

“Welcome to our Autumn 2018 Investor Relations Newsletter. This quarter has marked one of the most significant events in our history, with the completion of the sale of Standard Life Assurance Limited to Phoenix Group. This allows us to return up to £1.75bn of capital to shareholders, including £1.0bn through the B share scheme and share capital consolidation on 22 October and we provide an update in this newsletter.

“This quarter has also been a busy time for our Global Marketing team with our sponsorship of The Ryder Cup as well as the launch of campaigns for our two flagship brands – Aberdeen Standard Investments and Standard Life.

“We have continued to innovate, launching a new artificial intelligence fund. Sean Phayre, Global Head of Quantitative Investing, discusses the process behind the fund and its development in collaboration with Mitsubishi UFJ. We have also bolstered our infrastructure offering and Dominic Helmsley, Head of Economic Infrastructure, outlines our capabilities and our new JV with Rock Rail.

“The Economic Infrastructure team has expanded recently, with 7 new hires during the last year. In this newsletter we also highlight some of our other recent hires, including Alex Hooctor-Duncan as Global Sales Director and the expansion of our team in Japan. Finally, we discuss our inclusion in the Dow Jones Sustainability Index, where we were ranked in the top 5% globally in our sector.

“As always, if you would like to discuss any of the topics in this newsletter, or would like to arrange a meeting, please contact a member of the team.”

This quarter's features ...



Harnessing the power of artificial intelligence

Sean Phayre, Global Head of Quantitative Investing, discusses the new Global Equity Artificial Intelligence Fund, developed in collaboration with our strategic partner Mitsubishi UFJ.



On track for expansion in economic infrastructure

Dominic Helmsley, Head of Economic Infrastructure, outlines our strong infrastructure credentials and our collaboration with Rock Rail.



Top 5% ranking in Dow Jones Sustainability Index

Stephanie Leggett, Head of Strategy and Reporting in our Corporate Sustainability team, provides an update on our top 5% ranking in the latest Dow Jones Sustainability Index.



Update on capital return and debt restructuring

The completion of our B Share Scheme and share consolidation. This returned £1.0bn to shareholders and reduced our shares outstanding by 12.5%.

We've got the moves

Summary of our recent hires in Global Distribution, Hong Kong and Japan.

Latest press releases

Round up of our latest news, including our new partnership with Endometriosis UK and the expansion of our team in Japan.

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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

6 to 7 November 2018
Switzerland investor roadshow
Zurich and Geneva
Bill Rattray

14 November 2018
UBS European Conference
London
Rod Paris and Campbell Fleming

19 November 2018
Bernstein Asset Management Symposium
London
Robert McKillop

21 November 2018
J.P. Morgan Cazenove Best of British
Conference
London
Martin Gilbert and Bill Rattray

27 November 2018
Autonomous Asset Managers Rendez-Vous
London
Bill Rattray and Campbell Fleming

Global marketing: promoting our flagship brands



Autumn has been a busy period for our Global Marketing team, with our sponsorship of The Ryder Cup and the launch of new brand campaigns supporting our two flagship brands.

Worldwide partner of The Ryder Cup

Under the Aberdeen Standard Investments brand, we continued our five year association with The Ryder Cup as official Worldwide Partner at the 2018 Ryder Cup in Paris, held from 28 to 30 September.

Our sponsorship provides a unique opportunity to showcase our brand on a global stage, with a potential broadcast reach of 660 million and 270,000 spectators attending across the week.

The profile-raising opportunities of the event form an important part of our brand building strategy, with significant advertising campaigns, media partnerships, social media content and on-course signage helping to maximise the impact of our sponsorship.

This included media partnerships with the Daily Telegraph and Sky Sports in the UK, as well as NBC and The Golf Channel in the US, allowing us to position the Aberdeen Standard Investments brand powerfully on the global stage.



[Click to view our "Access all areas" videos](#)





Showcasing our investment capabilities

Few asset managers in the world have our breadth of investment capabilities. Building on the momentum of The Ryder Cup, our Aberdeen Standard Investments global brand campaign, 'Extraordinary Connections', went live in October and will run across 24 countries.

