

Getting to know the MyFolio fund range

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The MyFolio fund range is a family of 10 carefully constructed risk-targeted funds. There is a choice of active or passive options for your clients.

Why MyFolio?

Benefits for you

- ▶ Award winning investment managed by experts
- ▶ Wide choice of portfolios to suit your clients' needs
- ▶ Investment flexibility
- ▶ End to end user support including regular reports

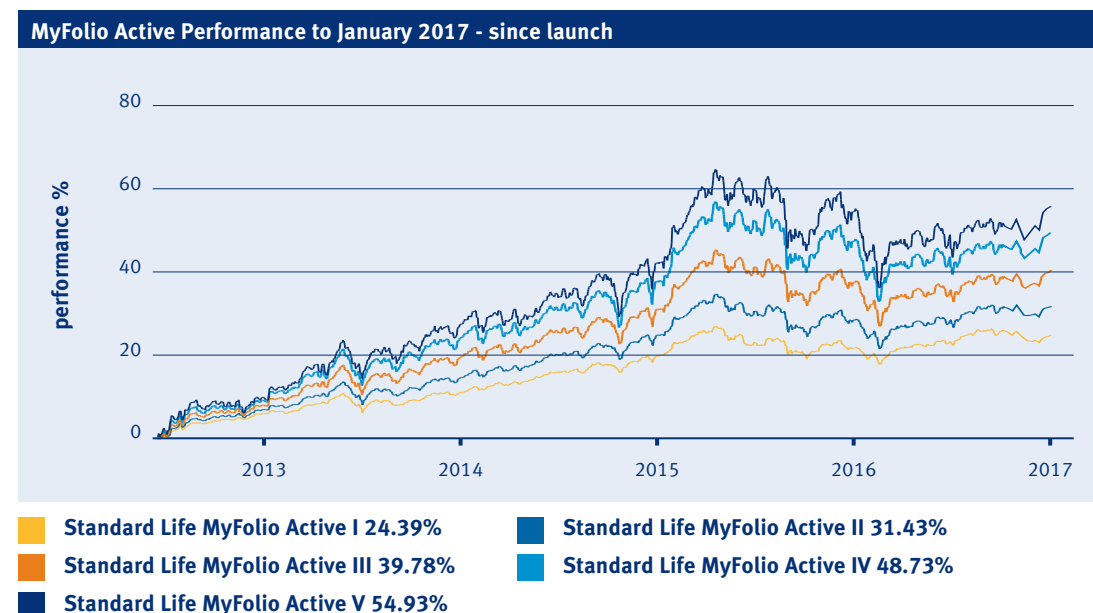
Benefits for your clients

- ▶ Innovative approach to asset allocation
- ▶ Continued suitability - lower risk is always lower risk and higher risk is always higher risk
- ▶ Peace of mind at every step of the process

One of the fastest growing fund ranges in Standard Life Investments' history with over €15bn @ 31 December 2016

Linear risk and reward

Ultimately the success of risk targeted investment is dependent on the long term performance, the risk characteristics and critically the relative risk/reward of each fund. Since MyFolio Funds were launched, they have behaved in exactly the way we expected - with the higher risk funds outperforming each respective lower risk fund over the longer term - this line chart illustrates this clearly. This sends a very strong and clear message to investors - the greater the risk, the greater the return, which is what risk targeted investing is all about.



Source: Longboat Analytics. Performance from 12 June 2012 to 1 January 2017. Net of annual management charge.

Standard Life

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Investing in the MyFolio fund range is quick and easy. Simply work with your clients to determine an appropriate risk level using our risk assessment questionnaire. Choose an investment style and our experts at Standard Life Investments take care of the rest.

Choose a risk level

MyFolio offers funds across five risk levels.

MyFolio I

MyFolio II

MyFolio III

MyFolio IV

MyFolio V

Risk Questionnaire

If you need help working out a suitable risk level for your clients, you can use our risk questionnaire.

Choose an investment style

Once you've confirmed your client's risk level, the next step is to choose the investment style.

MyFolio Active Funds

MyFolio Market Funds

At Standard Life, we offer investors two suites of MyFolio Funds - five MyFolio Active funds and five MyFolio Market funds. The key difference is their investment style.

- ▶ The underlying funds of the MyFolio Active range are actively managed by Standard Life Investments and they invest across all major asset classes including absolute returns.
- ▶ The underlying funds of the MyFolio Market range are predominately passively managed by Vanguard, a world leader in passive investment management.

As with any investment the value of your investment can go up or down and may be worth less than what was paid in.

Find out more visit

www.brokerzone.ie/myfolio

Reassurance and predictability

Each of the MyFolio Funds are managed to a volatility risk band. This ensures that over the longer term, the performance behavior of each fund will be consistent with their respective risk reward characteristics. (This is demonstrated by the past performance of each MyFolio Fund). The table here shows the risk bands of the MyFolio Active and Market Funds. Due to the absolute return holdings of the Active Funds, they are managed to a lower risk range to the Market Funds.

	MyFolio Market volatility range		MyFolio Active volatility range	
Risk level	Lower band	Upper band	Lower band	Upper band
I	4.2%	5.2%	3.7%	4.5%
II	6.5%	7.9%	5.7%	7.0%
III	10.2%	12.4%	9.0%	11.0%
IV	13.8%	16.8%	12.1%	14.8%
V	16.8%	20.0%	13.6%	16.6%

Blending funds - greater investment flexibility

MyFolio funds of the same risk level can be combined so that you can create and control bespoke investment solutions for your clients, safe in the knowledge that their overall risk level will be maintained.

Reviews

Use the MyFolio Lookthrough Tool to create personalised reports for clients invested in the MyFolio funds.

