

**Standard Life**  
There's a lot to look forward to

# MyFolio

**A simpler solution  
to long-term investing**



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# MyFolio

## A simpler solution to long-term investing

### Do you have money to invest?

If so, investment funds can be a good place to save over the long term.

Whatever you're investing for, choosing the right fund can often be a difficult decision. After all, there are hundreds available.

The task becomes doubly difficult when you consider each has its own approach to investing. Not to mention, different levels of risk, and reward.

But the good news is you can relax, because that's where Standard Life comes in.

Our MyFolio funds make investing a whole lot simpler. How? By selecting from a range of expertly managed funds, depending on your attitude to risk.

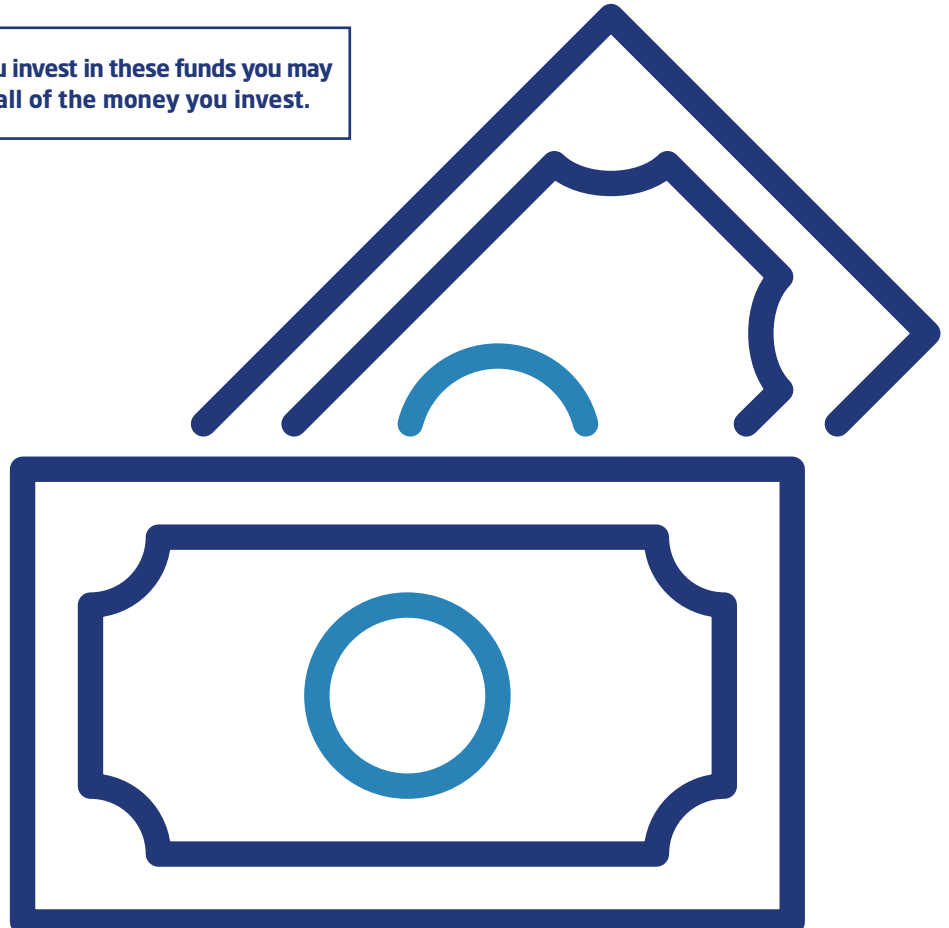
Each fund holds a combination of lower risk assets, such as money market instruments (including cash) and bonds, plus higher risk assets like equities and property.

MyFolio funds are adjusted to maximise the potential returns for your chosen level of risk.

### What does this mean for you?

You choose the fund that has the level of risk you're most comfortable with and will work best for you.

**Warning: If you invest in these funds you may lose some or all of the money you invest.**



# MyFolio. What's in it for you?

## A simplified fund choice

Within the MyFolio family, there are five risk levels to choose from, according to your attitude to risk ranging from MyFolio I (low risk) to MyFolio V (high risk). And within each risk level you can choose two investment styles – active or passive.

## Easier to understand

Unlike many other investment funds, MyFolio is easy to understand. You just need to decide on the level of risk you're comfortable with, then choose the most suitable MyFolio fund for you. That's it.

