

## What is the Supplementary Information Document?

The Supplementary Information Document ('SID') contains practical and useful information about investing with Standard Life Investments. The SID is relevant to the fund(s) you have chosen to invest in and should be read together with the Key Investor Information Document ('KIID').

For further information about the funds themselves, please refer to the KIID or prospectus which can be obtained from the website or by contacting us at the address below.

All information contained in this SID is accurate at the time of publication. However we recommend that you visit <http://www.standardlifeinvestments.com> for the very latest information.

## Can I change my mind?

If you have purchased this product as a result of a personal recommendation from a financial advisor you may be entitled to cancel your investment should you change your mind. If this applies, you will have a 30-days period in which to cancel.

If you cancel within the 30-day cancellation period, you may get back less than you paid in if the market value of your investment has fallen. You will not get back more than you invested.

## What happens if I have a complaint?

If you have a complaint about any aspect of the service you have received or to request a copy of our Complaints Handling Procedures, please contact us at:

Standard Life Investments  
PO BOX 12233  
Chelmsford  
CM99 2EE

Telephone: 0345 113 6966  
Email: [investor\\_services@standardlife.com](mailto:investor_services@standardlife.com)

If your complaint is not resolved to your satisfaction, you may be entitled to refer it to:

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR  
Telephone: 0800 023 4567

<http://www.financial-ombudsman.org.uk>

Complaining to the Ombudsman will not affect your legal rights and we will inform you of your rights when answering your complaint.

## What if you cannot afford to pay me any compensation due?

The Standard Life Group is covered by the Financial Services Compensation Scheme which offers compensation when an authorised fund is unable to pay claims against it. Most types of investment businesses are covered up to a maximum limit of £50,000. Further information about compensation arrangements is available from the Financial Services Compensation Scheme:

The Financial Services Compensation Scheme  
10th Floor, Beaufort House  
15 St Botolph Street  
London  
EC3A 7QU

Telephone: 020 7741 4100 or 0800 678 1100  
<http://www.fscs.org.uk>

Unless expressly agreed in writing between us otherwise, we will treat you as a retail client under FCA rules. Being a retail client does not necessarily mean you will be eligible to refer any complaints about us to the Financial Ombudsman Service or be entitled to compensation under the Financial Services Compensation Scheme if Standard Life Group cannot meet its obligations to you.