

MyFolio

A simpler solution to long-term investing



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MyFolio

A simpler solution to long-term investing

Do you have money to invest?

If so, investment funds can be a good place to save over the long term.

Whatever you're investing for, choosing the right fund can often be a difficult decision. After all, there are hundreds available.

The task becomes doubly difficult when you consider each has its own approach to investing. Not to mention, different levels of risk, and reward.

But the good news is you can relax, because that's where Standard Life comes in.

Our MyFolio funds make investing a whole lot simpler. How? By selecting from a range of expertly managed funds, depending on your attitude to risk.

Each fund holds a combination of lower risk assets, such as money market instruments (including cash) and bonds, plus higher risk assets like equities and property.

MyFolio funds are adjusted to maximise the potential returns for your chosen level of risk.

What does this mean for you?

You choose the fund that has the level of risk you're most comfortable with and will work best for you.

Warning: If you invest in these funds you may lose some or all of the money you invest

Warning: The value of your investment may go down as well as up

Warning: This investment may be affected by changes in currency exchange rates



MyFolio. What's in it for you?

A simplified fund choice

Within the MyFolio family, there are five risk levels to choose from, according to your attitude to risk ranging from MyFolio I (lower risk) to MyFolio V (high risk). And within each risk level you can choose two investment styles – active or passive.

Easier to understand

Unlike many other investment funds, MyFolio is easy to understand. You just need to decide on the level of risk you're comfortable with, then choose the most suitable MyFolio fund for you. That's it.

Quick access

These funds are normally priced daily. If your attitude to risk changes, it's easy to switch between the MyFolio funds.

Diversification

These multi-asset funds invest in a broad range of assets from across the globe giving you the benefits of strong investment diversification.

Ongoing care

A team of experts look after your money. Once you've invested, you can be confident the fund will be managed within the appropriate risk level.

This team of experts regularly monitors and rebalances the portfolios to give you peace of mind that the risk and return objectives are being met.

Investment approach

abrdn determines the strategic asset allocation for the funds.

First, they seek to create the most efficient mix of assets to help deliver the best possible return for each risk level.

Then every three months, the strategic asset allocation is formally reviewed, but the aim always stays the same: to ensure the funds are meeting their respective risk and return objectives.

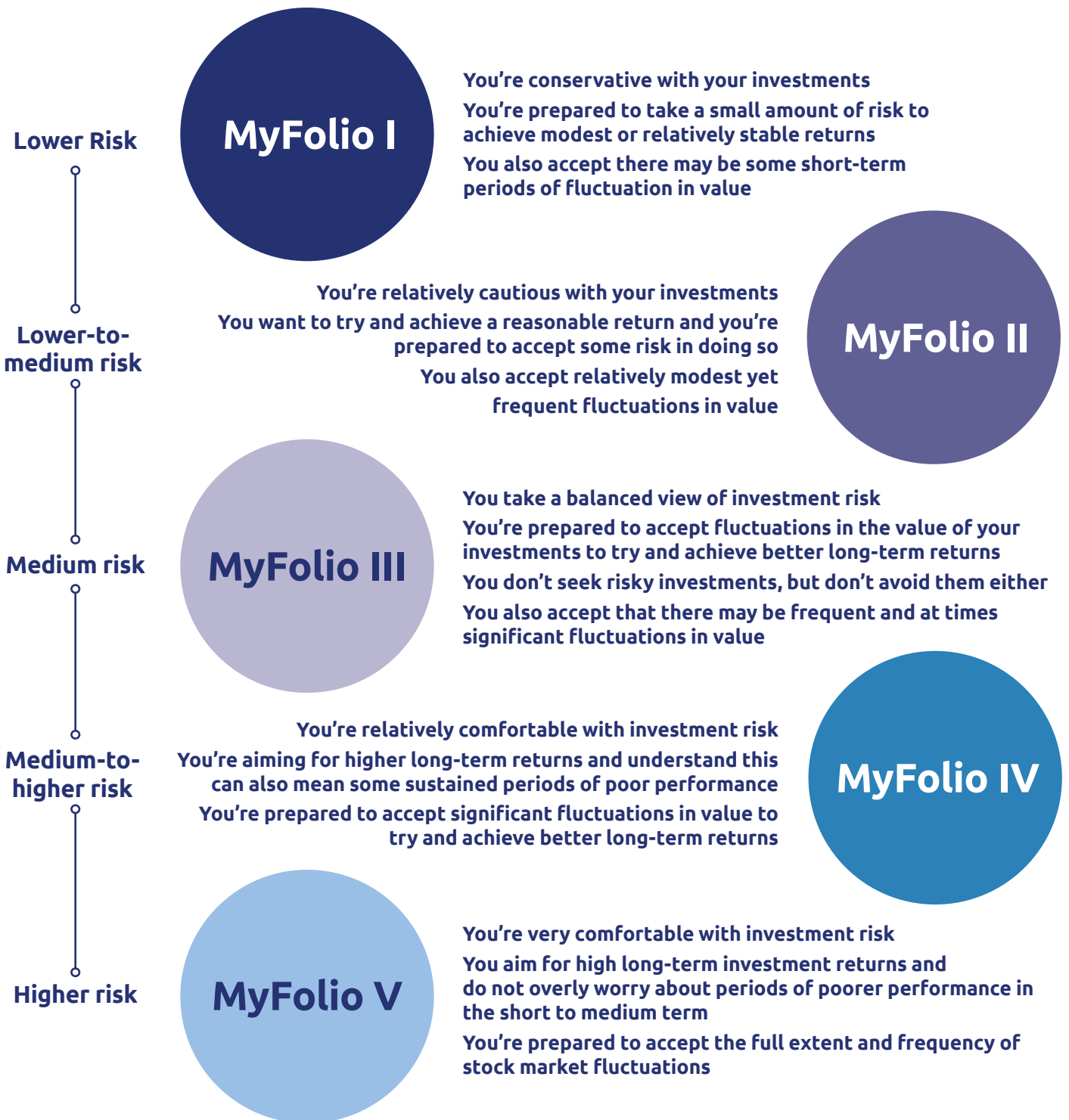
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Risk. What level suits you?