## Quick access

These funds are normally priced daily. If your attitude to risk changes, it's easy to switch between the MyFolio funds.

## Diversification

These multi-asset funds invest in a broad range of assets from across the globe giving you the benefits of strong investment diversification.

## Ongoing care

A team of experts look after your money. Once you've invested, you can be confident the fund will be managed within the appropriate risk level.

This team of experts regularly monitors and rebalances the portfolios to give you peace of mind that the risk and return objectives are being met.

## Investment approach

Aberdeen Standard Investments determines the strategic asset allocation for the funds, in consultation with Moody's Analytics, a world leader in financial risk modelling.

First, they seek to create the most efficient mix of assets to help deliver the best possible return for each risk level.

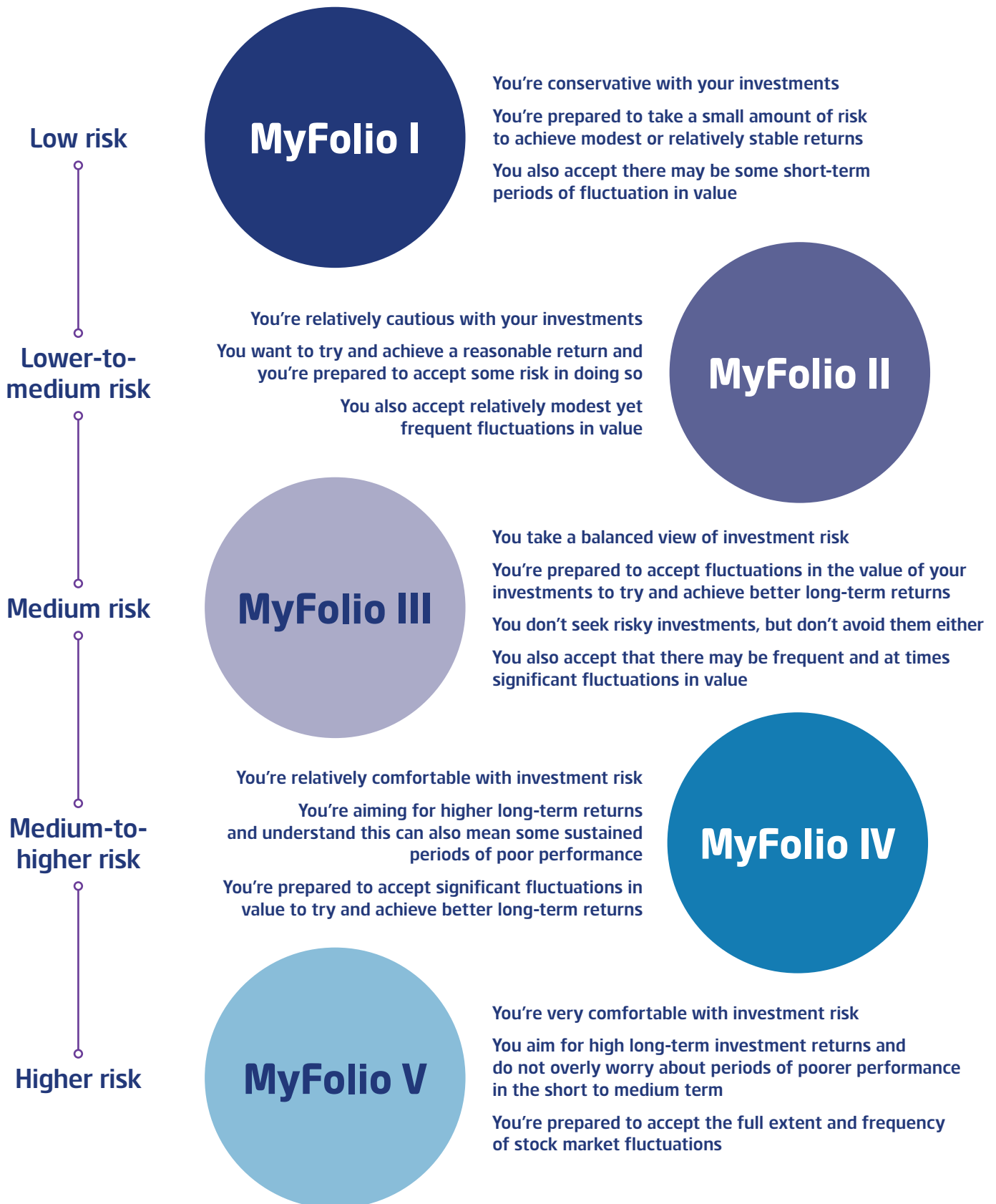
Every three months, the strategic asset allocation is formally reviewed, but the aim always stays the same: to check the funds are meeting their respective risk and return objectives.





