May 2020

MyFolio Forward Looking Investments

Projected returns

For financial advisers only

Find out more

Talk to your Standard Life Business Manager

www.brokerzone.ie

Standard Life

There's a lot to look forward to

An illustration of risk and reward

MyFolio

Balancing risk and reward

To illustrate the balance between risk, reward and time when investing in MyFolio, we have created these charts. They are a projection over different periods across each risk level, showing the range of potential annual returns we expect over 1, 3, 5, 7, 10 and 15 years.

What can you expect?

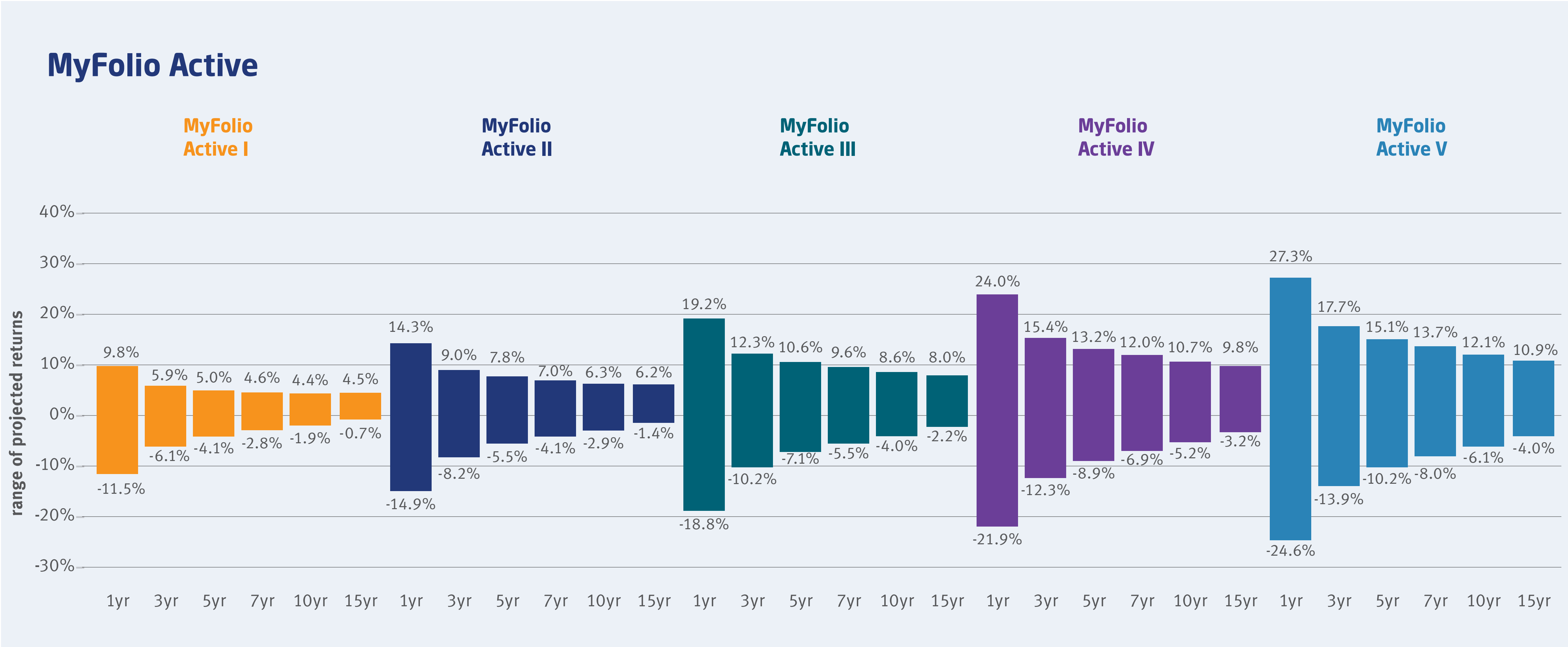
The charts show that the more risk your clients are willing to take (moving from portfolios I to V), the greater the reward they might achieve. However, there is also the possibility of greater losses. The chart for each MyFolio risk level also demonstrates the benefits of long-term investing as the expected range of returns narrows the longer your clients invest. Therefore, the scope for potential loss reduces over the longer term.

