

## What is MyPortfolio?

**MyPortfolio is the latest multi-asset solution from Aberdeen Standard Investments, which has been developed to further widen the choice and flexibility available to investors in today's marketplace.**

MyPortfolio is a separately managed account service (SMA); that is a range of discretionary managed portfolios offering investors access to the investment expertise and global research capabilities of Aberdeen Standard Investments. It comprises 15 multi-asset portfolios, split into three ranges and five risk levels providing a choice of solutions aligned to your preferred attitude to risk. Within each portfolio, you benefit from a strategically optimised asset allocation, offering exposure to a range of different asset classes, and regular rebalancing to maintain target risk levels. The flexibility and simplicity of the portfolios make MyPortfolio suitable for a wide range of investors.

MyPortfolio is managed by the same experienced and successful Multi-Manager Strategies Team that has been running the MyFolio funds since 2010.

## A range of investment styles

**MyPortfolio Index** – Five low cost portfolios, comprising of primarily our index tracker funds offering diversified exposure to a range of defensive and growth assets.

**MyPortfolio Index Plus** – These five portfolios offer exposure to our proprietary enhanced index funds that seek to outperform traditional index tracker funds without increasing risk, alongside traditional trackers and some carefully selected active funds. These portfolios offer diversified exposure to a range of defensive and growth assets in both traditional and alternative asset classes.

**MyPortfolio Select** – With a higher cost budget, this range is permitted to invest in a broader set of investment styles as well as make use of third party managers where justified. By intelligently allocating the cost and risk budget, this allows us to combine traditional tracker, enhanced index and active strategies to deliver the best possible outcome within the target cost and risk parameters.

Please note you can only invest in MyPortfolio through a financial adviser.

# MyPortfolio

## An illustration of risk and reward



Past performance is not a guide to future performance.

The Index Plus and Select portfolios may use derivatives to reduce risk or cost, or to generate additional capital or income at a level of risk consistent with the profile of the portfolio.

All investments carry some degree of risk - but it is risk with the aim of growing the value of your money. The value of investments can fall as well as rise and may be worth less than you originally invested.

This material is not intended to be relied upon as a forecast, research or investment advice, and is not a recommendation, offer or solicitation to buy or sell any securities or to adopt any investment strategy.

We have not considered the suitability of investment against your individual needs and risk tolerance. We are unable to provide investment advice.

**Aberdeen Standard Investments is a brand of the investment businesses of Aberdeen Asset Management and Standard Life Investments.**

Issued by Standard Life Investments Limited, which is registered in Scotland (SC123321) at 1 George Street, Edinburgh EH2 2LL and authorised and regulated by the Financial Conduct Authority in the UK. Aberdeen Standard Capital Limited, which is the discretionary manager for MyPortfolio, is registered in Scotland (SC317950) at 1 George Street, Edinburgh EH2 2LL. Aberdeen Standard Capital is authorised and regulated by the Financial Conduct Authority.

# An illustration of risk and reward

## MyPortfolio

### Balancing risk and reward

Through MyPortfolio, we aim to strike the right balance between the risk you are willing to take and the rewards you receive in return when investing for the long term. To show you how this could work in practice, we have created these illustrative charts. They are a projection over different periods across each risk level.

Specifically, using the MyPortfolio Index range as an example, the charts illustrate the range of potential annual returns we expect over 1, 3, 5, 7, 10 and 15 years. In addition, the dot within each range represents the projected average annual return over that period and corresponds with the figure shown in the box below each chart.

### What can you expect?

The charts show that the more risk you are willing to take (moving from portfolios I to V), the greater the reward you might achieve. However, there is also the possibility of greater losses. The chart for each MyPortfolio risk level also demonstrates the benefits of long-term investing as the expected range of returns narrows the longer you invest. Therefore, the scope for potential loss reduces over the longer term.

### How did we calculate projected returns?

We based the projected returns on current market forecasts and historical investment scenarios. Our statistical simulation of returns suggests that there is a 95% probability that the actual returns could fall within the ranges shown in the charts. However, it is important to remember that these are modelled returns and not guaranteed. The actual returns you would receive might be lower or higher and past performance is not a guide to the future. The projected returns also do not take account of fund or product charges, the cost of advice, or the potential increase in returns resulting from short-term asset allocation changes or fund selection.

We created this document to help you understand your capacity for loss at different risk levels and over different time horizons.

All investments carry some degree of risk – but we take this risk with the aim of growing the value of your assets.

