

What is MyFolio?

The MyFolio fund of funds range is a flexible, all-encompassing solution that provides you with an investment based on your attitude to risk and preferred style. To achieve this, we have carefully constructed a family of risk-rated portfolios. You simply decide which of the risk profiles and investment styles suits you, and then select the appropriate MyFolio fund.

A range of investment styles

You can choose from a range of investment styles, providing both flexibility and choice.

MyFolio Index – these five funds invest primarily in a range of tracker funds managed by Aberdeen Standard Investments. These underlying funds will, therefore, follow their respective index down as well as up. This fund range primarily invests in Aberdeen Standard investments trackers and does not undertake any tactical decisions between its annual Strategic Asset Allocation reviews.

MyFolio Market funds – there are five Market funds, one for each risk level. Each fund invests mostly in tracker funds that aim to replicate the performance of an index such as the FTSE All-Share Index or the S&P 500 Index.

MyFolio Sustainable – these five portfolios invest mainly in funds with a specific sustainable or impact mandate.

MyFolio Managed funds – the Managed funds offer a competitively priced option as they invest mainly in funds managed by Aberdeen Standard Investments, who have considerable experience investing across the major asset classes such as equities, property and bonds.

MyFolio Multi-Manager funds – the Multi-Manager portfolios invest in carefully selected funds from some of the leading investment managers in the market. We carry out in-depth research to identify funds we believe to be among the best in the industry.

MyFolio Monthly Income funds – we also offer the choice of three funds with a bias towards generating income. These funds invest in carefully selected, income-focused funds from leading managers in the market.

Important Information

The value of investments, and the income from them, can go down as well as up and an investor may get back less than the amount invested. Past performance is not a guide to future results.

This document relates to the range of MyFolio OEIC funds. For more information on individual MyFolio funds, the risks applicable to them, and their respective benchmarks, please refer to the Key Investor Information Document or the Prospectus.

Please note that the number contained in a MyFolio fund name is not related to the synthetic risk and reward indicator contained in the Key Investor Information Document (KIID).

This material is for informational purposes only. This should not be relied upon as a forecast, research or investment advice. It does not constitute an offer, or solicitation of an offer, to sell or buy any securities or an endorsement with respect to any investment vehicle. The opinions expressed are those of Aberdeen Standard Investments and are subject to change at any time due to changes in market or economic conditions.

Investment objective

All MyFolio funds aim to generate growth over the long term (5 years or more) while being managed to a defined level of risk. Risk level I would aim to be the lowest risk, and risk level V would aim to be the highest risk.

Aberdeen Standard Fund Managers Limited, registered in England and Wales (740118) at Bow Bells House, 1 Bread Street, London, EC4M 9HH. Authorised and regulated by the Financial Conduct Authority in the UK.

© 2020 Standard Life Aberdeen, images reproduced under licence

Visit us online
aberdeenstandard.com

STA0221042540-001 | GB-200121-138531-6

MyFolio

An illustration of risk and reward



For professional investors and financial advisers only – not for retail investors

An illustration of risk and reward

MyFolio

Balancing risk and reward

Through MyFolio, 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 MyFolio Market 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 MyFolio 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.

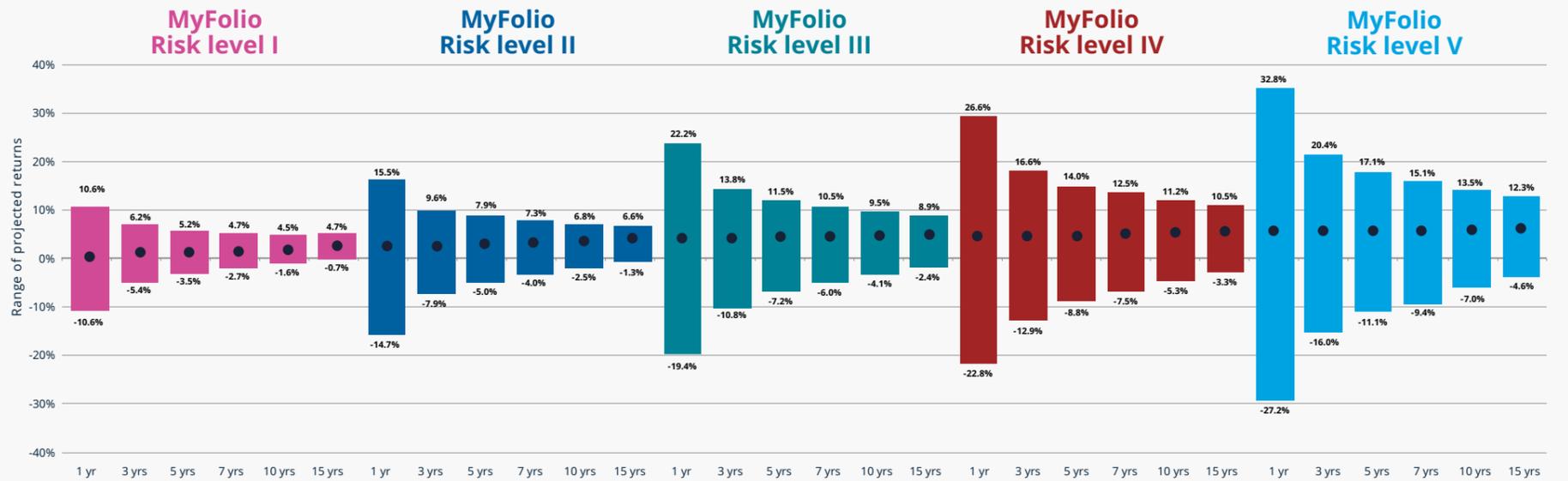
The value of all investments can fall as well as rise and may be worth less than you originally invested.

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 MyFolio, 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: Aberdeen Standard Investments, as at 18 February 2021, based on the long-term strategic asset allocation of the MyFolio Market range. For the purpose of this illustration, our asset allocations have incorporated the return estimates of Moodys Analytics. These outcomes will differ from those derived from ASI's own economic forecasts.

| 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 | |
| 0.9 | 1.1 | 1.2 | 1.4 | 1.7 | 2.2 | | 1.8 | 2.0 | 2.2 | 2.3 | 2.6 | 3.0 | | 3.1 | 3.1 | 3.2 | 3.3 | 3.6 | 4.0 | | 3.8 | 3.8 | 3.9 | 4.0 | 4.3 | 4.6 | | 4.7 | 4.7 | 4.8 | 4.9 | 5.1 | 5.4 | |

Source: Aberdeen Standard Investments, as at 18 February 2021, based on the long-term strategic asset allocation of the MyFolio Market range. For the purpose of this illustration, our asset allocations have incorporated the return estimates of Moodys Analytics. These outcomes will differ from those derived from ASI's own economic forecasts.



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 and property.

Source: Aberdeen Standard Investments, as at 18 February 2021, based on the long-term strategic asset allocation of the MyFolio Market range. For the purpose of this illustration, our asset allocations have incorporated the return estimates of Moodys Analytics. These outcomes will differ from those derived from ASI's own economic forecasts.

Forecasts are not a reliable indicator of future performance