active management

It is also very pleasing to see the value offered by active investment management. We can see below that the Standard Life Investments managed versions of MyFolio (comprising primarily of funds actively managed by Standard Life Investments) significantly outperformed the market (largely passive) versions of the funds, both in terms of return and volatility even after fees. This has been underpinned by the consistent track record of delivering strong investment performance across Standard Life Investments as outlined in our article on Unconstrained investing in this newsletter.

1. As of 30 September 2015. 2. North American equities: MSCI North America, European equities: MSCI Europe, UK Equities: MSCI United Kingdom, High Yield Bonds: Bank of America Merrill Lynch Global High Yield Hedge Hedged, Gilt: FTSE Gilts All Stocks total return, UK Property: IPD UK All Property total return.

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Driving sustainable flows

MyFolio's delivery for customers and popularity with financial advisers has driven consistently strong net inflows into the range. 2015 has so far proved the most successful to date, with £1.4bn of net inflows in the first 3 quarters of the year.

With the comparative outperformance of the managed funds it is no surprise that these now represent over 50% of assets across the MyFolio range, up from 44% at the end of 2013.

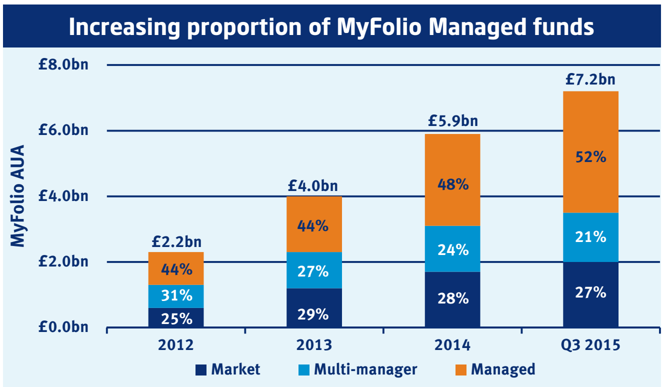
Successful transfer to other markets

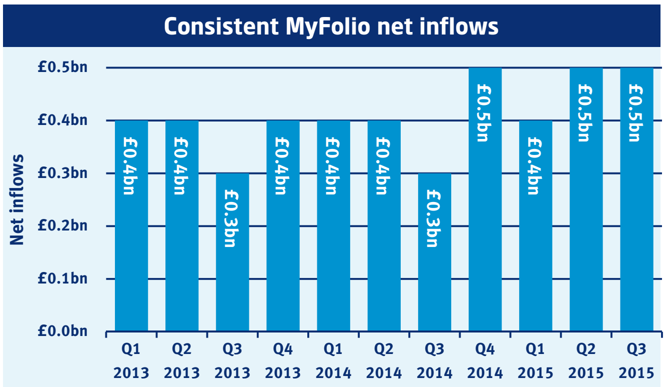
In addition MyFolio has also proven transferable to other markets with our Irish and German MyFolio ranges having attracted £0.7bn of assets since launch.

"Our focus now is to build on what we have achieved and to continue to deliver for our clients"

Bambos Hambi, Head of Fund of Funds Management

Click here to watch our team discuss the drivers of MyFolio's success





Pressure and Change in the European Insurance Sector

European insurers unlikely to meet policyholder guarantees

Standard Life Investments has undertaken one of the most comprehensive surveys of its type to understand and assess the longer-term impact of the low-return environment on European insurers.

The survey shows that European insurers feel they are unlikely to be able to generate sufficient future returns to meet guaranteed rates for all their policyholders, and that regulatory modernisation and change may make it more challenging for traditional business models to strengthen income streams and make necessary strategic asset allocation changes.

Click here to find out more about our European Insurance research

56 interviews were carried out with senior insurance investment executives representing over €2.4trn, or around 30%, of pan-European insurance assets under management.

5 key themes in the low yield environment

The survey identified five key themes:

1. Increasingly, European insurers may no longer be able to generate sufficient future returns to meet policyholder guarantees.
2. In response, many European insurers are considering undertaking significant strategic and tactical asset allocation changes to improve yield.
3. Insurers' investment freedom is affected by Solvency II.
4. Outsourcing asset management activity is increasingly attractive, but there are concerns about fund management capacity and the number of asset managers able to meet complex insurer requirements.
5. Insurer business models and profitability are under pressure from a structural shift away from guaranteed savings to unit-linked structures.

