

# Risk and performance update

31 August 2022

For financial advisers only

Standard Life Funds	Performance (%)			Annualised performance (%)				Launch date	Max drawdown since launch (%)	Volatility (%)				Volatility rating	Annual Management Charge range	
	1 mth	YTD	1 year	3 years	5 years	10 years	Since launch			3 years	5 years	10 years	Since launch		High AMC rebate	Fund AMC
<b>MyFolio</b>																
MyFolio Active I	-1.5%	-9.1%	-9.0%	-0.2%	1.1%	3.2%	3.4%	11/06/2012	-11.2%	7.9%	6.5%	5.3%	5.3%	4	0.65%	1.15%
MyFolio Active II	-1.4%	-9.5%	-8.7%	1.5%	2.2%	4.3%	4.7%	11/06/2012	-14.0%	9.9%	8.2%	6.7%	6.7%	4	0.65%	1.15%
MyFolio Active III	-1.2%	-9.5%	-7.8%	3.5%	3.6%	5.7%	6.1%	11/06/2012	-16.3%	11.6%	9.9%	8.2%	8.1%	4	0.65%	1.15%
MyFolio Active IV	-1.4%	-9.6%	-7.1%	5.3%	4.8%	7.0%	7.5%	11/06/2012	-18.2%	13.4%	11.5%	9.6%	9.6%	5	0.65%	1.15%
MyFolio Active V	-1.5%	-9.4%	-6.4%	6.5%	5.6%	7.9%	8.4%	11/06/2012	-19.5%	14.4%	12.5%	10.6%	10.6%	5	0.65%	1.15%
MyFolio Market I ^^	-2.0%	-8.7%	-8.3%	-0.2%	1.4%	--	2.8%	27/01/2014	-13.8%	6.8%	5.5%	--	4.8%	4	0.45%	0.95%
MyFolio Market II ^^	-1.8%	-9.1%	-7.8%	1.5%	2.7%	--	4.1%	27/01/2014	-19.2%	9.6%	7.8%	--	7.1%	4	0.45%	0.95%
MyFolio Market III ^^	-1.5%	-8.6%	-6.1%	3.7%	4.4%	--	5.6%	27/01/2014	-23.8%	12.5%	10.3%	--	9.6%	4	0.45%	0.95%
MyFolio Market IV ^^	-1.4%	-8.3%	-4.8%	5.5%	5.7%	--	6.9%	27/01/2014	-28.1%	15.3%	12.7%	--	12.0%	5	0.45%	0.95%
MyFolio Market V ^^	-1.3%	-7.7%	-3.5%	6.9%	6.8%	--	7.9%	27/01/2014	-31.2%	17.5%	14.7%	--	14.1%	5	0.45%	0.95%
<b>Global Index funds</b>																
Global Index 20^^	-2.4%	-10.1%	-10.1%	--	--	--	-9.7%	17/08/2021	-13.0%	--	--	--	6.5%	4	0.45%	0.95%
Global Index 40^^	-1.8%	-9.0%	-7.5%	--	--	--	-7.0%	17/08/2021	-13.4%	--	--	--	8.4%	4	0.45%	0.95%
Global Index 60^^	-1.3%	-7.9%	-4.9%	--	--	--	-4.3%	17/08/2021	-14.0%	--	--	--	10.9%	5	0.45%	0.95%
Global Index 80^^	-0.8%	-6.9%	-2.4%	--	--	--	-1.7%	17/08/2021	-14.8%	--	--	--	13.6%	5	0.45%	0.95%
Global Index 100^^	-0.3%	-6.0%	0.2%	--	--	--	0.9%	17/08/2021	-15.6%	--	--	--	16.4%	6	0.45%	0.95%
<b>Multi asset</b>																
Absolute Return Global Bond Strategies (ARGBS)	-0.4%	-6.2%	-7.8%	-2.3%	-1.4%	--	-0.6%	14/04/2015	-9.7%	3.9%	3.3%	--	2.8%	3	0.70%	1.20%
Cautious Managed	-1.5%	-9.9%	-9.0%	1.7%	2.6%	6.2%	6.3%	12/06/2003	-15.0%	10.6%	8.8%	7.3%	6.5%	4	0.50%	1.00%
Diversified Income	1.0%	-5.8%	-4.5%	4.0%	--	--	2.5%	02/08/2018	-12.8%	8.3%	--	--	7.6%	4	0.85%	1.35%
Dynamic Multi-Asset Growth**	-2.3%	-10.4%	-10.6%	0.8%	1.9%	--	2.6%	01/03/2016	-13.8%	10.2%	9.4%	--	8.8%	4	0.75%	1.25%
Global Absolute Return Strategies (GARS)	-1.6%	-9.4%	-9.7%	-1.2%	-0.6%	1.4%	3.7%	08/09/2008	-11.2%	5.1%	4.7%	4.4%	4.8%	3	0.85%	1.35%
Managed	-1.9%	-9.5%	-6.3%	6.8%	6.7%	9.0%	7.3%	31/03/2005	-43.2%	12.9%	11.6%	10.4%	11.0%	5	0.50%	1.00%
<b>ESG funds</b>																
