

Standard Life

There's a lot to look forward to

MyFolio – flexible, easy investing

Helping you meet your investment goals



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If you're not sure if these funds are right for you, we recommend that you get financial advice. There's likely to be a charge for this.

Whatever your investment goals...

Savings are always important. But there are times when they become even more significant as a way to support you and your family through life's big events – whether that's a new home, holidays, weddings or your retirement.

...we're here to help you meet them



Why should you choose to invest in MyFolio?

If you feel you don't have the time or know-how to manage your investments on a day-to-day basis, the MyFolio funds could be a good choice for you. With MyFolio you'll be able to:

Take advantage of a wide investment mix

MyFolio funds are what's known as multi-asset funds. This means that they invest in a lot of different investments (assets) at the same time – often called 'diversification'. Because different assets respond differently to changes in economic conditions, diversification can help to reduce the impact of short-term ups and downs and to provide smoother long-term investment returns.

Take a set amount of risk and no more

Each MyFolio fund is managed to a certain risk level, so you don't need to worry about your money being exposed to more risk than you're comfortable with. Lower risk is always lower risk, and higher risk is always higher risk.

Enjoy peace of mind as your investments are managed for you

The MyFolio funds are managed by a team at Aberdeen Standard Investments who aim to provide the best possible returns for each risk level.

The value of any investment can go down as well as up, and you may get back less than was paid in.

Choose the fund that suits you

As MyFolio is available in a choice of investment styles across five risk levels, it's easy for you to choose the fund that best suits how you feel about risk and any preferences you might have about investment style.

Get flexibility when you need it

We know that things change – your goals, circumstances and attitude to risk can all change throughout your life. So we've made it easy for you to move to a different MyFolio risk level or investment style if you need to.

What is MyFolio?

MyFolio could be a good option for you if you don't have the time or experience to manage your own investments. It's a quick and simple way to invest as a team at Aberdeen Standard Investments do the hard work for you.

MyFolio offers a range of risk levels

There's a range of MyFolio funds, each targeting a different level of risk – from lower (1) to higher (5).

Each fund is managed within set risk limits. This means that once you've chosen the fund which most closely matches how you feel about risk, it will continue to be suitable for you from a risk perspective. If your views on risk change in future, you can simply change to a fund with a different risk level.

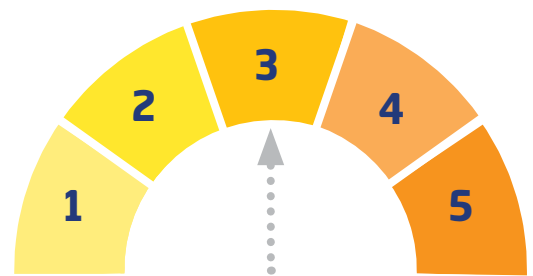
Risk level 1 – Designed for customers who only want to take a small amount of risk to potentially achieve modest or relatively stable returns. They understand there may be some short-term changes in value.

Risk level 2 – Designed for customers who want the potential to achieve reasonable long-term returns and are prepared to take some risk in doing so. They understand there may be some frequent but quite small changes in value.

Risk level 3 – Designed for customers who are quite comfortable taking some risk to potentially achieve better long-term returns. They understand the value can change frequently and sometimes significantly.

Risk level 4 – Designed for customers who are comfortable taking some risk to potentially achieve higher long-term returns. They understand the value is likely to change frequently and often significantly.

Risk level 5 – Designed for customers who are very comfortable taking some risk to potentially achieve high long-term investment returns. They understand the value is likely to change very frequently and significantly.



If you're not sure about your attitude to risk (how much risk you're prepared to take with your money), there's a handy online questionnaire to help – visit www.standardlife.co.uk/risk

It's been developed by Oxford Risk, an independent team of leading psychology academics from Oxford University, and only takes a few minutes to complete.

The risk profiling tool is just a guide to help you choose your investment options. There are other important things you also need to think about such as how much money you can afford to lose (your capacity for loss) and how long you're investing for. Generally speaking, the further away from retirement you are, the more risk you can afford to take with your investments.

Your own capacity for loss relates to your personal circumstances and goals. As the value of investments can fall as well as rise, you need to understand what the impact of losing money could mean for your financial plans.

Through MyFolio, we aim to strike the balance between the risk you're willing to take and the rewards you receive in return.

MyFolio offers a choice of investment styles

As well as offering a choice of risk levels, MyFolio is available in a range of different investment styles.

MyFolio Index – risk levels 1-5

Available through the Standard Life Savings Stocks and Shares ISA and the Standard Life Assurance Limited Self-Invested Personal Pension

This is our newest range of MyFolio funds and the lowest cost MyFolio option.

These funds invest mainly in passive (also known as index-tracking or tracker) funds managed by Aberdeen Standard Investments. Passive funds generally aim to replicate (or track) the performance of an index, such as the FTSE® All Share Index, before fund charges. So these funds will follow markets down as well as up.

MyFolio Market – risk levels 1-5

These funds invest mostly in passive (also known as index-tracking or tracker) funds from large, highly regarded providers. Passive funds generally aim to replicate (or track) the performance of an index, such as the FTSE® All Share Index, before fund charges. So these funds will follow the market down as well as up. As passive funds tend to have lower charges than actively managed funds, these are a low-cost MyFolio option.

MyFolio Managed – risk levels 1-5

These funds invest mainly in actively managed Aberdeen Standard Investments funds. A multi-asset team at Aberdeen Standard Investments decides how much to invest in the different funds with the aim of achieving the best possible return for each risk level.

