Adviser Guide

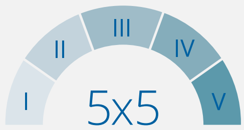
Standard Life Investments MyFolio

Launched

2010

MyFolio launched in the UK following demand for cost-effective, risk-targeted solutions

Funds



MyFolio funds split across five distinctive ranges and five risk levels

Invested

£14.1bn

Amount now invested in MyFolio (as at 30 June 2018)

"MyFolio's range and breadth allows advisers to choose the fund most appropriate for their clients' needs."

Bambos Hambi
Head of Multi-Manager Strategies

Why choose MyFolio?

- A cost-effective outsourced solution that allows you to focus on supporting your client's investment objectives
- A range of options to explore your client's risk profile and preferred investment style
- Long-term performance for each MyFolio fund corresponding to the level of risk taken
- Ongoing monitoring and rebalancing gives peace of mind that your client's risk and return objectives are being met
- Comprehensive adviser support, including access to the MyFolio Lookthrough Tool to create customised client reports and find the latest fund information and updates

aberdeenstandard.com/lookthrough

Aberdeen Standard Investments

1 What is MyFolio?

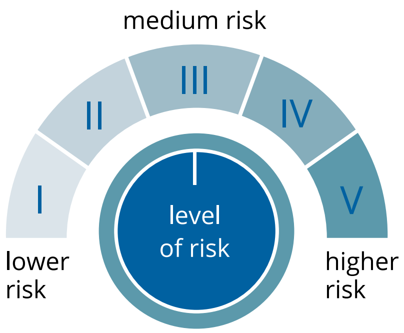
MyFolio consists of 25 multi-asset, fund of funds, split into five ranges and five risk levels (from lower risk through to higher risk). This extensive choice gives you the flexibility to choose a solution that meets your client's preferred investment style and attitude to risk. **Choose from:**

- Five **Market** portfolios mainly investing in passive funds (lowest-cost option)
- Ten **Managed** portfolios (five growth and five income) that invest mainly in Standard Life Investments funds
- Ten **Multi-Manager** portfolios (five growth and five income) from best-of-breed external providers

2 Choosing the right MyFolio fund

Deciding which portfolio is right for your client is a very straightforward process.

01 Choose the appropriate risk level, from lower to higher risk.

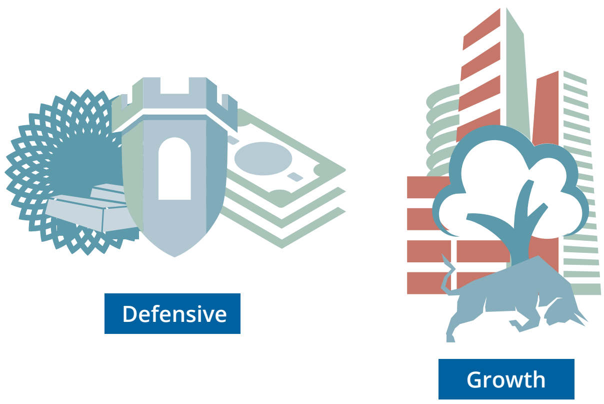


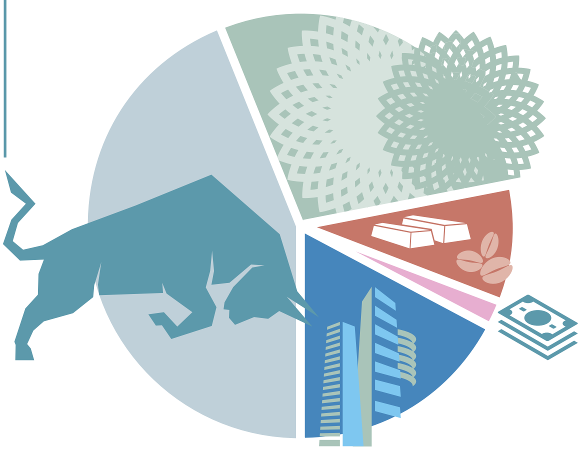
02 Choose a preferred investment style

This includes choosing between growth and income options where available.