European Ethical Equity	-7.1%	-23.7%	-23.9%	5.7%	5.1%	9.0%	3.1%	03/11/2007	-54.5%	20.2%	17.7%	15.1%	18.0%	6	0.80%	1.30%
Global Corporate Bond SRI	-2.7%	-14.1%	-15.8%	--	--	--	-7.6%	15/10/2020	-16.6%	--	--	--	6.5%	4	0.40%	0.90%
Global Equity Impact	-2.1%	-11.8%	-9.7%	11.2%	--	--	10.2%	09/04/2018	-18.3%	17.1%	--	--	15.7%	5	0.60%	1.10%
Multi-Asset ESG	-2.4%	-12.8%	-12.6%	--	--	--	0.1%	12/11/2020	-16.4%	--	--	--	10.1%	4	0.50%	1.00%
<b>Equity – regional</b>																
Asia Pacific Equity	1.7%	-7.4%	-6.4%	7.3%	5.9%	8.0%	9.8%	03/06/2003	-54.7%	14.6%	14.3%	13.5%	16.4%	5	0.50%	1.00%
China Equity	0.5%	-14.5%	-12.5%	-0.1%	1.3%	8.7%	4.0%	03/11/2007	-52.6%	18.4%	18.1%	17.3%	20.8%	6	1.00%	1.50%
European Equity	-4.3%	-13.4%	-11.5%	7.1%	5.2%	8.0%	8.3%	03/06/2003	-50.9%	17.4%	15.4%	13.5%	14.9%	5	0.50%	1.00%
Global Equity	0.6%	-10.6%	-5.6%	5.2%	6.0%	8.8%	7.3%	03/06/2003	-50.3%	17.5%	16.0%	14.1%	14.8%	6	0.50%	1.00%
Japanese Equity	-1.4%	-15.5%	-13.9%	4.7%	3.9%	7.6%	5.6%	03/06/2003	-52.8%	15.9%	14.8%	15.0%	16.1%	5	0.50%	1.00%
North American Equity	-0.4%	-6.5%	1.3%	15.6%	14.2%	15.1%	10.4%	03/06/2003	-45.1%	16.7%	15.6%	14.1%	14.5%	5	0.50%	1.00%
UK Equity	-3.6%	-1.8%	0.1%	5.0%	3.7%	6.0%	7.3%	03/06/2003	-52.8%	21.9%	19.0%	16.3%	16.1%	6	0.50%	1.00%
<b>Equities – smaller companies</b>																
European Smaller Companies	-6.9%	-34.1%	-32.8%	7.0%	6.4%	12.8%	9.5%	08/08/2007	-50.1%	25.7%	22.4%	18.4%	19.5%	6	1.00%	1.50%
Global Smaller Companies	-2.2%	-28.8%	-26.2%	6.3%	8.0%	--	11.0%	14/10/2013	-35.2%	22.5%	21.0%	--	17.5%	6	1.05%	1.55%
UK Smaller Companies	-9.7%	-34.8%	-33.3%	4.6%	6.4%	10.7%	11.4%	01/04/2005	-59.3%	24.8%	21.6%	18.4%	19.0%	6	0.80%	1.30%
<b>Index trackers</b>																
Vanguard Emerging Market Stock Index	1.7%	-6.8%	-8.4%	5.7%	--	--	3.2%	14/02/2018	-21.9%	14.8%	--	--	14.3%	6^	0.55%	1.05%
Vanguard Euro Government Bond Index	-4.7%	-13.0%	-14.9%	-5.2%	--	--	-2.1%	01/03/2019	-16.0%	5.9%	--	--	6.0%	3^	0.40%	0.90%
Vanguard Eurozone Stock Index	-2.6%	-16.0%	-14.1%	4.0%	--	--	4.8%	01/03/2019	-25.9%	20.4%	--	--	19.7%	6^	0.40%	0.90%
Vanguard Global Bond Index^^	-2.9%	-11.2%	-12.8%	--	--	--	-8.0%	17/08/2021	-13.9%	--	--	--	4.9%	3^	0.40%	0.90%
Vanguard Global Corporate Bond Index	-2.8%	-13.4%	-14.7%	-3.5%	--	--	-0.9%	01/03/2019	-15.3%	7.6%	--	--	7.4%	4^	0.40%	0.90%
Vanguard Global Stock Index	-0.6%	-6.0%	1.2%	13.2%	--	--	12.7%	14/02/2018	-20.8%	16.9%	--	--	16.0%	5^	0.40%	0.90%
Vanguard US 500 Stock Index	-0.4%	-4.7%	5.0%	16.2%	--	--	16.4%	01/03/2019	-19.4%	17.4%	--	--	17.1%	6^	0.40%	0.90%
<b>Property</b>																
Global Real Estate	0.0%	2.4%	6.6%	4.1%	4.2%	--	4.6%	15/03/2017	-6.8%	4.9%	4.2%	--	4.0%	3	1.00%	1.50%
Global REIT	-2.0%	-17.3%	-12.9%	-0.8%	2.9%	4.7%	0.7%	23/01/2007	-70.8%	21.6%	17.9%	15.4%	18.9%	6	0.95%	1.45%
Property	-1.3%	3.3%	9.0%	3.1%	3.3%	4.5%	5.0%	29/05/2001	-35.6%	3.5%	2.9%	3.7%	5.1%	3	0.70%	1.20%