# Risk. What level suits you?

MyFolio funds make investing for a better future simpler because you can select from five MyFolio funds each with a different level of risk attached. But, which one is right for you?



# Want to know your attitude to risk?

To know what the right investment choice is for you, you need to consider your personal circumstances and know what level of risk you're comfortable with.

In conjunction with Oxford Risk Research and Analysis (ORRA), we've developed a Risk Questionnaire to help you understand what your attitude to risk is.

Your financial adviser can take you through this Risk Questionnaire, or go to [www.standardlife.ie](http://www.standardlife.ie) and complete it online.

**You know your risk level, now choose between Active and Market >>>**





# Simpler solutions to long-term investing

As well as choosing the level of risk that's right for you, MyFolio gives you a choice of investment styles – actively managed (MyFolio Active) or passively managed (MyFolio Market). It's important to know the difference to allow you to choose the right option for you.







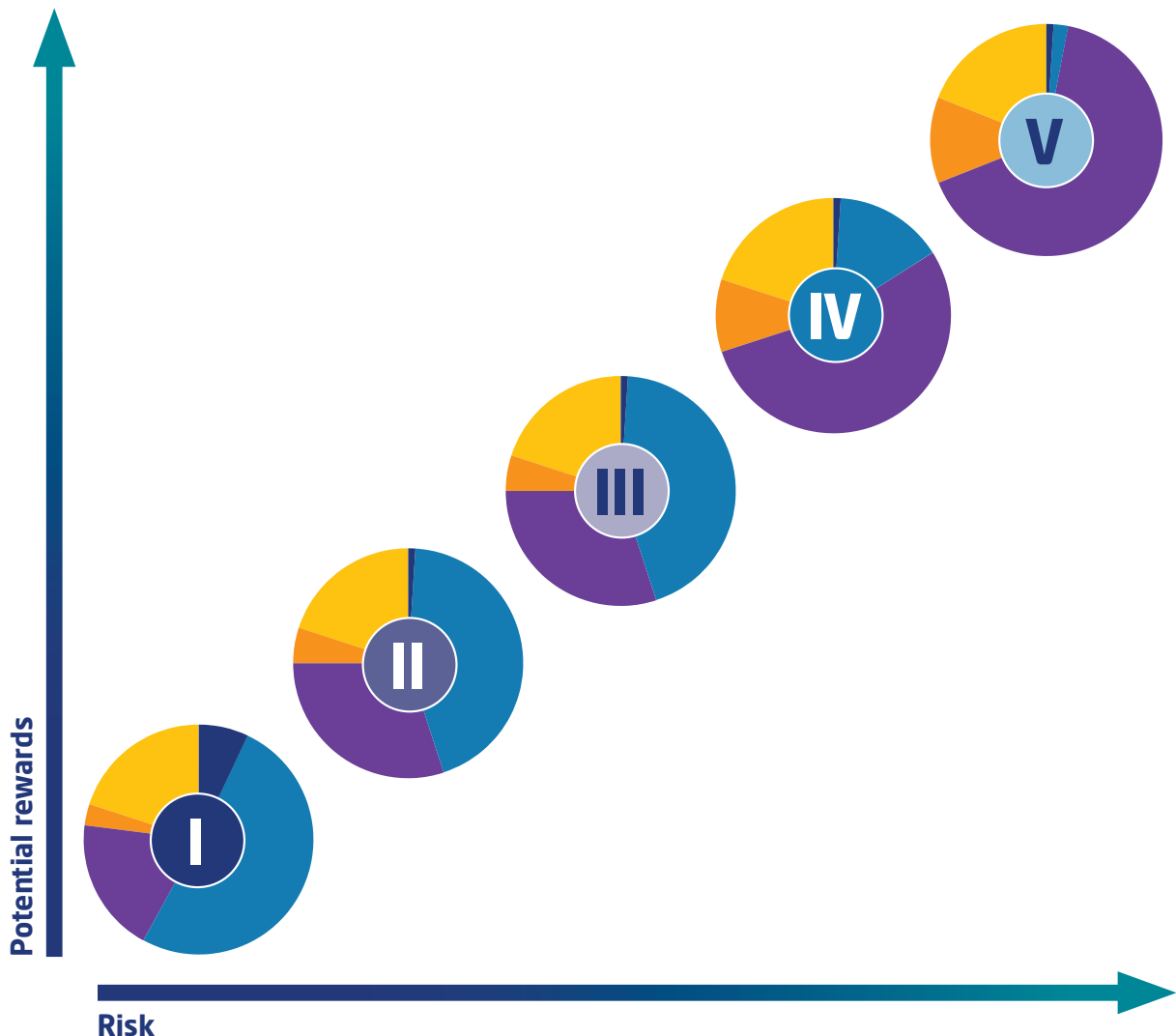


# MyFolio Active

Each MyFolio Active fund is made up of components of actively managed funds. Active investing involves the buying and selling of investments such as stocks and shares, bonds and property. The fund managers regularly monitor the funds to explore profitable opportunities, aiming to outperform the specific asset class benchmark or market index over the longer term.

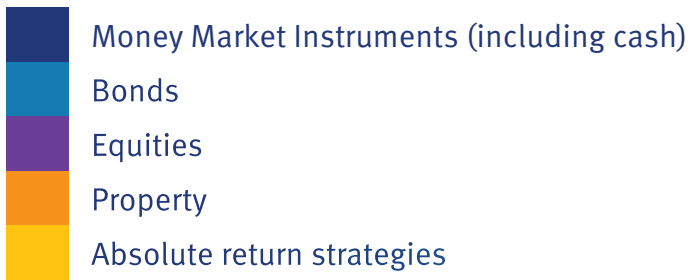
Aberdeen Standard Investments manage the active fund components in MyFolio Active. They're global fund managers, with 46 offices and investment centres in 24 locations around the world.

Aberdeen Standard Investments will choose how much to invest in the different asset classes with the aim of achieving the best possible return for each MyFolio Active fund within their risk level. They'll also make tactical decisions to fine tune the asset allocation and take advantage of short term opportunities.

