

Investor Guide

Standard Life Investments MyFolio Market Funds

The MyFolio Market Funds aim to help you achieve your long-term investment goals with confidence. To do this, each fund includes a variety of different investments. All you need to do is select the right option for you with your adviser.

Why should I invest in the MyFolio Market Funds?

We designed the MyFolio Market Funds to make investing quick and easy. You simply decide how much risk you are comfortable taking to select the appropriate fund. We then do the rest to manage it in line with your chosen level of risk.

Our experts will:



Decide what to invest in and when



Actively manage the fund to try and produce the best possible return



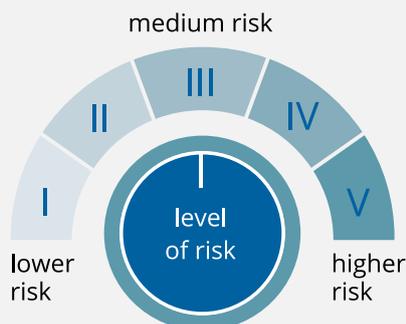
Regularly check the fund is still in line with your chosen risk level

You can be assured that your investment is being managed by experts to help support your long-term investment goals. We do recommend that you regularly review your chosen fund to make sure it is still right for you and 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 MyFolio Market fund is right for me?

Deciding which fund is right for you is very straightforward. Simply decide how much risk you are willing to take.

There are five risk levels for you to choose from.



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

What does MyFolio Market invest in?

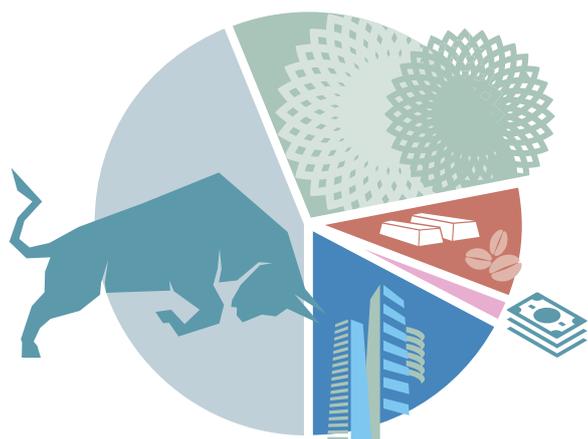
Our experts invest mainly in a range of tracker funds which generally aim to replicate the performance of an index such as the FTSE All Share* or the S&P 500**. When investing in these funds, we combine defensive and growth asset classes. Defensive assets are usually seen as less risky, including funds that typically hold investments such as cash and bonds. Meanwhile, growth assets are usually seen as more risky, including funds that typically hold investments such as company shares and property. By combining different types of investment, we believe we can achieve the best possible return for each risk level.



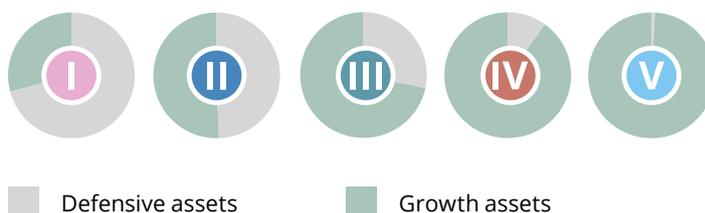
Defensive



Growth



As you move up the risk levels, you would typically expect to see a higher proportion of the portfolio invested in growth assets and less in defensive assets.



Who runs the MyFolio Market Funds?

The ultimate responsibility for the Standard Life Investments MyFolio funds lies with Bambos Hambi, Head of Multi-Manager Strategies at Aberdeen Standard Investments. Bambos heads up the Multi-Manager Strategies team, responsible for fund selection, and comprises a mix of highly experienced portfolio managers and fund analysts. Meanwhile, our Multi-Asset Investing Team is responsible for making tactical changes and ensuring each fund stays within the chosen level of risk.

Aberdeen Standard Investments is a leading global asset manager, managing assets worth a total of £576 billion (as at 31 December 2017). Aberdeen Standard Investments is a brand of the investment businesses of Aberdeen Asset Management and Standard Life Investments.

Contact

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

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Important Information

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

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 the Key Investor Information Document or the Prospectus for more details of the risks applicable to each fund in the MyFolio range, or ask your adviser. Standard Life Investments has not considered the suitability of investment against your individual needs and risk tolerance.

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