This is the first campaign we have launched since we completed our merger and showcases the breadth of investment capabilities we offer clients across the globe.

Global impact, local voice

While a global campaign, to resonate with clients our communications needed to be tailored to local investors and their particular needs. As a result the scale of delivery has been extensive, with 28 new local language websites, 10 videos in 11 languages and c120 items of content – all amplified by targeted advertising and social media activity.

Standard Life 'Real Life Savings' campaign

The Standard Life brand is core to our future success in the retail market. Following the completion of the sale of our insurance business to Phoenix, we have retained ownership of the brand while also licensing it to Phoenix. This helps us to access Phoenix's 10 million customers and also symbolises the closeness of this new strategic partnership.

During October, the Standard Life 'Real Life Savings' campaign was launched in the UK, targeted at financial advisers, affluent customers and large workplace clients. Through a series of 'Real Life Savings' stories, we painted a picture of how Standard Life's products can help customers achieve their financial goals and successfully save for the moments in their lives that matter.

The campaign runs for two months across the financial and national press as well as on our digital and social media platforms. It can also be seen on over 400 taxis across major cities including London, Edinburgh, Manchester and Birmingham.

Doing up a wreck without being ruined.

That's what **real life savings** are for.

Find out how you can help >

Standard Life
There's a lot to look forward to

For adviser use only

More investment strategies. One objective. Yours.

We're connecting one of the broadest ranges of capabilities with deeper insights and diverse perspectives. It's a more progressive way of investing. Discover how we're making extraordinary investment connections at aberdeenstandard.co.uk/connections

Capital at risk

AberdeenStandard Investments

Aberdeen Standard Investments is a brand of the investment businesses of Aberdeen Asset Management and Standard Life Investments. Aberdeen Asset Management Limited is registered in Scotland (SC108416) at 10 Queen's Terrace, Aberdeen, Scotland, AB10 1HL. Standard Life Investments Limited is registered in Scotland (SC12357) at 1 George Street, Edinburgh EH2 2JL, and both companies are authorised and regulated by the Financial Conduct Authority in the UK.

A big thank you from Joe, aged 24

In about 18 years time Joe's going to appreciate why you helped his mum put together a financial plan.

And invest into it regularly.

Because in 2036, Joe will be on the point of leaving university.

And mum's investment could be worth a tidy sum.

Ideally, enough to pay off his student loan.

And at that moment, Joe, aged 24, is going to owe you a big debt.

Of gratitude.

That's what real life savings are for.

Standard Life
There's a lot to look forward to
standardlifeadviser.co.uk/future



Sean Phayre

Global Head of Quantitative Investing

"We have been managing multi-factor portfolios for over a decade, with demonstrable success. We believe that a systematic approach to investing, using quantitative techniques and leveraging the latest academic insights to efficiently combine factors, will generate attractive and persistent risk-adjusted returns relative to market-cap indexing."

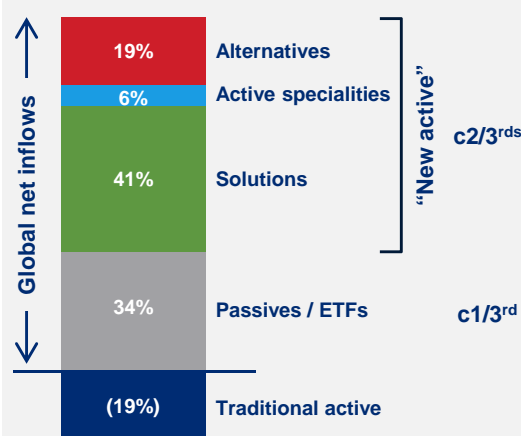
Harnessing the power of artificial intelligence (AI) to deliver alpha

An important part of Aberdeen Standard Investments' offering for a fast growing market

While new active investment solutions are set to generate approximately 2/3rds of global net inflows, our quantitative capability positions us well to benefit from strong growth expected from lower cost passives, enhanced passives, smart beta and ETFs which are forecast to attract 1/3rd of global net flows – all benefiting from outflows from more traditional active products.

