MyPortfolio Select Client Guide

MyPortfolio Select separately managed account service

MyPortfolio Select 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 aims to help you achieve your long-term investment goals with confidence.

MyPortfolio Select gives you a choice of five risk levels. The investments in your portfolio will vary, depending on the risk level you choose. All you need to do is choose the option that's right for you with your adviser.

Why should I invest in MyPortfolio Select?

We designed MyPortfolio Select to make investing more straightforward. In conjunction with your adviser, you simply decide how much risk you are comfortable taking and then choose the appropriate portfolio. We then manage it in line with your chosen risk level.

Our experts will:

- Decide when to invest and what to invest in
- Manage the portfolio, to try and produce the best risk-adjusted return
- Regularly check the portfolio is still in line with your chosen risk level, and that the mix of assets remains appropriate

You can be assured that your investment is being managed by experts to help support your long-term investment goals.

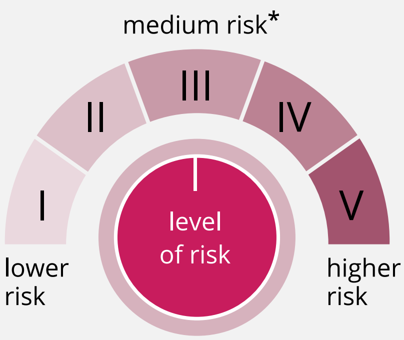
We do recommend that in conjunction with your adviser, you regularly review your chosen risk level to make sure it is still right for you and that your appetite for risk hasn't changed.

As with any investment, the value of the funds you are invested in can go up and down, and may be worth less than you paid in.

Which MyPortfolio Select risk level is right for me?

Deciding which MyPortfolio Select option is most suitable for you is very straightforward. Simply decide in conjunction with your adviser how much risk you are willing to take. Please note you can only invest in MyPortfolio Select through a financial adviser.

There are five levels of risk to choose from when deciding which MyPortfolio Select option is right for you.



We recommend talking to your financial adviser to decide which risk level is right for you.

*Please note that the risk class is an internal risk rating and that even the lowest risk class can lose you money.

Aberdeen Standard Investments

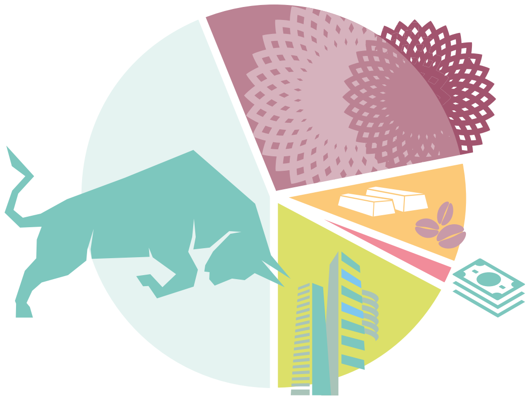
What does MyPortfolio Select invest in?

Our experts invest in a range of index tracker, enhanced index, and active funds from ASI as well some of the world's leading asset managers. Across growth and defensive assets we select the investment style and managers which we believe will produce the best outcome.

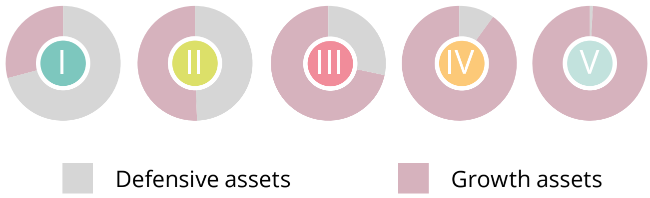
Defensive assets are usually considered less risky, and include funds that typically hold investments such as cash and bonds.

Growth assets are usually seen as more risky, but with potential for higher returns. They include funds that typically hold investments such as company shares (equities) and property securities.

By combining different types of investments, we believe we can achieve the best possible return for each risk level.



As you move up the risk levels, you would expect to see more exposure to growth assets and less to defensive assets.



Who runs MyPortfolio Select?

Those directly responsible for managing MyPortfolio Select are James Millard and Matthew Webber, who are part of the Multi-Manager Strategies Team that runs our successful and well established MyFolio fund range. The Team of 19 comprises a mix of skilled and talented fund managers and investment analysts. It is co-headed by Bambos Hambi and James Millard who have over 45 years' industry experience. The Team, which manages £26.9bn of assets in risk-based funds and portfolios, is one of the largest and most experienced multi-manager teams in the industry (as at 31/03/2019).

Aberdeen Standard Investments is a leading global asset manager, managing assets worth £505.1 billion (as at 31/12/2018).

Contact

If you would like to find out more about the **MyPortfolio Select**, please get in touch with your financial adviser.

Important Information

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

The information contained in this document should not be construed as advice or an investment recommendation on how to construct a portfolio or whether to buy, retain or sell a particular investment. Please note you can only invest in MyPortfolio Select through an investment adviser.

Past performance is not a guide to future performance. All investments carry some degree of 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. For more details of the risks applicable to each portfolio in the MyPortfolio range, speak to your adviser. We have not considered the suitability of investment against your individual needs and risk tolerance.

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.

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