

Standard Life

There's a lot to look forward to

MyFolio Active Forward looking investments

**An illustration of
risk and reward**

MyFolio

A simpler solution to long-term investing

In MyFolio Active, there are five risk levels to choose from, according to your attitude to risk ranging from MyFolio Active I (low risk) to MyFolio Active V (high risk).

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 manage €562.7bn* of assets, making it the largest active manager in the UK and one of the largest in Europe. It has a significant global presence and the scale and expertise to help clients meet their investment goals.

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.



*Source: Aberdeen Standard Investments at 31 December 2018

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

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

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

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

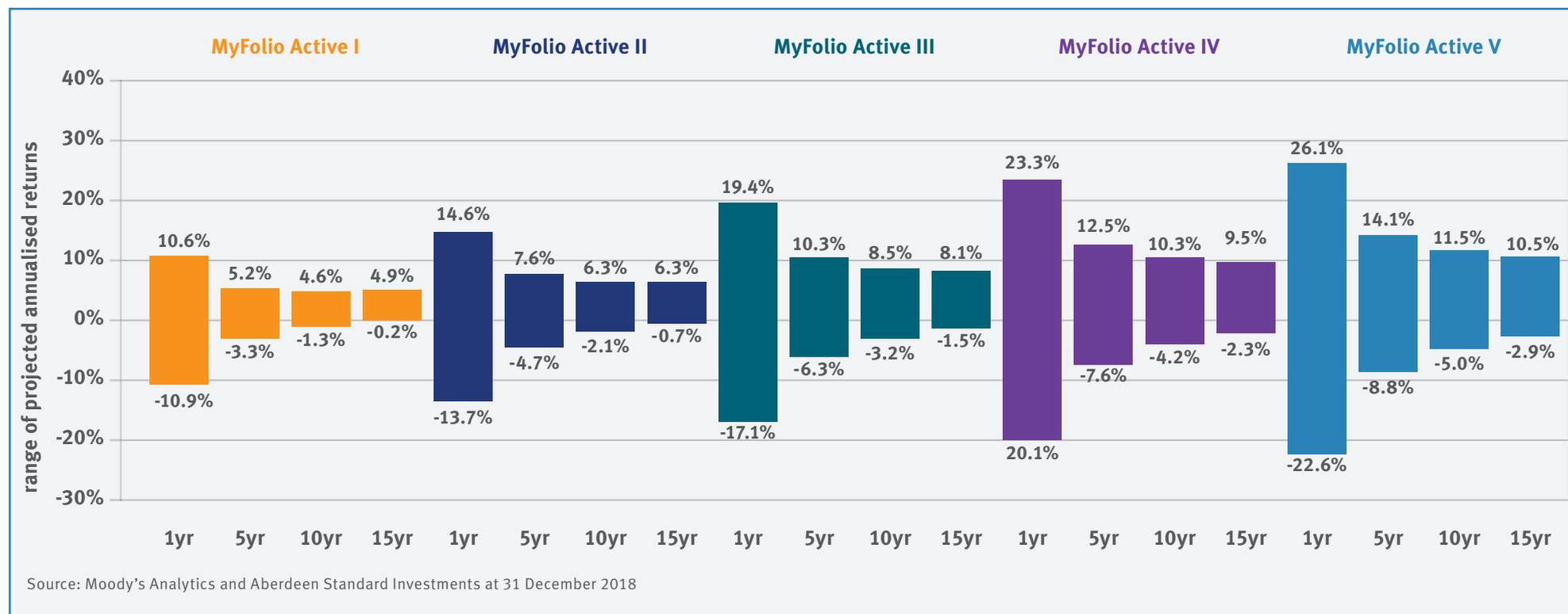
MyFolio Active

An illustration of potential risk and reward

Balancing risk and reward

Through MyFolio, we aim to strike the right balance between the risk you are willing to take and the rewards you receive in return when investing for the long term. To show you how this could work in practice, we have created these illustrative charts. They are a projection over different periods across each risk level.

The charts illustrate the range of potential annualised returns we expect over 1, 5, 10 and 15 years. They show that the more risk you are willing to take, the greater the reward you might achieve. However, there is also the possibility of greater losses. The chart for each MyFolio risk level also demonstrates the benefits of long-term investing as the expected range of returns narrows the longer you invest. Therefore, the scope for potential loss reduces over the longer term.



Warning: These figures are estimates only. They are not a reliable guide to the future performance of your investment

How did we calculate projected returns?

The projected returns are based on current market forecasts and historical investment scenarios. Statistical simulation of returns suggests that there is a 95% probability that the actual returns could fall within the ranges shown in the charts.

However, it is important to remember that these are modelled returns and not guaranteed. The actual returns you would receive might be lower or higher. The returns also do not take account of product charges, tax, the cost of advice, or the potential increase in returns resulting from short-term asset allocation changes or fund selection.

We created this document to help you understand your capacity for loss at different risk levels and over different time horizons.

All investments carry some degree of risk. Your financial adviser will assess your attitude to risk by considering:

- Your willingness to take risk
- Your need to balance risk with potential returns to meet a specific objective
- Your ability to accept the risk of incurring losses.

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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.

Staying up to date

For the latest information on our MyFolio funds, visit our Fund Centre: 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.



Find out more

**Talk to your financial adviser. They'll give you the information you need.
Also, you can call us or visit our website**

(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

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