Over the past 10 years, we have been increasing our capabilities in Quantitative Investment Strategies and now manage £72bn¹ of AUM.

2016-2020 Global estimated net flows²



Launching our first active quant fund that harnesses the power of AI

For active managers, the ability to use machines to read and understand vast amounts of data in order to forecast market moves more accurately has driven innovation and a resurgence in active quantitative investment approaches.

Harnessing the power of artificial intelligence, we recently extended our range of quantitative investment strategies with the launch of an innovative new active quant strategy – the Global Equity Artificial Intelligence Fund.

The fund leverages machine learning techniques, to analyse constantly evolving financial markets data in order to identify and recall patterns that are consistent with today.

It aims to deliver persistent risk-adjusted returns of 4% to 6% above the market capitalisation-weighted index, by dynamically timing factor weightings both within and across five factor premia:



A unique approach to factor timing

This innovative AI-powered approach to factor timing, enables us to systematically determine the weightings to each factor within the fund. In addition, it allows us to time the relevant individual metrics used within those factors. As a result, we can bias our portfolio towards the factors best suited to today's market environment while continuing to evolve the factor exposures as the market changes.

We believe this approach is unique in the mainstream investment market, differing from the approach of investing directly in a focused portfolio of AI-related companies or the "big data" focused approach where investment managers attempt to extract alpha from unstructured data sources using machine learning techniques.

Our quantitative investment capabilities:

Total Quantitative AUM



■ Traditional Beta (49%)
■ BETTER Beta (36%)
■ SMARTER Beta and other (15%)

Traditional Beta



■ Market-cap index

Indexation

BETTER Beta



■ Market-cap index ■ Value
■ Quality ■ Momentum
■ Small size ■ Opt vol

Enhanced indexation

SMARTER Beta



■ Value ■ Quality
■ Momentum ■ Small size
■ Low vol

Smart Beta

DISCOVER Alpha



■ Value ■ Quality
■ Momentum ■ Small size
■ Low vol

Active quant using AI

Environmental, Social and Governance (ESG) considerations are also fully embedded into the overall investment process with companies engaged in producing controversial weapons and, where applicable, companies that are deemed to be experiencing severe ESG controversies (as rated by our ESG data partner Sustainalytics) excluded from our starting universe.

Our ESG data partner



Benefiting from our strategic partnership with Mitsubishi UFJ Financial Group Inc

The fund is the result of collaboration with Mitsubishi UFJ Trust Investment Technology Institute (MTEC) and Mitsubishi UFJ Trust and

Banking Corporation. Both are part of Mitsubishi UFJ Financial Group Inc., one of the world's largest financial groups and our strategic partner for over 10 years.

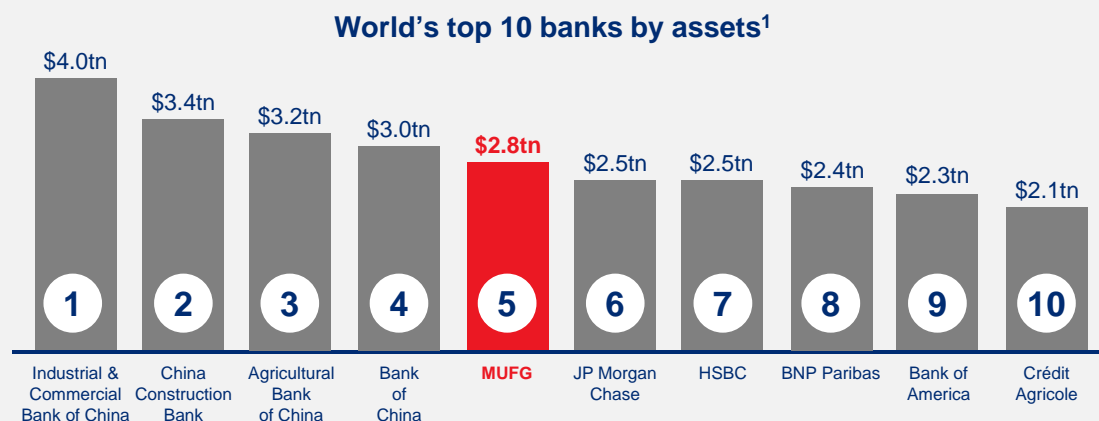
MTEC

Founded in 1988, MTEC is Japan's leading and most prestigious financial technology think-tank – a centre of excellence in robotics, artificial intelligence and financial technology. This is the first time in MTEC's 30-year history that they have collaborated with a business headquartered in Europe.

