

## Disclosure of Fund Costs (including transaction costs in compliance with FCA PS 17/20)

Equitable Life Fund	Fund Annual Management Charge	Underlying Open Ended Investment Company "OEIC" Fund Held	Underlying Open Ended Investment Company "OEIC" ISIN Number	Annualised Reporting Period	OEIC Net Transaction Cost PA [1]	Stocklending PA [2]	Equitable Life Fund Transaction Cost PA [3]	Equitable Life Fund Total Charges Impact PA [4]
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## Unit-Linked Irish

Irish Money Market Pension	0.50%	JPM Euro Liquidity LVNAV	LU1873128505	31/12/2023	0.0098%	0.0010%	0.0000%	0.51%
Irish Money Market Life	0.50%	JPM Euro Liquidity LVNAV	LU1873128505	31/12/2023	0.0098%	0.0010%	0.0000%	0.51%
Irish Managed Pension [5]	0.75%	Composite	See website for assets held	31/12/2023	0.2195%	0.0001%	0.0740%	1.04%
Irish Managed Life [5]	0.75%	Composite	See website for assets held	31/12/2023	0.2195%	0.0001%	0.0000%	0.97%

## Unit-Linked German

German Money Market	0.50%	JPM Euro Liquidity LVNAV	LU1873128505	31/12/2023	0.0098%	0.0010%	0.0000%	0.51%
German Managed [5]	0.75%	Composite	See website for assets held	31/12/2023	0.1422%	0.0015%	0.0000%	0.89%

## With-Profits

German With-Profits Pension	0.75%	JPM Multi-Asset Moderate	GB00BJOLS234	31/12/2023	0.2195%	0.0001%	0.0000%	0.97%
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## Notes:

[1] The costs for the underlying OEICs held by each Fund are now being calculated on the full arrival price slippage methodology.

[2] When a Abrdn fund lends stock it is entitled to receive 85% of the income earned. The remaining 15% belongs to the stocklending agent. The costs suffered by the fund are disclosed but not the income in accordance with regulations.

[3] This is the cost incurred on the Fund when it purchases or sells the underlying asset (OEIC) as the price may include a dilution adjustment. The purpose of dilution is to ensure the OEIC performance is not impacted by large investments or disinvestments.

[4] The total charges impact to policyholders on each Equitable Life Fund of costs at both Fund and underlying OEIC level and includes the annual management charge.

[5] The calculations for the Managed Funds are based on the relevant calculations for the underlying OEICs held within the portfolio, prorated based on the portfolio percentage held.