

abrdn Life ITIP and IPPIP –
Legacy Standard Life policies only

Rebates Guide

28 March 2025

Introduction

This guide outlines annual management charge and rebate information for certain funds and certain ITIP and IPPIP policies issued prior to 28 March 2025. Full details on standard annual management charges and additional expenses for all policies and funds can be found in the abrdr Life Key Features document.

Charges and Rebates

Charges and rebates are not guaranteed and are subject to notices detailed in the policy provisions. They are regularly reviewed and may be changed in the future. The information in this guide is stated at the date of publication.

Fund Code	Fund Name	Annual Management Charge
Managed Funds		
LF4011	abrdr Life Managed Fund	0.50%
Equity Funds		
LF4033	abrdr Life UK Ethical Equity Fund	0.40%
LF4027	abrdr Life Emerging Markets Equities Pension Fund	0.85%
LF4025	abrdr Life Asia Pacific ex Japan Equity Fund	0.60%
LF4026	abrdr Life European Equity Fund	0.60%
LF4029	abrdr Life UK & Global Equity (50/50) Pension Fund	0.50%
LF4031	abrdr Life Japanese Equity Fund	0.60%
LF4028	abrdr Life International Equity Pension Fund	0.60%
LF4036	abrdr Life UK Equity Pension Fund	0.70%

Rebate on Management Charge:

If the total assets held in the above managed funds and equity funds exceeds £20 million, a rebate of 0.1% is available on those assets between £20 million and £50 million. Where assets exceed £50 million, a rebate of 0.2% is available on those assets over £50 million.

Fund Code	Fund Name	Annual Management Charge
Equity Funds		
LF4032	abrdr Life American Equity Tracker Fund	0.10%
LF4035	abrdr Life UK Equity Enhanced Index Fund	0.20%

Rebate on Management Charge:

Prior to 28 March 2025 the above two funds were included within the Equity funds eligible for rebates in the previous table above. However, from 28 March 2025 the Annual Management Charge on the abrdr Life American Equity Tracker Fund reduced from 0.60% to 0.10% and the Annual Management Charge on the abrdr Life UK Equity Enhanced Index Fund reduced from 0.50% to 0.20%, therefore these two funds are no longer eligible for rebates.

Fund Code	Fund Name	Annual Management Charge
Bond Funds		
LF4020	abrdn Life Corporate Bond Fund	0.30%
LF4019	abrdn Life Global Bond Fund	0.30%
LF4021	abrdn Life High Yield Bond Fund	0.35%
LF4018	abrdn Life Index Linked Bond Fund	0.30%
LF4022	abrdn Life Long Corporate Bond Fund	0.30%
LF4023	abrdn Life UK Gilt Fund	0.30%
LF4017	abrdn Life UK Mixed Bond Fund	0.30%

Rebate on Management Charge:

If the total assets held in the above bond funds exceeds £20 million, a rebate of 0.05% is available on those assets between £20 million and £50 million. Where assets exceed £50 million, a rebate of 0.1% is available on those assets over £50 million.

LF4009	abrdn Life Macro Fixed Income Fund	0.45%
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Rebate on Management Charge:

If the total assets held in the above fund exceeds £50 million, a rebate of 0.05% is available on those assets between £50 million and £100 million. Where assets exceed £100 million, a rebate of 0.1% is available on those assets between £100 million and £200 million. Where assets exceed £200 million a rebate of 0.15% is available on those assets over £200 million.

Fund Code	Fund Name	Annual Management Charge
Property Funds		
LF4001	abrdn Life Long Lease Property Fund ¹	0.50%

Rebate on management charge

If the total assets held in the above fund exceeds £25 million, a rebate of 0.1% is available on those assets between £25 million and £50 million. Where assets exceed £50 million, a rebate of 0.2% is available on those assets over £50 million.

¹ Investment into these funds is by prior arrangement as a special application and staged payment process may apply.

**The funds listed here were available for investment when this document was published.
We cannot guarantee that all funds will be available when you make an investment.**

The value of investments and the income from them can go down as well as up and investors may get back less than the amount invested.

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