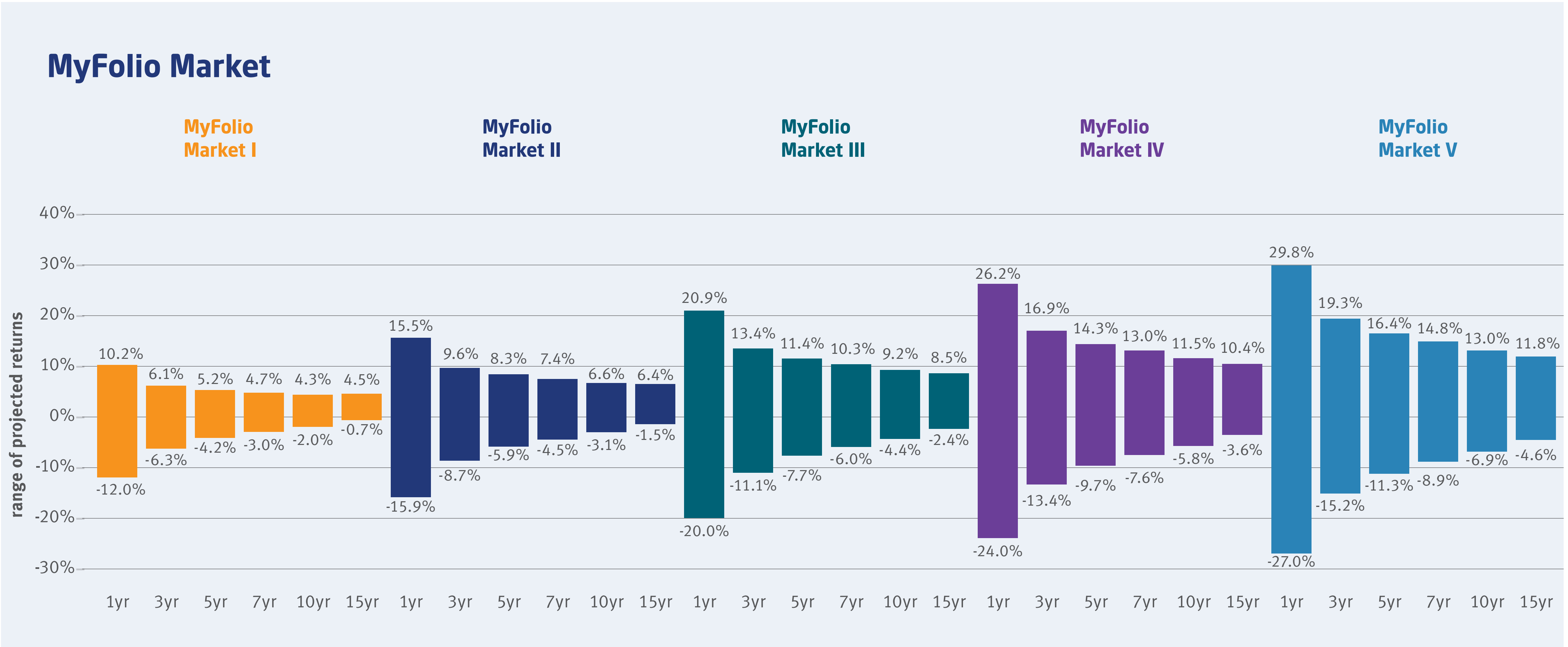
How did we calculate projected returns?

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 your client would receive might be lower or higher. The returns also do not take account of product charges, or 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 clients' capacity for loss at different risk levels and over different time horizons. All investments carry some degree of risk - but we take this risk with the aim of growing the value of your clients' assets.

Past performance is not a reliable guide to future performance. The value of this investment may go down as well as up and also may be affected by currency exchange rates. If you invest in these funds you may lose some or all of the money you invest.





Source: Moody's Analytics and Aberdeen Standard Investments at 31 December 2019