When the survey was conducted over the summer of 2015, European insurers felt they had further work to do before they would be completely ready for Solvency II. As evidenced by the many internal model approvals that have been announced recently, very good progress has been made in the interim.

Standard Life Investments is very well placed to deliver liability aware solutions

Following the acquisition of Ignis Standard Life Investments manages in excess of £130bn of insurance assets in over 20 countries. This expertise, our leading suite of multi-asset absolute return investment capabilities and Solvency II reporting capabilities means we are very well positioned to offer liability aware solutions to European insurers who are impacted by these five trends. For more information on our insurance solutions please refer to our Autumn 2015 newsletter.

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Principal partner of The British and Irish Lions

On 11 January Standard Life Investments was announced as the Principal Partner of the British & Irish Lions 2017 tour to New Zealand.

Standard Life Investments will sponsor the world famous red jersey in a deal that replaces the association with HSBC.

Continuing to build our global brand

Standard Life Investments has an expanding global reach, with 64% of net inflows in 2015 from outside the UK[1]. The tour is anticipated to have a global broadcast audience of over 1 billion households across 120 countries, primarily across the UK, Ireland, Asia and Australasia. This global audience complements the exposure of the Ryder Cup in Europe and the USA, for which Standard Life Investments is the first and only Worldwide Partner.

As such the Lions provides a powerful platform to build our brand worldwide.

Click here to find out more about our partnership with the British and Irish Lions

Aligned to perform

Aligning our brand with partners who share our values and ambitions will help us to further strengthen and build our business around the world. Our commitment to world-class performance and team-based excellence, combined with our depth of expertise across a talented team provides a combination that continues to deliver potential and give our clients confidence.

We believe that teams which work together succeed together and win and the Lions personify this.

Press release

Group

Standard Life plc board changes

29 October 2015

The Board of Standard Life plc announces that Paul Matthews, UK and Europe Chief Executive Officer, and Colin Clark, Director, Global Client Group have been appointed executive directors of the Company. These appointments take effect from 1 November 2015.

Read more

Press release

Standard Life Investments

Standard Life Investments to partner The British & Irish Lions

11 January 2016

The British & Irish Lions and Standard Life Investments announces that it will become a Principal Partner for the 2017 tour to New Zealand. Standard Life Investments will sponsor the world famous jersey in a deal that replaces the association with HSBC

Read more

Press release

Standard Life Investments

Pressure and Change in the European Insurance Sector

14 December 2015

Standard Life Investments has undertaken one of the most comprehensive surveys of its type to date to understand and assess the longer-term impact of the low-return environment on European insurers.

Read more

1. Excluding strategic partner life business and Ignis to Q3 2015.

Standard Life

Investor Relations Newsletter
Winter 2016

Press release

Standard Life Investments

Standard Life Investments extends partnership with John Hancock Investments

18 November 2015

Standard Life Investments has announced that its Global Real Estate Securities expertise will be available to the United States retail marketplace following the launch of a new Global Real Estate Fund on the John Hancock Investments platform

Read more

Press release

UK

Standard Life offers 2016 fee holiday for new workplace pension schemes

21 January 2016

Employers and advisers setting up a new qualifying workplace pension scheme through Standard Life's Good to Go online solution between 28 January and 30 April 2016 will not have to start paying their monthly employer scheme fee until January 2017.

Read more

Press release

UK

Standard Life launches adviser tax optimiser and framework

18 November 2015

Standard Life today launched a tax optimisation toolkit to support multi–wrapper retirement income planning and help advisers efficiently deal with high demand for retirement advice.

Read more

Press release

UK

Standard Life welcomes 50th DFM partner as Investment Hub hits £1bn

09 November 2015

Standard Life today announces James Hambro & Partners as the 50th user of its award–winning Investment Hub, which at the same time reaches the milestone of £1bn of assets under administration.

Read more

Press release

UK

Standard Life invests £30m in its 'Accelerate' platform programme

04 October 2015

Standard Life today announces its "Accelerate" programme, an investment of £30m in its award winning Wrap platform. The programme has been launched to focus specifically on innovation that will streamline adviser and wealth manager business processes and proposition delivery.

Read more