MyFolio Multi-Manager – risk levels 1-5

These invest in carefully selected funds from some of the leading investment managers in the market. Aberdeen Standard Investments carries out in-depth research to identify funds they believe to be among the best in the industry. They also choose how much to invest in the different funds with the aim of achieving the best possible return for each risk level. As this option invests in premium funds from across the industry, charges may be higher than for the other MyFolio options.

MyFolio Monthly Income – risk levels 2-4

These invest in carefully selected funds from some of the leading investment managers that focus on creating income, for example through share dividends, bond yields and property rental income.*

If you're not sure which investment style to choose, you might want to speak to a financial adviser. There is likely to be a cost for this.

*If you're invested in an SLASI MyFolio Monthly Income Life or Pension Fund, any income generated will be reinvested in the fund rather than paid out.

How the MyFolio funds work

Managing the MyFolio funds is a specialist job involving many teams at Aberdeen Standard Investments. So whichever fund you choose, your money will be carefully looked after.

The following four-step process is used to manage the funds:



*Doesn't apply to the MyFolio Index Funds.

What do the MyFolio funds invest in?

The MyFolio funds invest in a wide mix of investments from all around the world. This diversification can help to reduce the impact of short-term ups and downs and provide smoother long-term returns.

Each MyFolio fund invests in a mix of growth investments – designed to grow the value of your money – and defensive investments – designed to help shelter your money from large falls in value.

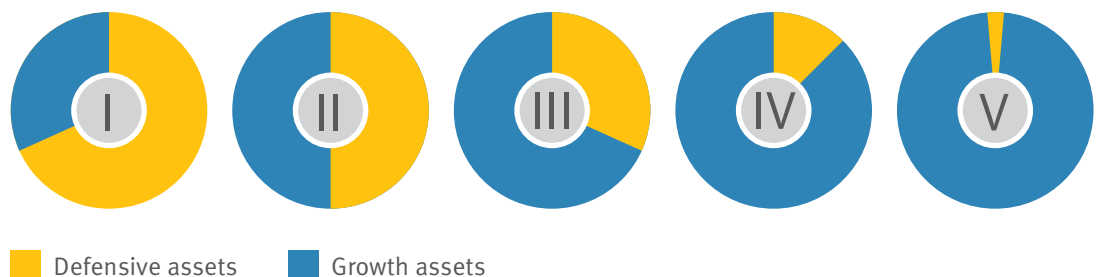


Growth investments have the potential for higher returns over the longer term than most other types of investment. They're mainly equities (stocks and shares), but may also include commercial property and absolute returns. Absolute returns are investment strategies that aim to provide positive long-term returns regardless of what's happening in markets.



Defensive investments are less likely to move up and down in value as much as growth investments. They tend to be different types of bonds and can be useful in helping to lower overall risk.

As you move up the MyFolio risk levels, you'll typically see a higher proportion of growth investments than defensive investments.



How can I invest in the MyFolio funds?

Most of the MyFolio funds are available through Standard Life Assurance Limited's pension and retirement products and through Standard Life Savings' Stocks & Shares ISA. MyFolio Index Funds are only available through Standard Life Savings' Stocks & Shares ISA and Standard Life Assurance Limited's Self-invested Personal Pension (SIPP).

To choose the right MyFolio fund, just follow our easy two-step process:

Step 1 – You (and your adviser if you use one) simply decide how much risk you're comfortable taking and select the risk level which most closely matches

If you're not sure about your attitude to risk, there's a handy online questionnaire to help – visit www.standardlife.co.uk/risk

Step 2 – Then select your preferred investment style

The team at Aberdeen Standard Investments will do the rest.



More about investing in MyFolio through your pension

If you have a pension, you can also choose one of the MyFolio strategic lifestyle profiles, which are specifically designed to make it easy for you to save for retirement.

As you get closer to retirement, these investment options gradually move your pension savings into carefully selected funds which are designed to reflect how you plan to take your money. That could be setting up a guaranteed income for life (an annuity), keeping it invested and taking a flexible income (drawdown), taking some or all as a lump sum, or a combination of all of these.

You can find out more about these options at www.standardlife.co.uk/lifestyling

If you'd like more information on how to invest in MyFolio funds:

- visit www.standardlife.co.uk
- call us on 0345 60 60 191 (call charges will vary), or
- speak to your financial adviser

If you aren't sure where to invest, we recommend you get financial advice. An adviser is likely to charge for giving you advice. You can find details of financial advisers in your area at www.unbiased.co.uk

Important information

The value of any investment can go down as well as up, and isn't guaranteed. You may get back less than was paid in.

There are also some specific risks associated with investing in MyFolio funds.

- If you're invested in a MyFolio fund through a Standard Life Assurance Limited pension, you can get more information in the fund factsheet, which you can download from **www.standardlife.co.uk/funds**
- If you're invested in a MyFolio fund through a Standard Life Savings Stocks & Shares ISA, you can get more information in the fund factsheet or the key investor information document (KIID), which you can download from **www.standardlife.co.uk/funds**

Find out more

If you'd like more information on the investment options we offer, please visit our website.

www.standardlife.co.uk/funds

Standard Life Savings Limited, provider of the Stocks and Shares ISA, is registered in Scotland (SC180203) at 1 George Street, Edinburgh, EH2 2LL. Standard Life Savings Limited is authorised and regulated by the Financial Conduct Authority.

Standard Life Assurance Limited is registered in Scotland (SC286833) at Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH. Standard Life Assurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. www.standardlife.co.uk

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