

# Risk and performance update

31 January 2024

For financial advisers only

Standard Life Funds	Performance (%)			Annualised performance (%)				Launch date	Max drawdown since launch (%)	Volatility (%)				Volatility rating	Annual Management Charge range	
	1 mth	YTD	1 year	3 years	5 years	10 years	Since launch			3 years	5 years	10 years	Since launch		High AMC rebate	Fund AMC
<b>MyFolio</b>																
MyFolio Active I	-0.4%	-0.4%	3.5%	-1.0%	1.4%	2.4%	3.2%	11/06/2012	-14.7%	5.4%	6.4%	5.1%	4.8%	4	0.65%	1.15%
MyFolio Active II	0.2%	0.2%	4.8%	0.5%	2.9%	3.5%	4.4%	11/06/2012	-19.1%	6.7%	8.3%	6.7%	6.4%	4	0.65%	1.15%
MyFolio Active III	0.6%	0.6%	6.3%	2.6%	4.7%	4.7%	5.8%	11/06/2012	-22.4%	8.0%	10.1%	8.5%	8.1%	5	0.65%	1.15%
MyFolio Active IV	1.1%	1.1%	7.3%	4.4%	6.2%	5.8%	7.1%	11/06/2012	-25.4%	9.7%	12.0%	10.3%	9.9%	5	0.65%	1.15%
MyFolio Active V	1.5%	1.5%	8.0%	5.4%	7.2%	6.6%	7.9%	11/06/2012	-27.6%	10.8%	13.3%	11.7%	11.3%	5	0.65%	1.15%
MyFolio Market I	-0.2%	-0.2%	5.6%	0.1%	2.0%	2.9%	2.9%	27/01/2014	-13.9%	5.4%	6.3%	5.1%	5.1%	4	0.45%	0.95%
MyFolio Market II	0.5%	0.5%	7.3%	1.9%	3.6%	4.3%	4.4%	27/01/2014	-19.0%	6.6%	8.5%	7.1%	7.1%	4	0.45%	0.95%
MyFolio Market III	1.2%	1.2%	9.2%	4.5%	5.6%	5.9%	5.9%	27/01/2014	-23.4%	8.0%	10.8%	9.3%	9.3%	5	0.45%	0.95%
MyFolio Market IV	1.7%	1.7%	10.4%	6.7%	7.1%	7.3%	7.3%	27/01/2014	-27.6%	9.6%	13.2%	11.7%	11.7%	5	0.45%	0.95%
MyFolio Market V	2.2%	2.2%	11.5%	8.2%	8.2%	8.3%	8.4%	27/01/2014	-30.7%	10.7%	15.1%	13.7%	13.7%	5	0.45%	0.95%
<b>Global Index funds*</b>																
Global Index 20	-0.1%	-0.1%	4.3%	-	-	-	-3.3%	17/08/2021	-15.9%	-	-	-	6.1%	4	0.45%	0.95%
Global Index 40	0.8%	0.8%	7.2%	-	-	-	-1.1%	17/08/2021	-14.9%	-	-	-	7.2%	4	0.45%	0.95%
Global Index 60	1.8%	1.8%	10.0%	-	-	-	1.1%	17/08/2021	-14.2%	-	-	-	8.8%	5	0.45%	0.95%
Global Index 80	2.8%	2.8%	12.9%	-	-	-	3.2%	17/08/2021	-14.7%	-	-	-	10.8%	5	0.45%	0.95%
Global Index 100	3.7%	3.7%	15.8%	-	-	-	5.3%	17/08/2021	-15.6%	-	-	-	12.9%	6	0.45%	0.95%
<b>Multi asset</b>																
Absolute Return Global Bond Strategies (ARGBS)	0.6%	0.6%	6.0%	-1.9%	-0.1%	-	-0.2%	14/04/2015	-12.8%	2.7%	3.3%	-	2.8%	3	0.70%	1.20%
Cautious Managed	0.3%	0.3%	5.6%	0.8%	3.3%	5.1%	6.1%	12/06/2003	-20.5%	6.7%	8.7%	7.4%	6.7%	4	0.50%	1.00%
Diversified Income	-0.2%	-0.2%	5.2%	3.0%	3.4%	-	2.7%	02/08/2018	-16.9%	6.4%	7.8%	-	7.6%	4	0.85%	1.35%
Managed	2.2%	2.2%	10.3%	4.9%	7.6%	7.5%	7.2%	31/03/2005	-45.4%	9.3%	12.0%	11.5%	12.0%	5	0.50%	1.00%
<b>ESG funds</b>																
European Ethical Equity	1.6%	1.6%	10.0%	2.7%	8.4%	6.8%	3.6%	03/11/2007	-59.2%	17.2%	18.5%	17.0%	18.8%	6	0.80%	1.30%
Global Corporate Bond SRI	-0.3%	-0.3%	3.8%	-4.4%	-	-	-3.6%	15/10/2020	-23.0%	6.5%	-	-	6.3%	4	0.40%	0.90%