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Want to know your attitude to risk?

To know what the right investment choice is for you, you need to consider your personal circumstances and know what level of risk you're comfortable with.

Our website offers a risk profiler to help you understand your attitude to risk.

Your financial adviser can take you through this Risk Profiler, or go to [standardlife.ie](https://www.standardlife.ie) and complete it online.

You know your risk level, now choose between MyFolio Active and MyFolio Market >>



Simpler solutions to long-term investing

As well as choosing the level of risk that's right for you, MyFolio gives you a choice of investment styles – predominantly actively managed (MyFolio Active) or predominantly passively managed (MyFolio Market). It's important to know the difference to allow you to choose the right option for you.

MyFolio Active

Each MyFolio Active fund is made up of predominately actively managed funds. Active investing involves the buying and selling of investments such as stocks and shares, bonds, and property. The fund managers regularly monitor the funds to explore profitable opportunities, aiming to outperform the specific asset class benchmark or market index over the longer term.

The MyFolio Active funds have embedded sustainability features contained within them. What does this mean?

It means that the investment managers, abrdn, consider Environmental, Social and Governance (ESG) factors when selecting investments for the MyFolio Active funds.

- **Environmental** factors consider the impact a company's operations have on air, land, water, human health, and ecosystems.
- **Social** factors relate to a company's relationship with its employees, suppliers, and the community.

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- **Governance** factors are concerned with how a company is run, and addresses issues such as diversity at company and Board level, excessive executive compensation, protecting shareholders and their rights as well as reporting and disclosing information.

Where possible, each of the investments within the MyFolio Active funds is assigned an ESG score, based on their effectiveness at managing ESG risks.