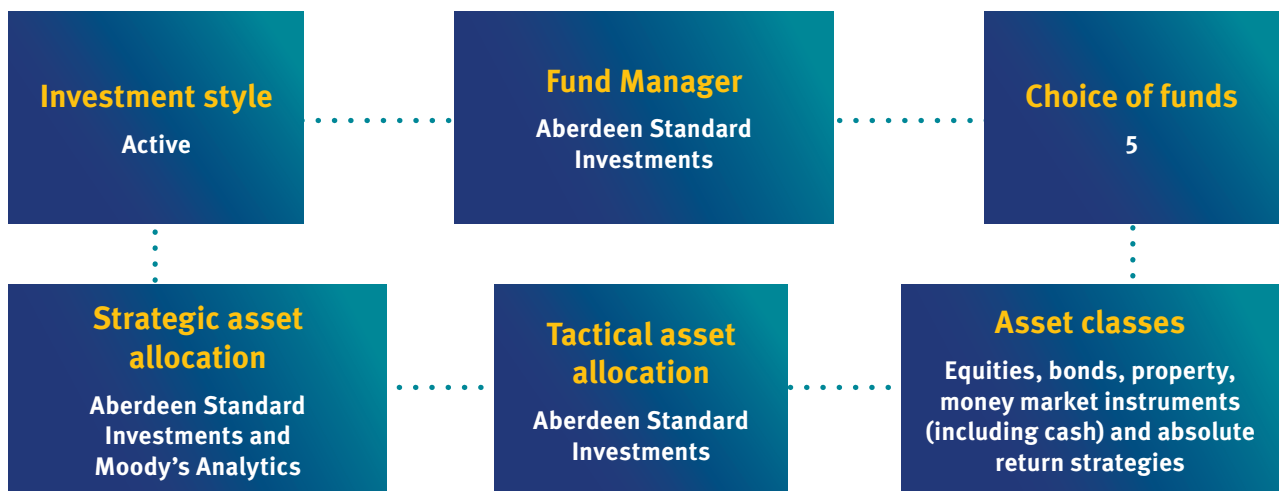


# MyFolio Active

## Typical asset allocations



### Take a closer look



**Warning: The value of your investment may go down as well as up.**

**Warning: This investment may be affected by changes in currency exchange rates.**

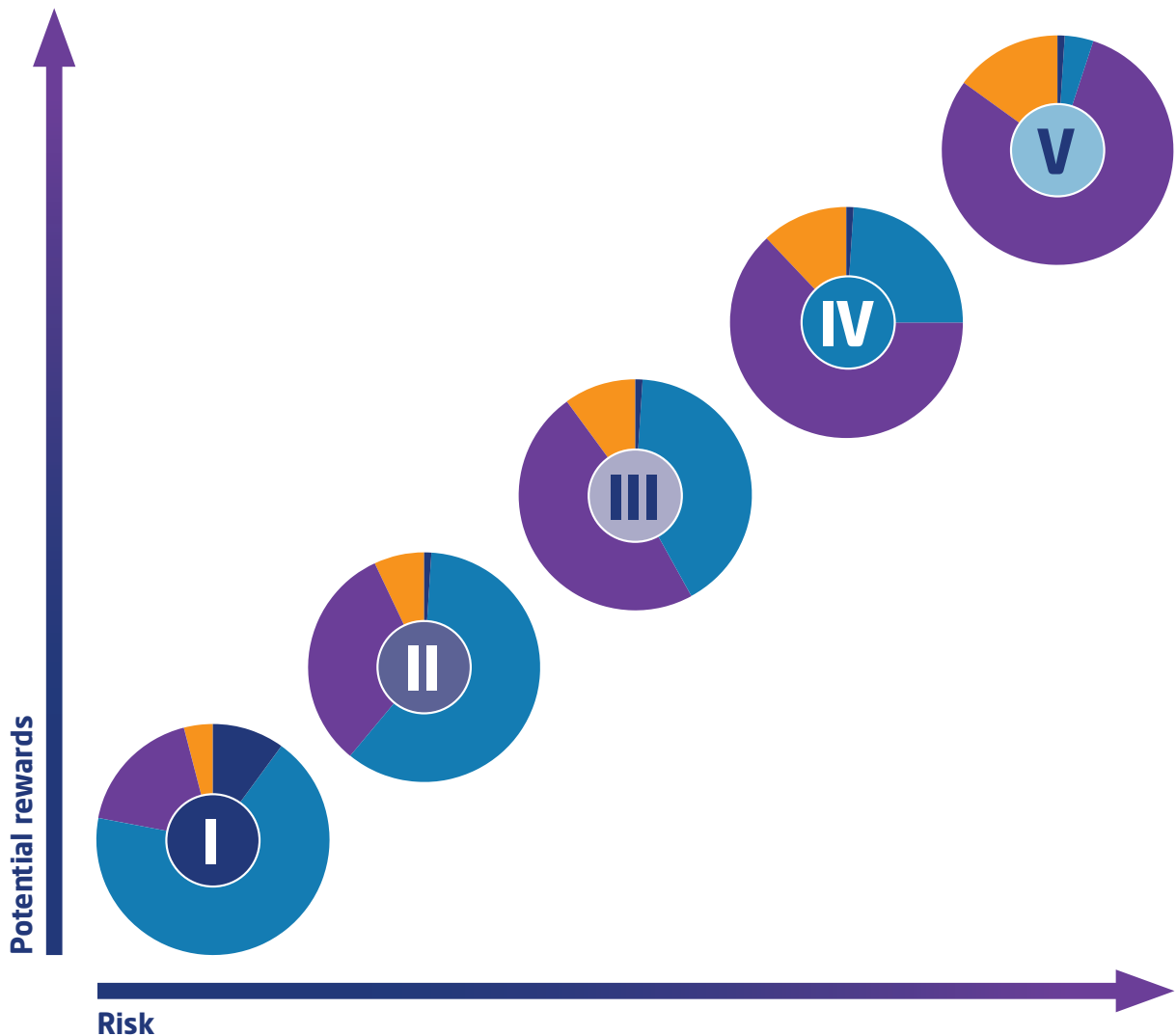


# MyFolio Market

Each MyFolio Market Fund invests predominately in funds that are passively managed, and these components are managed by Vanguard Asset Management who are one of the world's leaders in passive investing. Passive funds aim to replicate or track the performance of a stock market index.