Global Equity Impact	-0.6%	-0.6%	1.3%	1.4%	9.0%	-	7.4%	09/04/2018	-27.0%	14.3%	15.7%	-	15.4%	6	0.60%	1.10%
Multi-Asset ESG	-0.4%	-0.4%	2.7%	-1.3%	-	-	0.0%	12/11/2020	-21.2%	9.1%	-	-	8.9%	5	0.50%	1.00%
<b>Equity – regional</b>																
Asia Pacific Equity	-2.9%	-2.9%	-7.0%	-4.5%	3.9%	6.3%	8.7%	03/06/2003	-56.9%	15.0%	16.4%	16.1%	18.1%	6	0.50%	1.00%
China Equity	-10.1%	-10.1%	-36.6%	-22.8%	-7.8%	1.0%	0.9%	03/11/2007	-59.5%	26.5%	24.1%	22.4%	23.9%	6	1.00%	1.50%
European Equity	2.7%	2.7%	11.7%	9.1%	10.7%	7.7%	8.8%	03/06/2003	-54.3%	14.1%	16.8%	15.5%	16.8%	6	0.50%	1.00%
Global Equity	4.1%	4.1%	17.6%	7.5%	9.2%	7.7%	7.4%	03/06/2003	-54.8%	15.2%	17.4%	16.4%	16.9%	6	0.50%	1.00%
Japanese Equity	4.8%	4.8%	14.3%	-0.6%	5.5%	5.9%	5.6%	03/06/2003	-56.2%	17.0%	17.6%	17.3%	18.6%	6	0.50%	1.00%
North American Equity	5.5%	5.5%	21.9%	13.0%	15.2%	13.7%	10.3%	03/06/2003	-50.7%	14.2%	16.6%	16.2%	17.3%	6	0.50%	1.00%
UK Equity	-0.6%	-0.6%	1.5%	8.0%	4.2%	3.9%	7.1%	03/06/2003	-53.7%	13.8%	20.3%	18.1%	18.9%	6	0.50%	1.00%
<b>Equities – smaller companies</b>																
European Smaller Companies	-0.4%	-0.4%	3.5%	0.2%	8.0%	9.3%	9.5%	08/08/2007	-52.0%	20.4%	23.3%	19.6%	19.1%	6	1.00%	1.50%
Global Smaller Companies	0.2%	0.2%	3.3%	-2.9%	6.6%	9.2%	9.5%	14/10/2013	-39.9%	19.9%	20.6%	18.2%	18.0%	6	1.05%	1.55%
UK Smaller Companies	1.5%	1.5%	-0.4%	-4.5%	3.9%	6.2%	10.4%	01/04/2005	-59.7%	18.1%	21.6%	18.8%	18.4%	6	0.80%	1.30%
<b>Index trackers</b>																
Vanguard Emerging Market Stock Index	-1.9%	-1.9%	-2.8%	-4.0%	2.2%	-	1.7%	14/02/2018	-29.9%	14.2%	17.2%	-	16.8%	6	0.55%	1.05%
Vanguard Euro Government Bond Index	-1.8%	-1.8%	3.4%	-5.6%	-	-	-1.5%	01/03/2019	-21.7%	7.3%	-	-	6.4%	4	0.40%	0.90%
Vanguard Eurozone Stock Index	2.5%	2.5%	11.4%	10.3%	-	-	8.6%	01/03/2019	-35.8%	15.5%	-	-	21.4%	6	0.40%	0.90%
Vanguard Global Bond Index	-1.1%	-1.1%	1.4%	-	-	-	-5.5%	17/08/2021	-18.5%	-	-	-	5.8%	3	0.40%	0.90%
Vanguard Global Corporate Bond Index	-0.7%	-0.7%	2.7%	-4.2%	-	-	-0.1%	01/03/2019	-21.0%	6.3%	-	-	7.0%	4	0.40%	0.90%
Vanguard Global Stock Index	4.4%	4.4%	18.5%	12.7%	13.0%	-	12.0%	14/02/2018	-29.2%	12.9%	16.5%	-	16.1%	6	0.40%	0.90%
Vanguard US 500 Stock Index	5.6%	5.6%	22.5%	15.4%	-	-	14.9%	01/03/2019	-27.9%	14.2%	-	-	17.3%	6	0.40%	0.90%
<b>Property</b>																
Global Real Estate	-1.4%	-1.4%	-3.5%	2.2%	1.7%	-	2.4%	15/03/2017	-9.0%	4.2%	4.9%	-	4.6%	3	1.00%	1.50%
Global REIT	-1.9%	-1.9%	-0.3%	0.7%	0.3%	2.8%	0.4%	23/01/2007	-72.8%	17.2%	22.5%	18.2%	20.7%	6	0.95%	1.45%
Property	-0.2%	-0.2%	-3.8%	-1.8%	-2.1%	1.4%	3.8%	29/05/2001	-35.6%	4.9%	4.0%	4.0%	4.9%	3	0.70%	1.20%