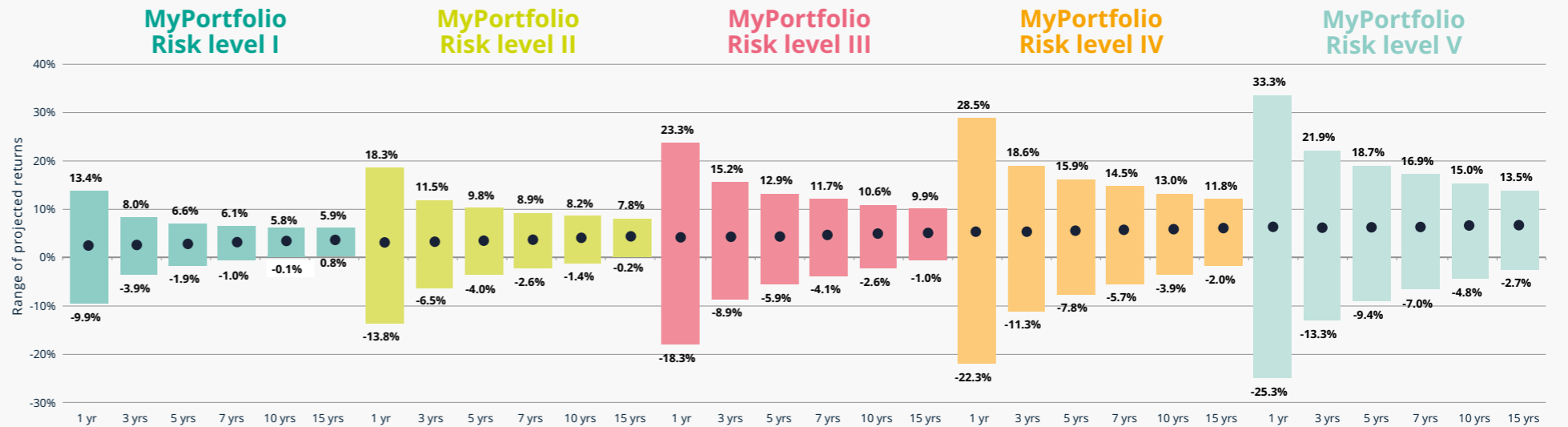
The value of all investments can fall as well as rise and may be worth less than you originally invested.

Your financial adviser will assess your attitude to risk by considering:

- your willingness to take risk
- your need to balance risk with potential returns to meet a specific objective
- your ability to accept the risk of incurring losses.

“Through MyPortfolio, we aim to strike the balance between the risk you are willing to take and the rewards you receive in return”

### Illustrative risk levels



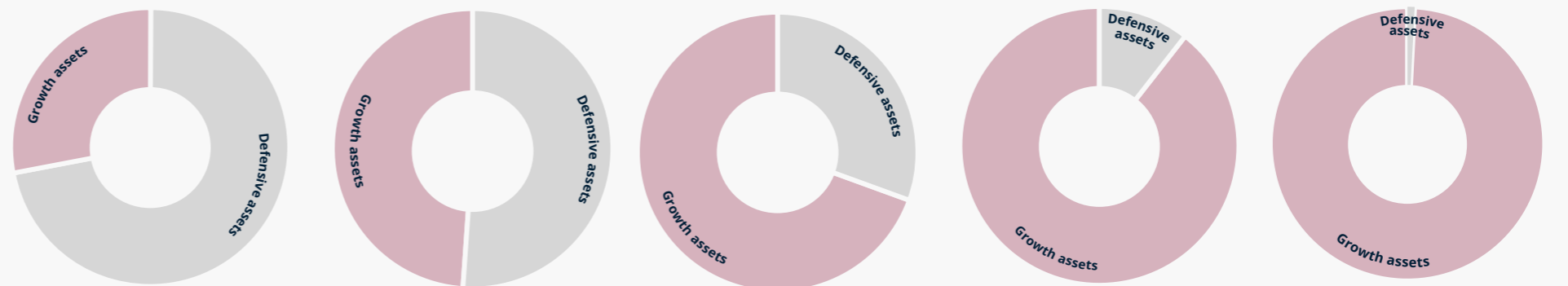
- Average projected annualised return per year

Source: Standard Life Investments and Moody's Analytics, as at December 2018, based on the long-term strategic asset allocation of the MyPortfolio Index range. Projected performance is gross of fees.

Average projected annualised return per year (%)							Average projected annualised return per year (%)							Average projected annualised return per year (%)							Average projected annualised return per year (%)							Average projected annualised return per year (%)						
1yr	3yrs	5yrs	7yrs	10yrs	15yrs		1yr	3yrs	5yrs	7yrs	10yrs	15yrs		1yr	3yrs	5yrs	7yrs	10yrs	15yrs		1yr	3yrs	5yrs	7yrs	10yrs	15yrs		1yr	3yrs	5yrs	7yrs	10yrs	15yrs	
3.0	2.8	2.8	2.9	3.1	3.4		3.7	3.5	3.5	3.6	3.8	4.2		4.5	4.3	4.4	4.5	4.7	5.0		5.3	5.2	5.3	5.5	5.6	5.9		6.3	6.2	6.3	6.4	6.5	6.8	

Source: Standard Life Investments and Moody's Analytics, as at December 2018, based on the long-term strategic asset allocation of the MyPortfolio Index range. Projected performance is gross of fees.

### Strategic Asset Allocation



Defensive assets are usually seen as less risky, and include funds that typically hold investments like cash and bonds.

Growth assets are usually seen as more risky, and include funds that typically hold investments like shares in a company including shares in property companies.

Source: Standard Life Investments, as at December 2018, based on the long-term strategic asset allocation of the MyPortfolio Index range

Forecasts are not a reliable indicator of future performance