The investment mix of the five MyFolio Market Funds is determined by the Strategic Asset Allocation process, which is managed by Aberdeen Standard Investments in consultation with Moody's Analytics.

Where the fund manager decides it appropriate, some of the underlying funds in the MyFolio Market range may be actively managed.



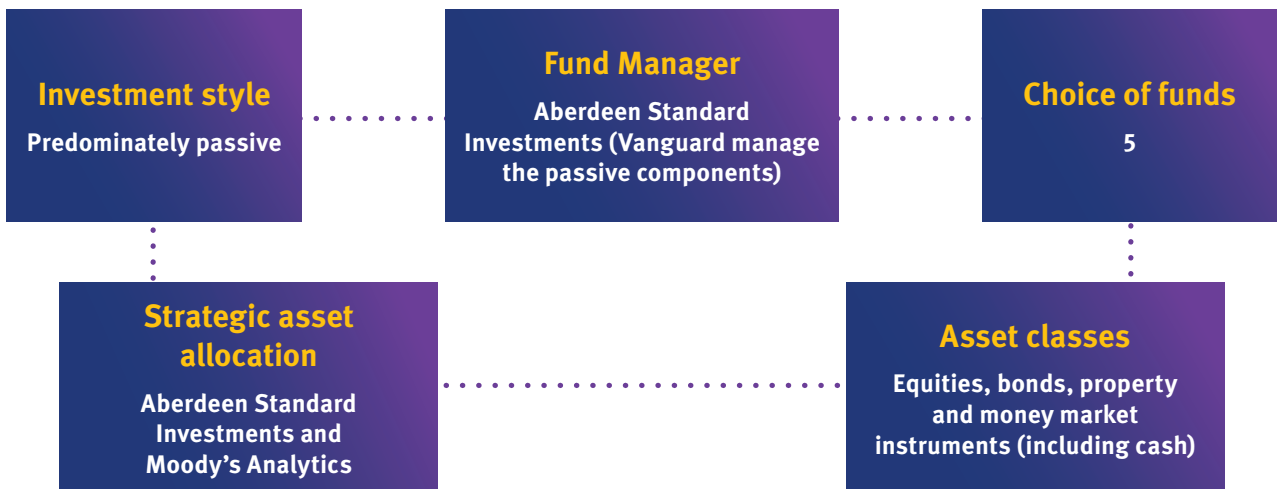


# MyFolio Market

## Typical asset allocations



### Take a closer look



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# Why Standard Life?

## There's a lot to look forward to

Standard Life is a life savings company. That means we provide pensions, retirement solutions, savings, investments and funds for each stage of your life journey.

We've been working in partnership with financial advisers helping people plan and enjoy their futures for more than 180 years in Ireland.

Operating internationally, our team of 400 people in Ireland delivers products and services to support customers and advisers.

## It's all about choice

We work with our strategic partners in Aberdeen Standard Investments, as well as other carefully selected fund managers, to offer you a choice of investment funds to suit your needs. We also give you options that allow you to invest in deposits, exchange traded funds (ETFs) and self-directed property.

Aberdeen Standard Investments is a brand of the investment business of Aberdeen Asset Management and Standard Life Investments.

## Staying up to date

For the latest information on our MyFolio funds, visit our Fund Centre on [www.standardlife.ie/funds](http://www.standardlife.ie/funds)

This keeps you in the loop on everything you need to know, from the latest asset allocation to the most up to date fund price and performance.



# Is MyFolio suitable for you?

## **MyFolio funds may be suitable if you:**

- Wish to invest in a fund that aims to provide a total return from a combination of income and capital growth over the longer term
- Are seeking a fund solution that is tailored to closely match your attitude to risk and reward
- Are comfortable with the potential risks and benefits that may be achieved through diversification of assets and rebalancing

## **MyFolio funds may not be suitable if you:**

- Do not wish to take any risk with your capital
- Are investing for less than five years
- Do not wish to invest in a fund that can invest in collective investment schemes
- Do not wish to invest in a fund that invests in property/direct property
- Do not wish to invest in a fund that can invest in absolute returns in order to achieve their objectives (MyFolio Active funds only)

# Find out more

**Call us on (01) 639 7000**

Mon-Fri, 9am to 5pm. Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.

**[www.standardlife.ie/myfolio](http://www.standardlife.ie/myfolio)**