

Performance of funds available on Synergy products

31 May 2018

Standard Life funds	Performance			Annualised performance				Volatility rating	Launch date	AMC
	1 mth	YTD	1 year	3 years	5 years	10 years	Since launch			
MyFolio										
MyFolio Active I	0.2%	-1.0%	-0.2%	0.5%	3.0%	--	4.0%	3	11/06/12	1.15%
MyFolio Active II	0.6%	-0.9%	0.2%	0.8%	3.9%	--	5.2%	3	11/06/12	1.20%
MyFolio Active III	1.0%	-0.6%	0.7%	0.8%	4.9%	--	6.6%	4	11/06/12	1.25%
MyFolio Active IV	1.4%	-0.2%	1.4%	0.9%	6.0%	--	8.1%	4	11/06/12	1.30%
MyFolio Active V	1.8%	0.0%	1.9%	1.3%	6.9%	--	9.1%	4	11/06/12	1.35%
MyFolio Market I	0.4%	-0.8%	0.1%	1.1%	--	--	3.2%	3	27/01/14	0.95%
MyFolio Market II	0.9%	-0.2%	1.3%	2.0%	--	--	4.7%	4	27/01/14	0.95%
MyFolio Market III	1.4%	0.6%	2.6%	2.5%	--	--	6.1%	4	27/01/14	0.95%
MyFolio Market IV	1.8%	1.3%	3.8%	2.9%	--	--	7.6%	4	27/01/14	0.95%
MyFolio Market V	2.4%	1.9%	5.0%	3.4%	--	--	8.9%	5	27/01/14	0.95%
Multi-asset										
Absolute Return Global Bond Strategies	-0.7%	-0.8%	-3.0%	-1.2%	--	--	-0.9%	2	14/04/15	1.20%
Cautious Managed	1.1%	-0.3%	1.2%	3.4%	7.5%	6.8%	6.4%	4	12/06/03	1%
Enhanced-Diversification Growth	0.0%	-0.3%	5.3%	--	--	--	4.9%	4	01/03/16	1.25%
Global Absolute Return Strategies	-2.1%	-5.0%	-4.4%	-3.2%	0.1%	--	4.0%	3	08/09/08	1.35%
Managed	2.8%	1.5%	4.2%	2.1%	8.7%	6.7%	6.6%	4	31/03/05	1%
Equity - regional										
Asia Pacific Equity	3.7%	3.7%	14.2%	4.8%	9.3%	7.3%	10.3%	5	03/06/03	1%
China Equity	5.5%	6.2%	22.7%	4.2%	14.0%	10.0%	5.1%	6	03/11/07	1.50%
European Equity	1.4%	0.9%	0.7%	1.8%	7.3%	5.4%	8.2%	5	03/06/03	1%
European Ethical Equity	1.0%	0.4%	2.6%	2.9%	8.2%	3.3%	1.2%	5	03/11/07	1.30%
Global Equity	3.0%	-0.1%	1.1%	0.4%	8.3%	6.6%	6.7%	5	03/06/03	1%
India Equity*	-2.9%	-6.9%	4.8%	8.8%	13.6%	5.0%	1.1%	6	03/11/07	1.50%
Japanese Equity	2.3%	1.8%	11.0%	4.5%	9.9%	6.1%	5.8%	6	03/06/03	1%
North American Equity	6.2%	3.0%	4.5%	4.8%	13.4%	10.7%	8.2%	5	03/06/03	1%
UK Equity	3.0%	3.2%	8.9%	-0.9%	7.0%	5.5%	8.0%	5	03/06/03	1%
Vanguard Emerging Market Stock Index	-0.2%	--	--	--	--	--	--	6	14/02/18	1.05%
Vanguard Global Stock Index	4.6%	--	--	--	--	--	--	5	14/02/18	0.90%
Equities - smaller companies										
European Smaller Companies	2.4%	5.7%	11.0%	9.7%	16.0%	12.9%	10.1%	5	08/08/07	1.50%
Global Smaller Companies	7.9%	13.9%	23.6%	13.9%	--	--	15.5%	5	14/10/13	1.55%
UK Smaller Companies	2.6%	7.0%	14.9%	9.9%	14.0%	12.4%	12.9%	5	01/04/05	1.30%
Fixed interest and money market										
Corporate Bond	-0.6%	-1.5%	-0.3%	1.1%	2.4%	4.5%	3.9%	3	03/12/03	1%
Euro Global Liquidity	-0.1%	-0.6%	-1.5%	-1.3%	-1.2%	--	-0.9%	1	16/02/10	1%
Fixed Interest	-1.8%	-0.5%	-0.1%	0.7%	4.4%	5.9%	4.8%	4	31/03/05	1%
Global Inflation Linked Bond	0.7%	-1.9%	-2.2%	1.1%	1.6%	2.5%	2.0%	4	20/07/05	1%
Total Return Credit	-1.3%	-2.3%	-1.4%	--	--	--	0.0%	3	15/03/17	1.30%
Cash**	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.8%	1	19/06/03	1%
Property										
Global Real Estate	-0.3%	-1.1%	1.3%	--	--	--	2.4%	4	15/03/17	1.50%
Global REIT	2.7%	-1.2%	1.4%	-1.8%	2.4%	1.1%	-1.4%	5	23/01/07	1.45%
Property	0.4%	2.0%	6.1%	1.0%	5.3%	2.9%	4.4%	3	29/05/01	1.20%

Source: Standard Life Investments at 31 May 2018. Net of Annual Management Charge (AMC). For an explanation of volatility ratings, see overleaf.

* This fund is not available on Synergy PRSA.

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



For up to date volatility ratings and their explanation, go to www.standardlife.ie/funds

Volatility ratings for funds



The volatility rating for a fund 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 7 point scale to rate funds based on their 5 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.



The volatility rating is not the only factor you should consider when selecting a fund. If you're not sure which funds to choose, please seek advice from a financial adviser.



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.

This document is not an advertisement. A decision to invest should not be based on the information in it. Please talk to your financial adviser for more information, or if you need an explanation of the terms used.

Fund Centre

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