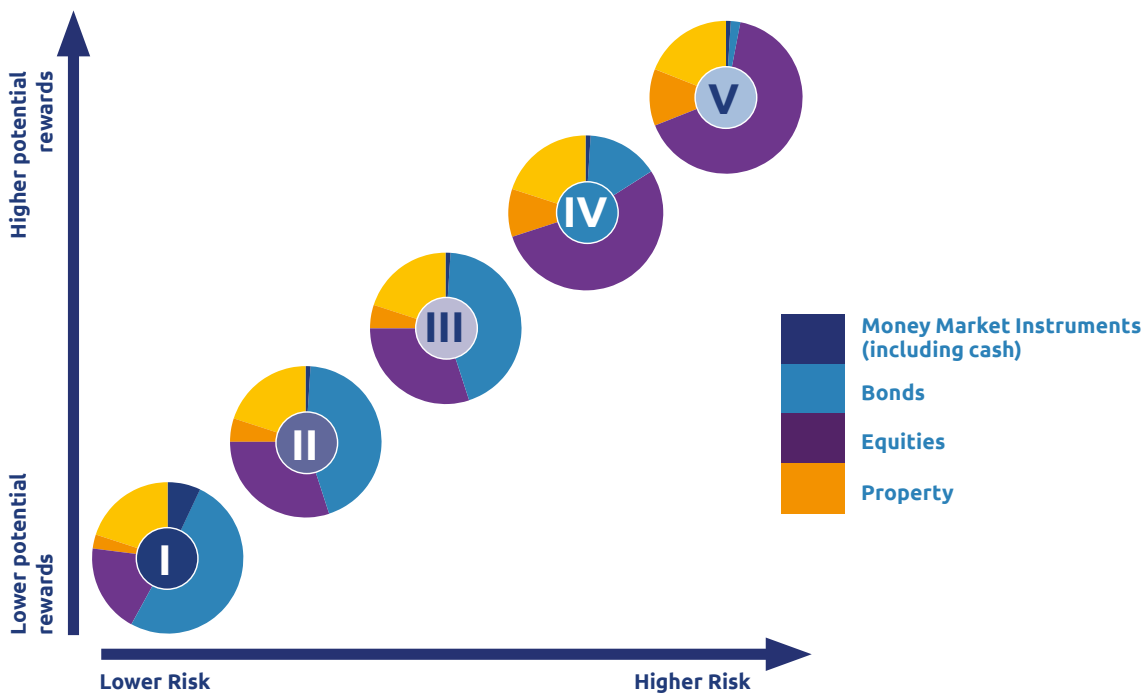
The funds invest more in companies with better ESG characteristics and scores than similar companies within the same industry. The funds will typically exclude companies with poor ESG scores. They will not invest in companies involved in sectors, such as, thermal coal and unconventional oil & gas production, development and production of controversial weapons, tobacco production and distribution and companies with very high negative environmental and/or social impacts.

abrdn manage the MyFolio Active funds. They're a global fund manager, with 46 offices and investment centres in 24 locations around the world. Investors in MyFolio Active can rest assured that abrdn take their stewardship responsibilities very seriously. They will exercise all of their voting rights at a company's AGM and/or EGM.

They actively engage with companies they invest in, on your behalf, using their influence as a large investment manager to encourage best practice and help businesses mitigate the financial risks associated with ESG factors. Their efforts as active stewards help maintain and create value as they guide firms towards meaningful improvement, in turn, benefitting investors and their investments.

abrdn will determine how much to invest in different asset classes with the aim of achieving the best possible return for each MyFolio Active fund, within their specific risk level. They'll also make tactical decisions to fine tune the asset allocation and take advantage of short-term opportunities in investment markets.