Over the last two years, MTEC have been working closely with our Quantitative Investment Strategies team to develop innovative AI-models that identify and capitalise on patterns in global equity markets in order to dynamically time factor premia to generate alpha.

About our strategic partner Mitsubishi UFJ Financial Group Inc (MUFG)

- Headquartered in Tokyo and listed on the Tokyo, Nagoya and New York stock exchanges, MUFG is the fifth largest bank in the world by assets:



- Strategic partner since October 2008, distributing Aberdeen Standard Investments products including GEM and Global Equity to Japanese institutional clients
- Broad offering including commercial banking, trust banking, securities, credit cards, consumer finance, asset management and leasing



Over 360 years of history

1,800 locations in more than 50 countries

Over 150,000 employees world-wide

1.3 million corporate customers

34 million individual customers

Aim: "to be the world's most trusted financial group"



Dominic Helmsley

Head of Economic Infrastructure

Dominic joined the business in 2013 to lead the team and develop an economic infrastructure solution. Prior to joining, Dominic spent seven years in infrastructure fund management with Babcock and Brown and most recently as a partner with Arcus Infrastructure Partners. The early part of Dominic's career was spent in the industry, including 13 years at BAA plc where he headed their airports M&A team.

On track for expansion in Economic Infrastructure

- Strong track record in Infrastructure Investment
- Stable, predictable returns and strong yield attractive to long-term institutional clients
- Recent success in rolling stock with over £2bn procured for UK rail network

Strong infrastructure credentials

Aberdeen Standard Investments has significant scale in Private Markets, where we are the third largest manager in the UK. This includes our Infrastructure Investment capabilities, where we manage c£3bn of assets.

These can be broadly categorised into Concession and Economic infrastructure capabilities. Our track record in Concession infrastructure dates back to 1998, since then we have committed equity in 117 projects, generating a gross realised internal rate of return (IRR) of 54% across 83 investments. The overall gross IRR from all realised and unrealised investments is 29%.

Economic infrastructure is a newer franchise for Aberdeen Standard Investments. Capital raising for our first fund closed in 2017 with commitments of £0.5bn, and we are currently raising capital for our second economic infrastructure fund.

	Concession infrastructure	Economic infrastructure
Strategy	<p>Developing greenfield Public Private Partnerships through construction, into operation and then to exit</p> <p>Revenue streams underpinned by long-term government contracts, often 20 to 30 years in length</p>	<p>Core/core plus infrastructure assets which provide essential services and with monopolistic characteristics</p> <p>Brownfield investments which are already operational, generating positive cash flows from day one and with little development risk</p>
Geography	UK, Europe, Australia, US and Latin America	UK and Europe
Team	29 investment professionals across London, Edinburgh, Paris, Madrid, Sydney and Bogota	11 investment professionals in London and Edinburgh
Track record	20 year track record, delivering a 27% gross IRR across all realised and unrealised investments	Completed 7 investments to date, with a gross IRR of 14%

Increasing demand for infrastructure solutions

The characteristics of infrastructure investments are attractive to long-term institutional investors such as pension funds and insurance companies. Investments are underpinned by long-term contracts, often with national governments, and have lower volatility with little or no correlation to the economic cycle.

With \$70bn¹ already raised this year, 2018 is expected to be a record year for infrastructure fundraising, demonstrating the increasing attractiveness of the asset class.