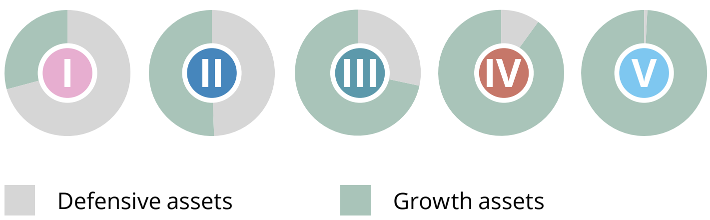
3 What does MyFolio invest in?

Each MyFolio fund invests in a mix of defensive and growth asset classes. Defensive assets include cash, government bonds, corporate and global index linked bonds. Meanwhile, growth assets encompass equities, high yield bonds, emerging market debt and real estate. We also invest in absolute return funds (in the Managed and Multi-Manager ranges) to provide further diversification benefits.





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.



Building MyFolio in four steps...

1

First, we seek to **create the most efficient mix** of assets to help deliver the best possible return for each risk level. We work closely with Moody's Analytics, a world-leading expert in risk-modelling solutions, to achieve this.

2

We can **tactically tilt the long-term asset mix to take advantage of shorter-term investment opportunities**. In doing so, we make modest increases in our exposure to markets we favour and reduce exposure to those in which we have less conviction.

3

We then **select the optimal blend of individual funds** that go into each MyFolio portfolio. This involves quantitative analysis of over 8,700 funds followed by qualitative analysis to identify each fund's potential for risk-adjusted performance. **Next, we select the best combination of funds for each risk level**.

4

Finally, we ensure the MyFolio funds continue to deliver the appropriate risk and return outcomes for investors. To achieve this, **we regularly rebalance each portfolio and undertake portfolio reviews**. We quickly replace any fund that is no longer suitable.

Who manages MyFolio?

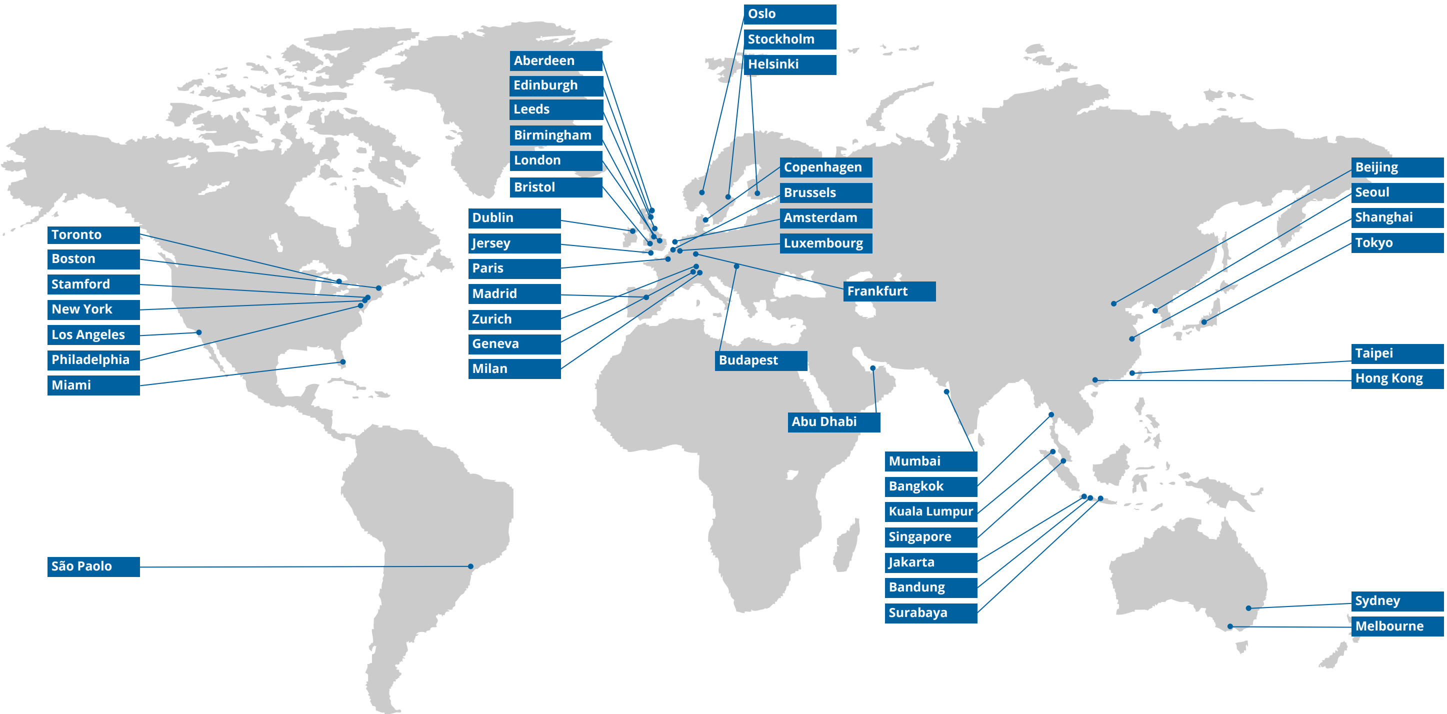
Bambos Hambi
Head of Multi-Manager Strategies