MyFolio Active funds
Typical asset allocations, risk, and reward profiles



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Take a closer look



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MyFolio Market

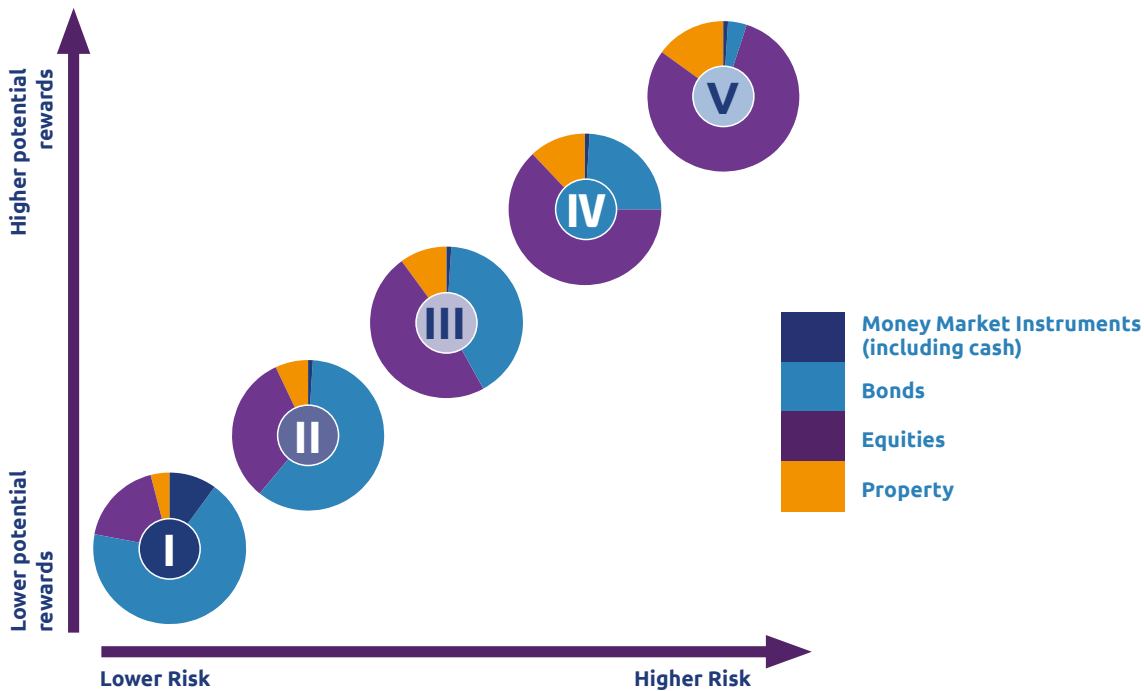
Each MyFolio Market Fund invests predominately in funds that are passively managed, and these components are managed by both abrdn and Vanguard Asset Management who are one of the world's leaders in passive investing. Passive funds aim to replicate or track the performance of a stock market or bond index.

The MyFolio Market range of funds do not have a focus on sustainable investments nor do they have any sustainability features contained within them.

The investment mix of the five MyFolio Market Funds is determined by the Strategic Asset Allocation process, which is managed by abrdn.

Where the fund manager decides it appropriate, some of the underlying funds in the MyFolio Market range may be actively managed.

MyFolio Market funds Typical asset allocations, risk, and reward profiles



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Why Standard Life?

Your retirement, your way

Working in partnership with financial advisers, Standard Life provides pension, savings and investment products that help you work towards the Second Life you want to lead. We've been working to help people in Ireland plan and manage their financial futures since 1834. Since then we've become one of Ireland's leading pension and investment providers. With a head office in Dublin, we operate internationally, backed by the global strength and reach of Phoenix Group.

It's all about choice

We work with our asset management partners abrdn and Vanguard, as well as other carefully selected fund managers, to offer you a choice of investment funds to suit your needs. We also give you options that allow you to invest in deposits, exchange traded funds (ETFs) and self-directed property.

Staying up to date

This brochure should be read with the MyFolio fund factsheets. These, together with the latest information on our MyFolio Funds, can be found in our Fund Centre on [standardlife.ie](https://www.standardlife.ie).

This keeps you in the loop on everything you need to know, from the latest asset allocation to the most up to date fund price and performance.

Is MyFolio suitable for you?

MyFolio funds may be suitable if you:

- Wish to invest in a fund that aims to provide a total return from a combination of income and capital growth over the longer term
- Are seeking a fund solution that is tailored to closely match your attitude to risk and reward
- Are comfortable with the potential risks and benefits that may be achieved through diversification of assets and rebalancing
- Wish to invest in funds that apply ESG and sustainable criteria, which includes the exclusion of certain companies when selecting where to invest (MyFolio Active funds only)

MyFolio funds may not be suitable if you:

- Do not wish to take any risk with your capital
- Are investing for less than five years
- Do not wish to invest in a fund that can invest in collective investment schemes
- Do not wish to invest in a fund that invests in property/direct property
- Are unwilling to invest in a fund that applies ESG and sustainable criteria, which includes the exclusion of certain companies when selecting where to invest (MyFolio Active funds only)
- Have specific ethical or moral investment beliefs

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Is Environmental, Social and Governance (ESG) criteria integrated into the investment process?

MyFolio Active funds

Each of the five MyFolio Active funds are classified as Article 8 under the EU's Sustainable Finance Disclosure Regulation ("SFDR"). Article 8 funds are those that promote social and/or environmental characteristics, invest in companies that follow good governance, give binding commitments to ESG targets, but do not have a sustainable investment objective.