Concession infrastructure	Environmental	Transport	Social
Economic infrastructure	Utilities	Transport	Energy



[Click here to read more about Rock Rail](#)



Success in UK rolling stock

A recent success in Economic Infrastructure has been our partnership with Rock Rail in financing modern train fleets for three UK rail networks, with a total investment of £2bn.

This relationship has transformed the UK market for rolling stock procurement, allowing our clients to work with the private sector to help modernise the UK's rail infrastructure. This has driven increased competition and new investment into the sector, which in turn will deliver a superior service for rail passengers as well as better value for the government and tax payers.

Expansion into European rolling stock

We recently announced a further joint venture with Rock Rail, with an agreement to fund, purchase and lease new fleets of trains across Europe.

In Europe, many rail networks are owned and operated by the state, with minimal private sector involvement. The market has however recently become more competitive, with greater demands on public finances meaning that many countries are needing to establish alternative sources of funding for infrastructure including rolling stock and railways.

In addition, new EU initiatives are also creating more opportunities for private financing models in the railway sector, with the European Railway Fourth Package making competitive tendering compulsory for all public service rail contracts in the EU.

This provides an opportunity for us and Rock Rail to leverage our skills and experience from the UK sector, providing a wider opportunity set for our infrastructure funds and clients.

Expansion of economic infrastructure team

As part of the new joint venture, we will provide funding from our infrastructure equity funds, managed by our economic infrastructure team.

The wider infrastructure team has expanded recently in order to meet client demand. The team is now 40 strong, following 7 new appointments in the last 18 months.

This includes hiring Michael Kearney, previously deputy head of group M&A and head of M&A for power, renewables, midstream energy and gas storage at Centrica plc, as senior investment director.



A Stadler FLIRT train which will be leased on the Greater Anglia franchise, financed by an Aberdeen Standard Investments led consortium and Rock Rail.

Sustainability



Stephanie Leggett

Head of Strategy and Reporting
Corporate Sustainability

MEMBER OF
Dow Jones Sustainability Indices
In Collaboration with RobecoSAM

Top 5% ranking in Dow Jones Sustainability Index

Ranked in the top 5% in our sector

5th out of 99 businesses

Moved to the Diversified Financials sector

We aim to hold ourselves to the same high standards that we expect of investee companies. It is our strong belief that a focus on good governance and an active commitment to environmental and social responsibility creates long-term value for a business and its stakeholders.

We are pleased to see that our approach has once again been independently recognised through the inclusion of Standard Life Aberdeen plc in the Dow Jones Sustainability Indices (DJSI) – Europe and World.

Having previously been listed as an insurer, this is the first year that we have been assessed as part of the Diversified Financial Services and Capital Markets sector. Our ranking of 5th out of 99 businesses in our sector places us in the top 5%.

Launched in 1999, the DJSI indices were the first global sustainability benchmarks and provide a key reference point for investors who integrate sustainability considerations into their portfolios. They are designed to measure the performance of sustainable businesses and their approach to identifying and managing ESG risks and opportunities relevant to their sector.

We are particularly pleased that our impact in the following areas has been recognised with high scores:

- ESG investment approach
- Risk and crisis management
- Financial inclusion
- Corporate citizenship and philanthropy
- Environmental reporting
- Human rights

Update on capital return and debt restructuring

Returning up to £1.75bn to shareholders

Following the completion of the sale of Standard Life Assurance Limited to Phoenix Group on 31 August, we have made good progress on returning up to £1.75bn of capital to shareholders.

We commenced the first tranche of the share buyback programme of up to £0.75bn on 9 August and completed the capital return of £1.0bn via a B Share Scheme and share consolidation on 22 October.

This continues our track record of reshaping our balance sheet and returning capital to shareholders.

12.5% reduction in shares outstanding through share consolidation

On 22 October we completed the return of £1.0bn or 33.99p per share to shareholders via a B Share Scheme.

At the same time we undertook a share consolidation. 7 new ordinary shares of 13

$\frac{61}{63}$ pence each were issued for each holding of 8 ordinary shares of $12\frac{2}{9}$ pence each. All ordinary shares in issue rank pari passu and carry the same voting rights to receive dividends and other distributions declared or paid.