The ultimate responsibility for the MyFolio funds lies with Bambos Hambi. Bambos is the head of the Multi-Manager Strategies Team at Aberdeen Standard Investments, which is responsible for fund selection and comprises a mix of highly experienced portfolio managers and career fund analysts. Meanwhile, our Multi-Asset Investing Team is responsible for tactically tilting the portfolio while ensuring that each fund stays within the chosen level of risk.

Bambos joined Standard Life Investments in 2011, prior to the creation of the Aberdeen Standard Investments brand following the merger of Standard Life plc and Aberdeen Asset Management PLC in 2017. He has overall responsibility for the portfolio management of the 25 funds in Standard Life Investments' MyFolio offering. Bambos' previous roles include Fund Manager and Head of Multi Manager at Gartmore, and Fund Manager and Head of Multi Manager at Rothschild. Bambos has also worked with Friends Ivory & Sime, Quilter & Co Ltd and Legal & General.

Aberdeen Standard Investments – Our global reach

A presence in 46 locations keeps us close to our client-base.



Diversification across the asset base

Together we are responsible for approximately £575.7 billion* of assets managed on behalf of clients globally as at 31 December 2017.

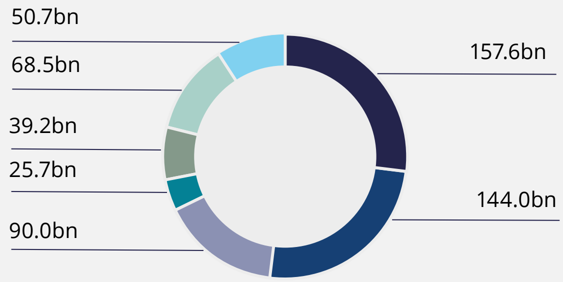
The breadth of our expertise can be seen by the diverse range of investments we are entrusted to manage.

*Data as at 31 December 2017, Source: Standard Life plc, Aberdeen Asset Management plc

Strategic partnerships and joint ventures

UK	Lloyds Bank, Phoenix
North America	John Hancock, Manulife
Asia	Bosera, Heng An Standard Life, Mitsubishi UFJ Trust & Banking, Sumitomo Mitsui Trust Bank
India	HDFC AMC
Australia	Challenger

Assets under Management – by asset class**



**Data as at 31 December 2017, Source: Standard Life Aberdeen plc

Important Information

Past performance is not a guide to future performance. All investments carry some degree of risk. The value of investments can fall as well as rise and may be worth less than your client 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.

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

Visit us online
aberdeenstandard.com

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