

April 2021

# Investment solutions

At Aberdeen Standard Investments (ASI), we have a range of multi asset investment solutions that may form a valuable part of an advisers' centralised investment proposition.

## Options for a centralised investment proposition

Our risk-based funds and portfolios are flexible and robust long-term investment solutions, ideal for advisers seeking to outsource the day-to-day investment decisions to a dedicated team of professional investors.

Having identified the risk a client wishes to take, ASI can offer a range of fund and portfolio solutions to explore their investment needs.

## Fund of funds and Separately Managed Accounts (SMA)

Offering a wide choice of fund of funds (MyFolio) and separately managed accounts (MyPortfolio), we can satisfy a broad range of risk tolerances and investment styles. Ongoing monitoring and regular rebalancing ensure that expected risk outcomes do not deviate over time.

## Different vehicles


MyFolio funds and MyPortfolio SMAs are structured in different ways to suit a range of client and adviser needs. However, they share a common purpose. Both utilise our tried and tested investment process and are managed by the same Multi-Manager Strategies Team at ASI.


## Range of solutions

Working closely with the adviser community, we recognised the increased demand for outsourced risk-based investment solutions. In response, we launched the MyFolio fund of funds range in 2010, and have continued to develop and enhance our range of solutions. More recently, requests from advisers to be able to access the MyFolio investment process through a model portfolio service structure prompted us to launch MyPortfolio SMAs in May 2019.

This unique and extensive choice gives you the flexibility to choose a solution that meets your clients' preferred investment style and attitude to risk.

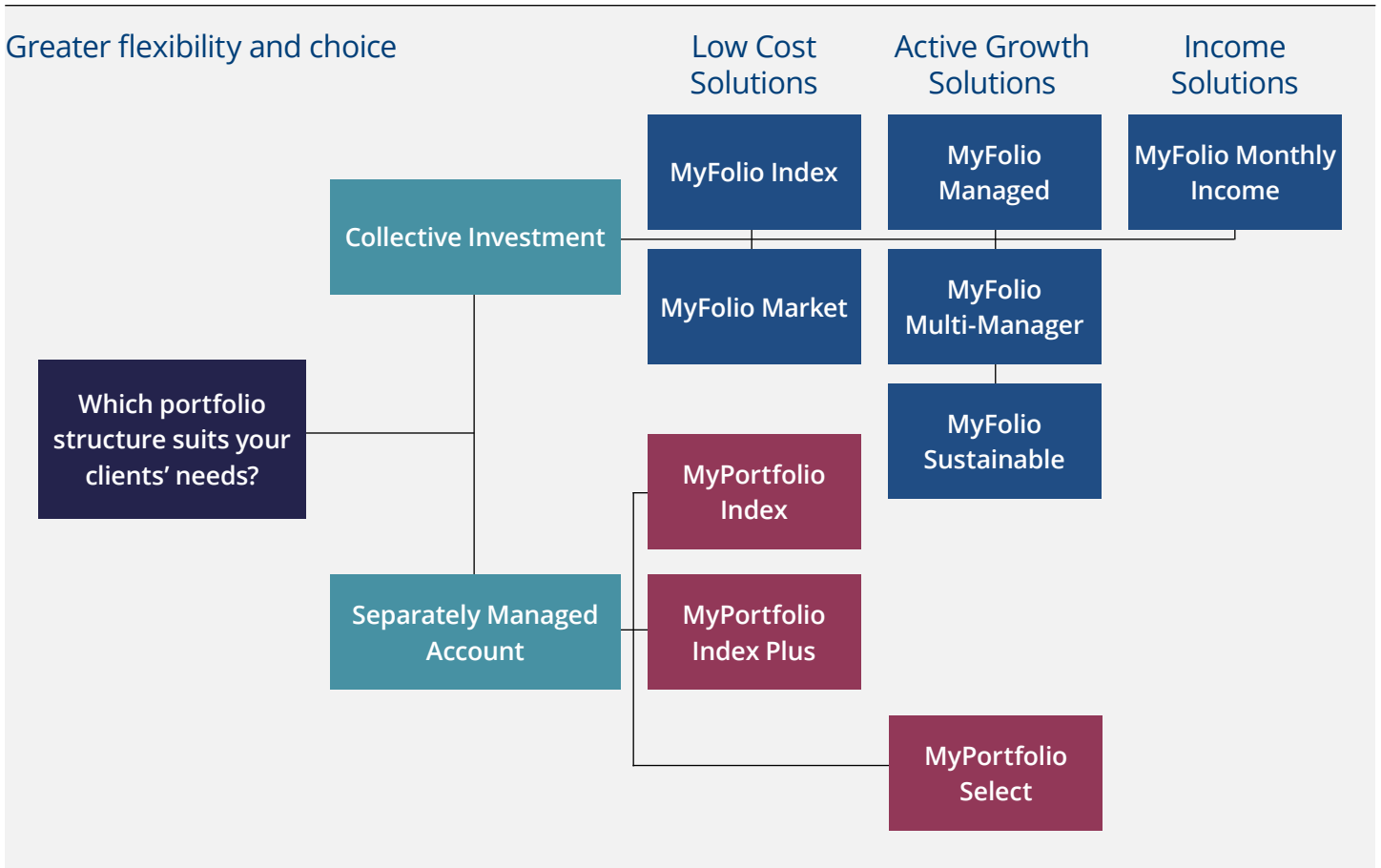
## Choose the structure that suits

|   |   |
|---|---|
|  | <b>MyFolio</b><br>Collective Investment             |
|   | Fund of Funds                                       |
|   | Range of styles – 5 growth, 1 income                |
|   | Five risk levels*                                   |
|   | Active/passive fund holdings depending on the range |
|   | Competitively priced                                |

|  |  |
|--|--|
|  | <b>MyPortfolio</b><br>Separately Managed Account (SMA) |
|  | Model Portfolio  |
|  | Range of styles – 3 growth                             |
|  | Five risk levels                                       |
|  | Active /passive holdings depending on range            |
|  | Competitively priced                                   |

\* The MyFolio Monthly Income range only has 3 risk levels, II to IV.