Furthermore, investments within these funds do not consider the **EU Taxonomy** criteria for environmentally sustainable economic activities.

The MyFolio Active funds consider the quality of fund management teams and analyses the environmental, social and governance (ESG) opportunities and risks impacting the funds, contained within the MyFolio Active range, and appraise how well these are managed.

The nominated manager will seek to identify suitable underlying funds for the MyFolio Active range that explicitly consider and embed positive ESG factors when making investments. This will typically result in funds exhibiting positive ESG scores, relative to a comparator benchmark, and also evidencing an active approach to governance and engagement. The nominated manager assigns a proprietary score to articulate the quality attributes of each fund. This enables the portfolio managers to exclude funds with material ESG risks and positively skew the portfolio towards ESG opportunities and to build well-diversified, risk-adjusted portfolios.

MyFolio Market funds

The MyFolio Market funds are classified as Article 6 under SFDR. Article 6 funds don't promote ESG characteristics or have a specific sustainable investment objective.

Furthermore, investments within these funds do not consider the **EU Taxonomy** criteria for environmentally sustainable economic activities.

These funds predominantly invest in underlying funds that are passively managed. These passively managed funds aim to track the performance of a specified index by holding a portfolio of all or similar securities held in the index itself.

The index that each underlying fund tracks is not an ESG aligned index and does not incorporate ESG criteria when considering securities for inclusion in the index itself.

Standard Life and the fund managers of the underlying funds believe that active stewardship helps to create long-term value for investors. We believe that being an engaged shareholder and speaking directly with the companies the funds invest in on ESG matters, is essential to the health of the company, driving the potential for sustainable investment returns.

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We strongly recommend seeking financial advice before making any investment decisions.

Important things to consider

All investment involves risk. These funds offer no guarantee against loss or that any of the Fund's objectives will be attained. This is not a guaranteed or capital protected product. There are risks to your capital should you choose to invest in these funds.

The value of investments within the funds can fall as well as rise and is not guaranteed – an investor may get back less than they paid in.

The euro value of overseas assets held in the funds may rise and fall as a result of exchange rate fluctuations.

In extreme market conditions, some securities may become hard to value or sell at a desired price. This could affect the ability of the funds to meet redemptions in a timely manner.

The funds could lose money as a result of the failure or delay in operational processes and systems including but not limited to third party providers failing or going into administration.

At certain times and when you cash in your policy, there is likely to be tax payable. This will depend on the policy type you're invested in and your personal circumstances.

Risk factors

Equity risk

The funds invest in equities and equity related securities. These are sensitive to variations in the stock market which can be volatile and change substantially in short periods of time.

The funds may invest in China A shares (companies listed on Shanghai Stock Exchange (SSE) and the Shenzhen Stock Exchange (SZSE)) and in other emerging market equities and bonds. Investing in emerging markets involves a greater risk of loss than investing in more developed markets due to among other factors, greater political, tax, economic, foreign exchange, liquidity, and regulatory risks. The funds may also invest in Frontier Markets which involve similar risks, but to a greater extent since they tend to be smaller, less developed, and less accessible than other Emerging Markets.

Investing in China A shares involves special considerations and risks, including greater price volatility, a less developed regulatory and legal framework, exchange rate risks/controls, settlement, tax, quota, liquidity, and regulatory risks.

The funds may invest in companies with Variable Interest Entity (VIE) structures in order to gain exposure to industries with foreign ownership restrictions. There is a risk that investments in these structures may be adversely affected by changes in the legal and regulatory framework.

Bond risk

These funds can invest in bonds, the value of a bond may fall if, for example, the company or government issuing the bond is unable to pay the loan amount or interest when they are supposed to. The value may also be affected by movements in inflation and interest rates which may result in the value of the bond rising or falling. This may (or will) result in the value of the funds falling. The funds invest in high yielding bonds which carry a greater risk of default than investment grade bonds.

Risk factors (Continued)

Interest rate risk

When interest rates rise, bond and loan values generally fall. This risk is generally greater the longer the duration of a bond investment is.

Currency risk

Movements in currency exchange rates can adversely impact the return of your investment. Currency hedging may be used but is not guaranteed to completely eliminate currency risk.

Counterparty risk

The insolvency of any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments may expose the fund to financial loss.

