

Improved pricing



What's changed?

We have great news for MyFolio customers - the Annual Management Charge (AMC) on the MyFolio Active range has been simplified and reduced to a flat 1.15% from today.

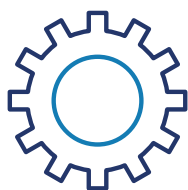
- This delivers better value for new and existing customers, and
- Brings more consistency and simplicity to our MyFolio proposition

	Fund AMC
MyFolio Active Funds I – V	1.15%
MyFolio Market Funds I – V	0.95%

So, depending on the commission option chosen, customers can access the MyFolio range of funds as follows:

	Fund AMC from
MyFolio Active Funds I – V	0.65%
MyFolio Market Funds I – V	0.45%




Let's take a look at how these new charges work in practice:



Blended portfolio example

With MyFolio, you can choose between the Active and Market range, or blend between the two.

The example below shows a portfolio made of 50% MyFolio Market III and 50% MyFolio Active III.

	€200,000 ARF	
	Pricing option D Gross allocation of 102% Initial commission of 2% Net allocation of 100% Rebate of 0.25%	
	50% in MyFolio Market III AMC 0.95% @ 50% = 0.475%	50% in MyFolio Active III AMC 1.15% @ 50% = 0.575%
	Blended portfolio AMC	1.05%
	Less rebate	-0.25%
	Less loyalty bonus	-0.05%
	Effective AMC	0.75%



Benefits of Myfolio

Peace of mind

The MyFolio funds are actively monitored to ensure that they remain within their specified risk levels and continue to match your clients' attitude to risk, now and into the future.

Diversification

Highly diversified portfolios with up to 32 underlying funds invested across 16 asset classes¹.

Flexibility

Ability to blend across active and passive management styles, helping to reduce single-manager risk while at the same time lowering the overall potential cost.

Forward, not backward, looking

The MyFolio funds use a ten-year forward-looking investment process that is determined by Aberdeen Standard Investments in consultation with Moody's Analytics, a world leader in financial risk modelling.

Reporting

You can create personalised investment reports for customers at the touch of a button, giving you more time to talk to your customers and help them plan their life savings.

¹Source: Aberdeen Standard Investments; based on a portfolio comprised of 50% MyFolio Active III and MyFolio Market III as at 31 May 2019.

If your clients invest in these funds they may lose some or all of the money they invest. Investment in these funds may be affected by changes in currency exchange rates.

**For fund factsheets, performance and other information, visit our Fund Centre:
www.brokerzone.ie/funds**

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