

## **MyFolio Ireland Transcript**

You've got money to invest, maybe in a pension or investment product. And you know that investment funds can be a good place to save your money over the long term.

But which funds are right for you?

There are hundreds of investment funds to choose from - each with their own approach. You can choose between asset classes like property or equities...

Countries from Ireland to China and beyond...

Sectors such as energy or technology...

...all with different levels of risk and reward.

With so many things to consider, it can be hard to know where to start. And once you have decided which funds to invest in, you need to keep an eye on how they're performing.

But Standard Life makes investment choice easier with MyFolio funds.

Standard Life Investments have created a range of readymade, risk-based funds.

There are five MyFolio funds to choose from, and each has a different risk level. These funds contain a range of investments designed to maximise potential returns for your chosen level of risk.

Each MyFolio fund holds a combination of lower risk assets, such as cash and bonds, and higher risk assets, such as equities and property.

You can invest in MyFolio funds through Standard Life's range of pensions, savings and investment products

And if your circumstances change, it's easy to switch between the five MyFolio funds.

Once you've invested your money, you can be confident that our fund managers ensure that the fund stays within the appropriate risk level

And our fund managers are constantly monitoring the markets, so that they can quickly take advantage of opportunities as they arise.

MyFolio funds. Making your investment choices easier.

Standard Life, the way forward.

You should note the following warnings:

Firstly,

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

Secondly

The value of your investment may go down as well as up.

And thirdly

These funds may be affected by changes in currency exchange rates.

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