46 million shares repurchased so far via share buyback programme

We began our share buyback programme of up to £0.75bn on 9 August and since then we have repurchased 46 million shares at an average price of £3.06 per share. We have therefore completed £142m of the share buyback as at 26 October, with up to £608m remaining.

Following the completion of the B Share Scheme and repurchase of 46 million shares via the buyback programme to date, the number of shares in issue stands at 2,568 million as at 26 October 2018.

This is a reduction of 412 million shares or 13.8%, compared to 2,980 million shares as at 31 July 2018 before the buyback programme commenced.

The remaining share buyback would result in a further reduction in New Ordinary Shares of 237 million or 8% compared to 31 July 2018, assuming the remainder of the buyback is executed at the closing share price on 26 October of £2.57.

Based on the above assumption, which is used for illustrative purposes only, the combined impact of the total return of up to £1.75bn would amount to 648 million shares or over 20% of shares as at 31 July 2018.

Debt reduction update

We have also completed the redemption of our outstanding tier 1 subordinated bonds on 25 October 2018. This consisted of £500m Subordinated Bonds and £300m Mutual Assurance Securities.

In combination the bonds were redeemed for c£1.0bn, reflecting the bonds trading above par and in line with the expected total cost communicated in May.

We've got the moves...

To achieve our world-class ambitions Standard Life Aberdeen is focused on attracting, retaining and developing talented people. As well as the **expansion of our economic infrastructure team**, which we discuss in the earlier article, we have made a number of senior appointments over the last few months.

Head of Hong Kong appointed to deliver our long-term growth strategy

David Lam has been appointed head of our Hong Kong business. He brings a wealth of knowledge and more than thirty years of experience in asset management and private wealth management. He was most recently Chairman of the Advisory Board at Carret Private Investments and has held senior roles in the region at Coutts and Merrill Lynch.

David will be responsible for delivering our long-term growth strategy in Hong Kong across institutional, private banking and retail, as well as strengthening our range of specialist investment products and solutions to meet the evolving needs of clients.



[Click here to read more](#)

Enhancing our distribution team to realise our global ambitions

As we continue to enhance our distribution team to realise our global ambitions, Aberdeen Standard Investments has announced the appointment of two senior hires:

- **Alex Hctor-Duncan** has joined as Global Sales Director & Head of EMEA Distribution and will report directly to Campbell Fleming, Global Head of Distribution. Alex was most recently Head of BlackRock's EMEA Retail business and has also held senior roles at Mercury Asset Management and Merrill Lynch Investment Management.
- **Edris Alrafi** has joined as Head of Middle East and Africa Distribution and will be based in Abu Dhabi. Edris was most recently CEO at Dubai Holding LLC, the conglomerate owned by the Ruler of Dubai, with \$150bn of AUM, and was previously Head of UAE coverage at Goldman Sachs.



[Click here to read more](#)

Strengthening our business in Japan

We have strengthened our business in Japan with the announcement of four senior hires in distribution, product strategy and marketing:

- **Takashi Ikeya** joins as Head of Institutional Sales. He was most recently Senior Director of Institutional Sales at Manulife Asset Management. Prior to that, he held senior institutional sales roles at JP Morgan and Morgan Stanley MUFG.
- **Jiro Hamaguchi** has been appointed as Head of Japanese Institutional Product Strategy and Solutions. He was most recently with AMP Capital focusing on product strategy and development.
- **Sayaka Iwase** joins as Private Market Sales Specialist. He was previously Vice President for Investment at Alternative Investment Capital in Tokyo.
- **Kyoko Shimada** has been appointed Head of Marketing. She was previously Head of Marketing (Japan) for Fidelity International.

These appointments deepen our client engagement, strengthen investment capability, broaden product offerings and enhance our brand presence in the country.

Japan is a key strategic priority for us in the region and these appointments mark the next phase of growth and strategic investment following the integration of our heritage Standard Life Investments and Aberdeen Asset Management operations in December 2017.

