

# Standard Life Money Market Pension Fund

Pooled Pension Investment Fund, Money Market Fund



Q1 2025, 31 March 2025

## Objective

The primary aim of the fund is to maintain capital and provide returns in line with money market rates, before charges. To meet this aim, the fund invests in a portfolio of money market instruments and invests not only in bank and building society deposits but also in a variety of other money market instruments such as Certificates of Deposits (CDs), Floating Rate Notes (FRNs) including Asset Backed Securities (ABSs) where, when purchased, repayment is within 2 years.

The fund price is not guaranteed by Standard Life and there could be circumstances where the fund price may fall. A fall might happen if, for example, there is a default by one of the banks where some of the money is held or where there is an adverse market movement in the value of one or more of the securities held due to for instance a credit event. A fall may also happen if fund income falls so low as to be less than the charges applied to the fund.

The value of any investment can fall as well as rise and is not guaranteed - you may get back less than you pay in.

## Fund Information \*

### Composition by Asset

	Fund %
Certificates of Deposit	37.3
Fixed Deposits	26.3
Commercial Papers	11.0
Aberdeen Liquidity Fund	5.0

### Top Ten Holdings

Bonds	Fund %
Aberdeen Liquity Fund	7.8
MIZUHO BANK	7.5
RABOBANK INTERNATIONAL	7.5
DZ BANK	7.5
SUMITOMO MITSUI TRUST BANK LTD (LONDON)	7.5
CHINA CONSTRUCTION BANK	7.5
INDUSTRIAL & COMMERCIAL BANK OF CHINA	5.5
COMMERZBANK	3.9
BANK OF NOVA SCOTIA	2.6
SKANDINAVISKA ENSKILDEN BANKEN AB	2.5

## Key Facts

Fund Manager	Stuart Lindsay
Fund Manager Start	1 Jul 2015
Launch Date	19 Aug 1996
Current Fund Size	£1576.2m

abrdn has not considered the suitability of investment against your individual needs and risk tolerance. If you are in any doubt as to whether this fund is suitable for you, you should seek advice. An adviser is likely to charge for advice. We are unable to provide investment advice.

This fund is marketed by abrdn on behalf of Standard Life Assurance Limited.

Useful numbers -  
Global Client Services  
0345 271 9506

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Fund Performance \*  
Year on Year Performance

	Year to 31/03/25 (%)	Year to 31/03/24 (%)	Year to 31/03/23 (%)	Year to 31/03/22 (%)	Year to 31/03/21 (%)
Money Market	5.2	5.3	2.1	0.2	0.4
Sterling Overnight Interbank Average Index	4.9	5.0	2.2	0.1	0.1

Source: Aberdeen (Fund) and Thomson Reuters DataStream (Index).

Cumulative Performance

	Q1 (%)	1 Year (%)	3 Years (% p.a.)	5 Years (% p.a.)
Money Market	1.2	5.2	4.2	2.6
Sterling Overnight Interbank Average Index	1.1	4.9	4.0	2.4

Source: Aberdeen (Fund) and Thomson Reuters DataStream (Index).

Note: The information shown relates to the past. Past performance is not a guide to the future. The value of your investment can go down as well as up. Performance figures are quoted on a gross basis over the stated period. They do not allow for any charges which may be deducted.

The stated performance is calculated on the basis of close of business in the underlying markets to allow comparison on a consistent basis. This performance is indicative only, and should not to be relied on for the purposes of valuation. The actual unit price used for dealing and valuation purposes is based on our normal valuation point, i.e. typically 2pm.

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