Inflation risk

The value of your investments may not be worth as much in the future due to changes in purchasing power resulting from inflation.

Credit risk

The issuer of a financial asset held within the funds may not pay income or repay capital to the funds when due.

Liquidity risk

Liquidity risk occurs when the relevant market is inefficient, and it may not be possible to initiate a transaction or liquidate a position at an advantageous time or price.

Index tracking risk

The funds are not expected to track the performance of the underlying indexes at all times with perfect accuracy. The funds may not perform fully in line with the index which it is tracking because of factors which may include transaction costs, timing and holding mismatching, or in the event of extreme market disruption.

Index sampling risk

As the funds use index sampling techniques whereby a representative sample of securities are selected to represent an index, there is the risk that

the securities selected for the funds may not, in the aggregate, approximate the full index.

Property risk

These funds can invest in direct property. The value of properties held in any property fund is generally a matter of the valuer's opinion and not fact. Property can also be difficult to sell, so you might not be able to sell your investment when you want to.

Collective Investment Schemes

The funds can invest in collective investment schemes which can themselves invest in a diverse range of other assets. These underlying assets may vary from time to time, but each category of asset (which may include equities, bonds or immovable property) has individual risks associated with them. The funds may not have any control over the activities of any collective investment scheme invested in by the fund.

Use of derivatives

The funds may use investment techniques (including Derivatives) to seek to protect and enhance the value of the funds and to manage the funds' risks.

Derivatives, such as futures, options and swaps, are linked to the rise and fall of other assets. In other words, they "derive" their price from another asset. They can generate returns when share prices and/or indices fall.

Investing in derivatives carries the risk of reduced liquidity, substantial loss, and increased volatility in adverse market conditions, such as a failure amongst market participants. The use of derivatives may result in the funds being leveraged (where economic exposure and thus the potential for loss by the funds exceed the amount it has invested) and in these market conditions the effect of leverage will be to magnify losses.

The funds do not make extensive use of derivatives.

ESG & sustainability risk

Applying ESG and sustainability criteria in the investment process may result in the exclusion of securities within the fund's benchmark or universe of potential investments. The interpretation of ESG and sustainability criteria is subjective, meaning that the funds may invest in companies which similar funds do not (and thus perform differently) and which do not align with the personal views of any individual investor.

This may have a positive or negative impact on performance and may mean that the fund's performance profile differs to that of funds which are managed against the same benchmark or invest in a similar universe of potential investments but without applying ESG or sustainability criteria.

There may be different methods on how definitions and labels regarding ESG and sustainability criteria are being implemented and this may result in different approaches by asset/fund managers when integrating ESG and sustainability criteria into investment decisions. This means that it may be difficult to compare funds with seemingly similar objectives. Additionally these funds may employ different security selection and exclusion criteria in the same investment universe.

The interpretation of ESG and sustainability criteria is subjective, meaning that the fund may invest in companies which similar funds do not (and thus perform differently) and which do not align with the personal views of any individual investor.

Money Market Instruments risk

The value of money-market instruments may be subject to adverse movements in extreme market conditions.

Securities lending

The assets in these funds may be used for the purpose of security lending in order to earn an additional level of return and offset the cost of the funds. While securities lending increases the level of risk in the fund it may provide an opportunity to increase the investment return.

Switching your funds, transferring, or cashing in

You may be one of many investors in a fund. Sometimes in exceptional circumstances:

- We may also change the pricing basis of a fund to reflect cash flows in and out. If it's a property-based fund, due to the high transaction charges associated with the assets, this can result in a significant movement of the fund price
- We may also wait before we carry out your request to switch your funds, transfer, or cash in your policy. This delay could be up to a month. But for some funds, the delay could be longer, for example, if it's a property-based fund, it may be up to 12 months because property and land can take longer to sell

If we have to delay switching, transferring, or cashing in, we'll use the fund prices on the day the transaction takes place – these prices could be very different from the prices on the day you made the request.

These are processes which aim to maintain fairness between those remaining invested and those leaving a fund.



A decision to invest in these funds should not be based solely on the information provided in this document. Please talk to your financial adviser for more information or if you need an explanation of the terms used.

Find out more

Call us on (01) 639 7000

Mon-Fri, 9am to 5pm.

[standardlife.ie](https://www.standardlife.ie)

Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.

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, D02 F653

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