## Choose the right solution from your preferred structure



|   |  |   |  |   |  |
|---|--|---|--|---|--|
| <p><b>Index</b><br/>5 portfolios investing primarily in index tracker funds managed by Aberdeen Standard Investments (lowest-cost option)</p> | <p><b>Market</b><br/>5 portfolios investing primarily in index tracker funds</p> | <p><b>Sustainable</b><br/>5 portfolios investing mainly in funds with a specific sustainable or impact mandate.</p> | <p><b>Managed</b><br/>5 portfolios investing mainly in active funds run by Aberdeen Standard Investments</p> | <p><b>Multi-Manager</b><br/>5 portfolios investing in traditional and alternative asset classes. Optimally combine index tracker, enhanced index and carefully selected best-of-market active funds</p> | <p><b>Monthly Income</b><br/>3 portfolios investing in funds from a range of asset managers focused on income generation</p> |
|---|--|---|--|---|--|

## MyPortfolio

|   |   |  |
|---|---|--|
| <p><b>Index</b><br/>5 portfolios investing primarily in index tracker funds managed by Aberdeen Standard Investments (lowest-cost option)</p> | <p><b>Index Plus</b><br/>5 portfolios that utilise enhanced index strategies and some carefully selected Aberdeen Standard Investments actively managed funds in addition to index trackers</p> | <p><b>Select</b><br/>5 portfolios investing in traditional and alternative asset classes. Optimally combine index tracker, enhanced index and carefully selected best-of-market active funds</p> |
|---|---|--|

## Flexibility and choice

|                             | MyFolio OEIC# (Institutional Share Class) |                 |                      |                  |                        |                           | MyPortfolio Separately Managed Accounts## |                     |                 |
|-----------------------------|---|-----------------|----------------------|------------------|------------------------|---------------------------|---|---------------------|-----------------|
|                             | Growth                                    |                 |                      |                  |                        | Income                    | Growth                                    |                     |                 |
| Range                       | Index (I to V)                            | Market (I to V) | Sustainable (I to V) | Managed (I to V) | Multi-Manager (I to V) | Monthly Income (II to IV) | Index (I to V)                            | Index Plus (I to V) | Select (I to V) |
| Strategic Asset Allocation  | Optimised                                 | Optimised       | Optimised            | Optimised        | Optimised              | Optimised                 | Optimised                                 | Optimised           | Optimised       |
| Tactical Asset Allocation   | No  | Yes             | No                   | Yes              | Yes                    | Yes                       | No  | No                  | No              |
| Equity                      | Yes                                       | Yes             | Yes                  | Yes              | Yes                    | Yes                       | Yes                                       | Yes                 | Yes             |
| Bonds                       | Yes                                       | Yes             | Yes                  | Yes              | Yes                    | Yes                       | Yes                                       | Yes                 | Yes             |
| Property (direct)           | No  | Yes             | No                   | Yes              | Yes                    | Yes                       | No  | No                  | No              |
| Property (REITs)            | Yes                                       | Yes             | No                   | Yes              | Yes                    | Yes                       | Yes                                       | Yes                 | Yes             |
| Alternatives                | No  | No              | No                   | Yes              | Yes                    | Yes                       | No  | Yes                 | Yes             |
| Rebalance Freq              | Daily to SAA                              | Daily to TAA    | Daily to SAA         | Daily to TAA     | Daily to TAA           | Daily to TAA              | Auto*                                     | Auto*               | Auto*           |
| AMC/DFM Fee                 | 0   | 7.5             | 0                    | 22.5             | 47.5                   | 22.5                      | 6   | 15                  | 30              |
| OCF/Total Cost <sup>4</sup> | 20  | 25-32           | 60                   | 69-81            | 103-127                | 95-110                    | 15-19                                     | 29-38               | 66-86           |

Source: Aberdeen Standard Investments, March 2021 for information purposes. \* Automatic rebalancing based on asset allocation based tolerance

# Available on all third party platforms - Institutional Share Class available on Elevate and Wrap

## Available on Elevate and Wrap platforms

<sup>4</sup>Does not include 3rd party transaction costs

## The team behind the MyFolio and MyPortfolio



We believe that the Multi-Manager Strategies Team at the heart of the MyFolio family offers us a real competitive advantage. The highly experienced team of 17 comprises a mix of skilled fund managers and investment analysts. The team is one of the largest and most experienced fund research and portfolio management teams in the industry, and currently manages £32.8 billion of assets in risk-based funds and portfolios (as at 30/11/2020).

## Risk ratings

| All the solutions have been risk mapped by the following agencies |
|---|
| Defaqto   |
| Dynamic Planner (Distribution Technology)                         |
| EValue - MyPortfolio only   |
| FinaMetrica - MyFolio only  |
| Synaptic  |

For further information on these risk ratings please consult our Ratings document.

### Important Information

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.

Please refer to Key Investor Information Document or Prospectus for more details of the risks applicable to each fund in the MyFolio range.

The MyPortfolio 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.

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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STA1020460776-001 | DH: GB-190421-147332-5