With Japanese investors increasingly looking to foreign managers who can offer a diversified range of investment capabilities to help them meet their long-term financial goals, we are well positioned to tap into this opportunity and deliver long-term growth.



[Click here to read more](#)



Press release

[Standard Life Aberdeen plc](#)

Standard Life Aberdeen appoints David Tiller Head of UK Propositions

26 October 2018

Standard Life Aberdeen announces the appointment of David Tiller to the newly created role of Head of UK Propositions. The new role will see David retain responsibility for Standard Life's award-winning Wrap and Elevate Platforms, with his remit extended to reflect the integration of technology, tax and investments.

[Read more](#)

Press release

[Standard Life Aberdeen plc](#)

Standard Life Aberdeen supports Green GB Week

19 October 2018

Standard Life Aberdeen is proud to support the Government's first ever Green GB Week. It is intended to be an annual event designed to highlight the opportunities clean growth offers the UK and raise awareness of how business and the public can contribute to tackling climate change.

[Read more](#)

Press release

[Standard Life Pensions and Savings](#)

Standard Life partners with Endometriosis UK

11 October 2018

Standard Life announces a new partnership with Endometriosis UK, the leading source of support and resource for women in the UK affected by this invisible condition. This is the first of a series of partnerships Standard Life will be embarking on to highlight the needs of people living with an invisible illness.

[Read more](#)

Press release

[Aberdeen Standard Investments](#)

UK Ethical Fund – Outperforming for 20 years

10 October 2018

Aberdeen Standard Investments has marked the 20th anniversary of the Standard Life Investments UK Ethical Fund. Managed by Lesley Duncan, the fund has outperformed the IA UK All Companies sector return over 1, 3, 5, 7, 10 and 20 years. Since launch it has returned 302% against the IA UK All Companies sector return of 234%.

[Read more](#)

Press release

[Aberdeen Standard Investments](#)

Aberdeen Standard Investments underwrites Anglian Water green bond

9 October 2018

Aberdeen Standard Investments has provided £65m of debt to Anglian Water in the form of a privately negotiated green bond. The investment was made on behalf of the firm's strategic clients, including Phoenix Group, and its private credit fund, the Secure Income and Cashflow Fund.

[Read more](#)

Press release

[Aberdeen Standard Investments](#)

Aberdeen Standard Investments invests £60m for UK Public Infrastructure

9 October 2018

Aberdeen Standard Investments infrastructure debt team has provided over £60m to Semperian PPP Investment Partners Limited for essential public infrastructure. The £60m will help Semperian grow and purchase new PPP and infrastructure investments.

[Read more](#)

Press release

[Standard Life Aberdeen plc](#)

HMT Women in Finance Charter: update on progress

8 October 2018

Today we have published an update on our progress against our Women in Finance charter targets and our refreshed Gender Action Plan, detailing how we will make change happen.

[Read more](#)

RNS

[India and China life](#)

HDFC Life appointments

12 September 2018

The company notes the announcement by HDFC Life today of the following board appointments: Ms Vibha Padalkar has been appointed Managing Director and Mr Suresh Badami has been appointed as a Whole-time Director.

[Read more](#)

Press release

[Aberdeen Standard Investments](#)

Aberdeen Standard Investments appoints Head of Global Insurance Asset Management

10 September 2018

Aberdeen Standard Investments has taken another step towards its objective of becoming the preferred asset manager and provider of specialist solutions for insurance clients around the world with the appointment of Richard Pereira in the newly created role of Head of Global Insurance Asset Management.

[Read more](#)

Press release

[Aberdeen Standard Investments](#)

Aberdeen Standard Investments tops chart for green property credentials

7 September 2018

Aberdeen Standard Investments has been awarded 26 'Green Stars' for reaching significant environmental targets in the buildings it owns. These were achieved in the 2018 GRESB Real Estate Assessment – this is amongst the highest number of stars awarded to any participant this year and five more than we had last year.

[Read more](#)

RNS

[Standard Life Aberdeen plc](#)

Completion of sale

31 August 2018

The company announces the completion of the sale of Standard Life Assurance Limited to Phoenix Group Holdings.

[Read more](#)