## Fixed Interest and money market

Corporate Bond	-0.4%	-0.4%	6.5%	-2.4%	0.4%	1.7%	3.6%	03/12/2003	-17.7%	5.1%	5.5%	4.2%	3.8%	4	0.50%	1.00%
Euro Global Liquidity	0.4%	0.4%	3.6%	1.0%	0.5%	0.1%	0.2%	16/02/2010	-3.1%	0.4%	0.4%	0.4%	0.3%	1	0.50%	1.00%
Fixed Interest	-1.4%	-1.4%	3.7%	-8.2%	-2.2%	1.5%	3.6%	31/03/2005	-31.1%	10.2%	9.0%	7.4%	6.8%	4	0.50%	1.00%
Global Inflation Linked Bond	-2.4%	-2.4%	-1.7%	-5.1%	-0.6%	1.0%	1.9%	20/07/2005	-23.5%	8.2%	8.9%	7.3%	6.7%	4	0.50%	1.00%
Total Return Credit	1.1%	1.1%	7.2%	-1.2%	2.3%	-	1.9%	15/03/2017	-18.3%	5.0%	6.8%	-	5.9%	4	0.80%	1.30%
Cash**	0.4%	0.4%	3.3%	1.9%	1.5%	1.3%	1.7%	19/06/2003	-0.4%	0.5%	0.4%	0.3%	0.3%	1	0.50%	1.00%

Source: FE Analytics, performance at 31 January 2024 (01 February 2024 for Vanguard Index Tracking Funds and Global Index Funds). Gross of Annual Management Charge (AMC). For an explanation of volatility ratings, see overleaf.

\*The Standard Life Global Index Funds launched in August 2021. We use the 5-year annualised volatility of each of the underlying Vanguard Funds (in which the Global Index Funds invest) to determine the ESMA risk rating for each Global Index Fund. The underlying funds in which the Global Index Funds invest are: the Vanguard Global Stock Index Institutional EUR (ISIN IE00B03HD191), the Vanguard Emerging Markets Stock Index Institutional EUR (ISIN IE0031786696) and the Vanguard Global Bond Index Institutional Plus Hedged Acc EUR (ISIN IE00BGCZ0B53).

\*\* You can only switch out of this fund (closed to new investments and switches in).

The value of investments within these funds will go down as well as up and may also be affected by changes in currency exchange rates. The information shown relates to the past. Past performance is not a guide to the future.



Visit [standardlife.ie/adviser](https://standardlife.ie/adviser) for factsheets, performance charting tool and more information.

**Max drawdown** - The max drawdown is based on monthly data (fund prices on first business day of each month). It calculates the maximum loss an investor would have experienced from its highest point to its subsequent lowest point, using monthly data. Source: abrdn

**Volatility %** - Investing in any fund runs a risk of losing money. Some funds are riskier than others. Looking at the volatility of the fund is the way to measure the risk involved. In this document volatility has been calculated as the annualised standard deviation of the fund's monthly returns. High volatility means that a fund is more likely to suddenly fall or rise in value than a fund with lower volatility. These amounts are also more likely to be more significant.

The max drawdown and volatility % figures only include funds with a since launch period greater than one year.

**Volatility rating** - Indicates how much the fund price might move compared to other funds. The higher the volatility rating, the less stable the fund price is likely to be. You can use this to help you choose between funds with different volatility ratings.

The volatility ratings of our funds are calculated using the European Security and Markets Authority (ESMA) guidelines, which use a seven point scale to rate funds based on their five year annualised volatilities.

Higher volatility ratings typically mean greater potential investment returns over the longer term. But high volatility funds can suddenly fall or rise in value.

Volatility ratings are regularly reviewed and may change over time.



(01) 639 7000 [standardlife.ie/adviser](https://standardlife.ie/adviser) [brokersupport@standardlife.ie](mailto:brokersupport@standardlife.ie)

Standard Life International dac is regulated by the Central Bank of Ireland. Standard Life International dac is a designated activity company limited by shares and registered in Dublin, Ireland (408507) at 90 St Stephen's Green, Dublin 2 D02 F653.

FPSA T01 0124 © 2024 Phoenix Group Management Services Limited. All rights reserved.

Risk and performance update 02/02