

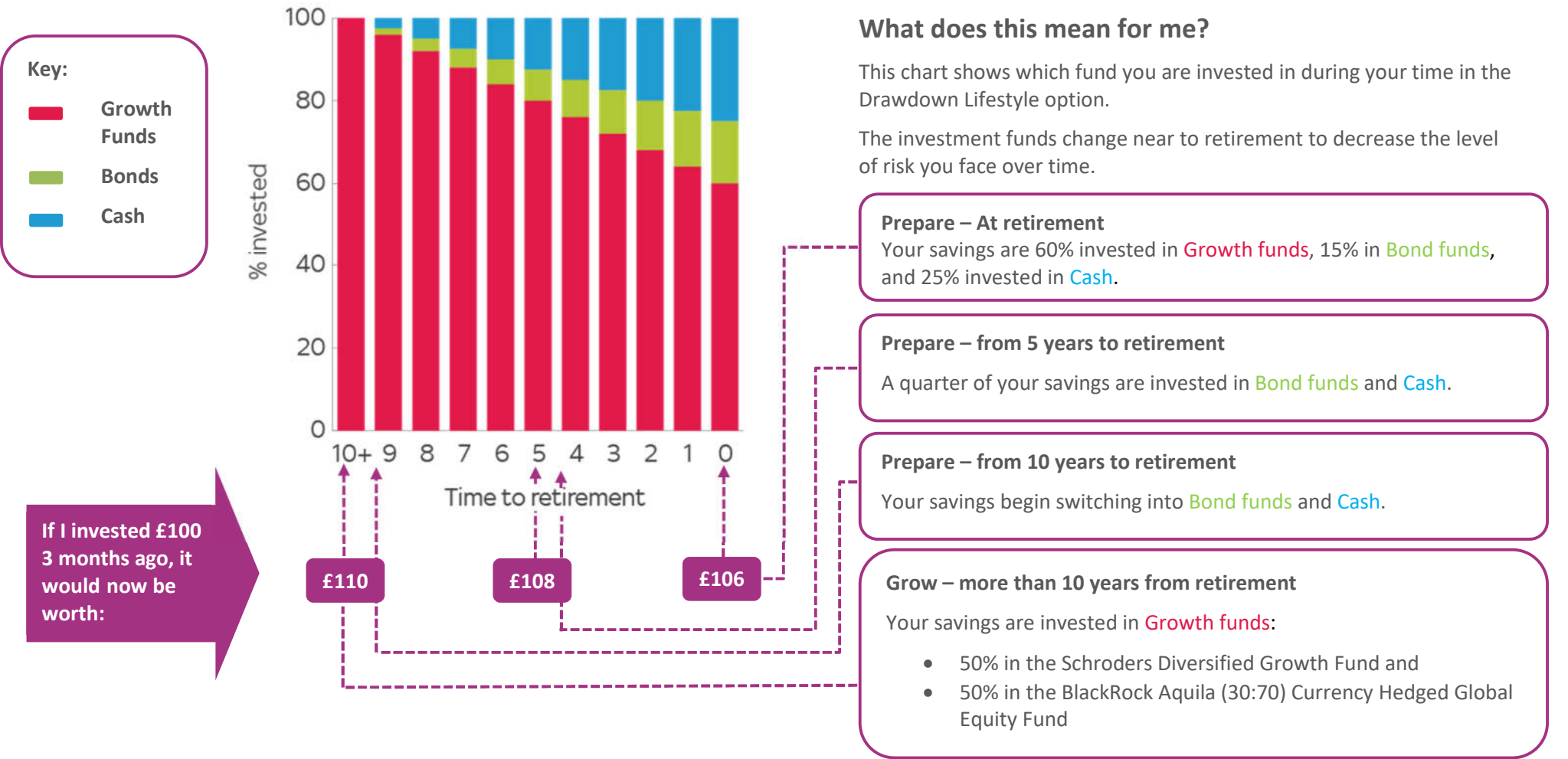


Drawdown Lifestyle funds’ performance for 1 October to 31 December 2020

The Drawdown Lifestyle option is designed for those who may want to access their savings through Income Drawdown. This option lets you access money flexibly either as a one-off lump sum, or series of lump sums, while the rest of your money stays invested in your pension pot. Below we show the past performance for this option over the three months to 31 December 2020.

If you are looking to access your pension savings in a different way, you should consider the other Lifestyle or Freestyle investment options – at www.skypensionplan.com/understanding-investments

Underlying funds ¹ and benchmarks ²			Performance to 31 December 2020 (%)					
			3 month	1 year	3 years (per year)	5 years (per year)	Annual Management Charge (AMC)	Total Expense Ratio (TER)
Growth funds: Equities	Fund	BlackRock Aquila Life (30:70) Currency Hedged Global Equity Fund	12.3	6.4	6.2	9.9	0.09%	0.10%
	Benchmark	30% FTSE All-Share Index, 60% Developed Equity, 10% MSCI Global Emerging Markets Index	12.6	6.5	6.3	9.9		
Growth funds: Diversified	Fund	Schroders Diversified Growth Fund	7.5	8.4	4.3	5.4	0.35%	0.41%
	Target	CPI + 5% ³	1.4	5.6	6.3	6.7		
Bonds	Fund	BlackRock Aquila Life Over 15 Years UK Gilt Index Fund	0.0	14.2	8.5	9.4	0.10%	0.12%
	Benchmark	FTSE UK Gilts Over 15 Years Index	1.1	13.9	8.6	9.4		
	Fund	BlackRock Aquila Life Over 15 Years Corporate Bond Index Fund	5.3	15.2	9.0	10.2	0.08%	0.11%
	Benchmark	iBoxx Over 15 Years £ Non-Gilts Index	6.0	14.8	8.9	10.2		
Cash	Fund	BlackRock Aquila Life Cash Fund	0.0	0.2	0.5	0.4	0.10%	0.13%
	Benchmark	7 Day Sterling LIBID	0.0	0.1	0.4	0.3		



If I invested £100 3 months ago, it would now be worth:

¹Returns are shown net of fees.
²The benchmark is a standard against which investment performance is measured. The returns achieved by the relevant benchmarks are shown.
³ The Schroders Diversified Growth Fund is not benchmarked against any index however has a target of CPI +5%.