## Fixed interest and money market

Corporate Bond	-2.5%	-11.1%	-12.4%	-3.4%	-0.6%	2.0%	3.6%	03/12/2003	-14.1%	7.4%	6.0%	4.8%	4.6%	3	0.50%	1.00%
Euro Global Liquidity	0.0%	-0.3%	-0.5%	-0.5%	-0.5%	-0.3%	-0.1%	16/02/2010	-3.1%	0.0%	0.0%	0.1%	0.1%	1	0.50%	1.00%
Fixed Interest	-6.5%	-18.8%	-20.6%	-7.6%	-1.3%	2.7%	4.0%	31/03/2005	-22.6%	8.1%	7.4%	6.9%	6.7%	4	0.50%	1.00%
Global Inflation Linked Bond	-0.6%	-11.4%	-11.5%	-1.7%	0.4%	1.8%	2.5%	20/07/2005	-14.4%	6.9%	6.2%	5.6%	6.1%	4	0.50%	1.00%
Total Return Credit	-0.8%	-12.0%	-13.2%	-1.2%	0.5%	--	0.8%	15/03/2017	-13.5%	9.1%	7.3%	--	7.1%	4	0.80%	1.30%
Cash*	0.1%	0.7%	1.0%	1.0%	1.0%	1.0%	1.6%	19/06/2003	0.0%	0.0%	0.0%	0.0%	0.3%	1	0.50%	1.00%

Source: abrdn to 31 August 2022. Performance is gross of annual management charge (AMC)

\* You can only switch out of this fund (closed to new investments and switches in).

\*\* Previously Enhanced-Diversification Growth Fund

^ Volatility rating sourced from Vanguard's latest Key Investor Information Document.

^^ Source: Longboat Analytics at 01 September 2022. Gross of Annual Management Charge.

**The value of investments within these funds will go down as well as up and may also be affected by changes in currency exchange rates. The information shown relates to the past. Past performance is not a guide to the future.**



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**Max drawdown** - The max drawdown is based on monthly data (fund prices on first business day of each month). It calculates the maximum loss an investor would have experienced from its highest point to its subsequent lowest point, using monthly data. Source: abrdn

**Volatility %** - Investing in any fund runs a risk of losing money. Some funds are riskier than others. Looking at the volatility of the fund is the way to measure the risk involved. In this document volatility has been calculated as the annualised standard deviation of the fund's monthly returns. High volatility means that a fund is more likely to suddenly fall or rise in value than a fund with lower volatility. These amounts are also more likely to be more significant.

The max drawdown and volatility % figures only include funds with a since launch period greater than one year.

**Volatility rating** - Indicates how much the fund price might move compared to other funds. The higher the volatility rating, the less stable the fund price is likely to be. You can use this to help you choose between funds with different volatility ratings.

The volatility ratings of our funds are calculated using the European Security and Markets Authority (ESMA) guidelines, which use a seven point scale to rate funds based on their five year annualised volatilities.

Higher volatility ratings typically mean greater potential investment returns over the longer term. But high volatility funds can suddenly fall or rise in value.

Volatility ratings are regularly reviewed and may change over time.



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