

Volatility Rating		Performance		Annualised performance				Launch date	Annual Management Charge	
		1 mth	YTD	1 year	3 years	5 years	10 years			Since launch
1	Cash**	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.8%	19 Jun 2003	1%
	Euro Global Liquidity	-0.1%	-1.3%	-1.4%	-1.3%	-1.1%	--	-0.9%	16 Feb 2010	1%
2	Absolute Return Global Bond Strategies (ARGBS)	-0.7%	-2.2%	-1.7%	--	--	--	-0.7%	14 Apr 2015	1.2%
3	Corporate Bond	0.1%	2.2%	2.9%	2.1%	3.3%	4.6%	4.1%	3 Dec 2003	1%
	Global Absolute Return Strategies (GARS)	0.2%	0.7%	3.0%	-0.3%	2.2%	--	4.7%	8 Sep 2008	1.35%
	Property	0.8%	4.8%	5.5%	1.6%	4.8%	1.8%	4.3%	29 May 2001	1.2%
	Total Return Credit	0.0%	--	--	--	--	--	--	15 Mar 2017	1.3%
4	Cautious Managed	0.0%	4.9%	6.8%	6.2%	8.7%	6.4%	6.7%	12 Jun 2003	1%
	Enhanced Diversification Growth	0.8%	7.5%	10.7%	--	--	--	6.0%	1 Mar 2016	1.25%
	Fixed Interest	0.6%	0.9%	1.4%	2.4%	5.4%	5.9%	5.1%	31 Mar 2005	1%
	Global Inflation Linked Bond <sup>+</sup>	1.1%	0.4%	1.2%	1.8%	1.8%	2.7%	2.2%	20 Jul 2005	1%
	Global Real Estate	-0.4%	--	--	--	--	--	--	15 Mar 2017	1.5%
	Managed	-0.2%	8.4%	11.2%	6.8%	10.7%	5.6%	6.7%	31 Mar 2005	1%
5	Asia Pacific Equity (Previously Pacific Basin Equity)	-1.6%	20.8%	19.5%	8.9%	9.2%	5.3%	10.2%	3 Jun 2003	1%
	European Equity	-1.6%	11.5%	17.5%	7.1%	9.7%	4.1%	8.4%	3 Jun 2003	1%
	European Ethical Equity	-2.3%	12.9%	20.7%	8.2%	10.9%	1.9%	1.1%	3 Nov 2007	1.3%
	European Smaller Companies	-0.8%	19.5%	24.4%	16.5%	18.9%	11.8%	9.9%	8 Aug 2007	1.5%
	Global Equity (Previously Global Selector)	-0.5%	6.3%	9.9%	6.2%	11.0%	5.7%	6.9%	3 Jun 2003	1%
	Global REIT	2.1%	3.7%	6.1%	0.1%	5.3%	-0.2%	-1.5%	23 Jan 2007	1.45%
	Global Smaller Companies	-0.5%	21.8%	25.8%	17.0%	--	--	14.3%	14 Oct 2013	1.55%
	North American Equity	0.0%	5.0%	7.5%	9.8%	16.0%	9.5%	8.3%	3 Jun 2003	1%
	UK Equity	-1.3%	7.5%	12.2%	3.6%	8.0%	3.7%	7.8%	3 Jun 2003	1%
	UK Smaller Companies	-0.1%	23.6%	27.6%	15.5%	15.1%	10.7%	12.7%	1 April 2005	1.3%
6	China Equity	0.5%	28.5%	24.3%	11.4%	14.3%	6.2%	4.4%	3 Nov 2007	1.5%
	India Equity <sup>++</sup>	0.1%	28.6%	26.0%	11.1%	12.2%	1.8%	1.5%	3 Nov 2007	1.5%
	Japanese Equity	0.9%	14.1%	13.4%	12.7%	13.5%	5.0%	5.9%	3 Jun 2003	1%

Volatility Rating	MyFolio funds	Performance		Annualised performance			Launch date	Annual Management Charge	
		1 mth	YTD	1 year	3 years	5 years			Since launch
3	MyFolio Active I	0.1%	2.6%	3.8%	2.4%	4.0%	4.6%	11 Jun 2012	1.15%
3	MyFolio Active II	-0.1%	3.8%	5.5%	3.3%	5.3%	5.9%	11 Jun 2012	1.2%
4	MyFolio Active III	-0.1%	4.9%	7.2%	4.1%	6.6%	7.3%	11 Jun 2012	1.25%
4	MyFolio Active IV	-0.3%	6.3%	9.0%	5.0%	8.0%	8.8%	11 Jun 2012	1.3%
4	MyFolio Active V	-0.4%	7.7%	10.9%	5.9%	9.1%	9.9%	11 Jun 2012	1.35%
3	MyFolio Market I	-0.1%	2.4%	3.7%	2.6%	--	3.8%	27 Jan 2014	0.95%
4	MyFolio Market II	-0.1%	4.1%	6.3%	4.0%	--	5.3%	27 Jan 2014	0.95%
4	MyFolio Market III	-0.2%	5.7%	8.7%	5.3%	--	6.7%	27 Jan 2014	0.95%
4	MyFolio Market IV	-0.3%	7.4%	11.2%	6.6%	--	8.1%	27 Jan 2014	0.95%
5	MyFolio Market V	-0.5%	9.3%	13.9%	7.8%	--	9.4%	27 Jan 2014	0.95%

Source: Standard Life Investments as at 30 Nov 2017. Net of Annual Management Charge (AMC). For an explanation of volatility ratings, see overleaf.

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

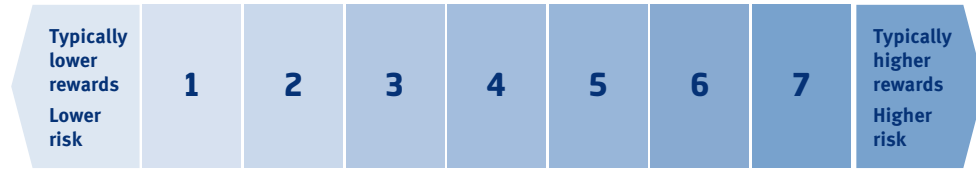
+ Prior to 15 July 2013, this was the Euro Inflation Linked Bond Fund.

++ This fund is not available on Synergy PRSA.



For up to date volatility ratings and their explanation, go to 'Your options' on [www.standardlife.ie/volatilityratings](http://www.standardlife.ie/volatilityratings)

## Volatility ratings for funds



The volatility rating is not the only factor you should consider when selecting a fund. If you're not sure which funds to choose, please seek advice from a financial adviser.

The volatility rating for a fund 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 7 point scale to rate funds based on their 5 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.



For more information on a fund, you can read its latest factsheet. You can find them on our website [www.standardlife.ie](http://www.standardlife.ie).



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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