

MyFolio Active
Making investing
as simple as
1-2-3-4-5



Standard Life

MyFolio Active: making investing simple

Do you have money to invest?

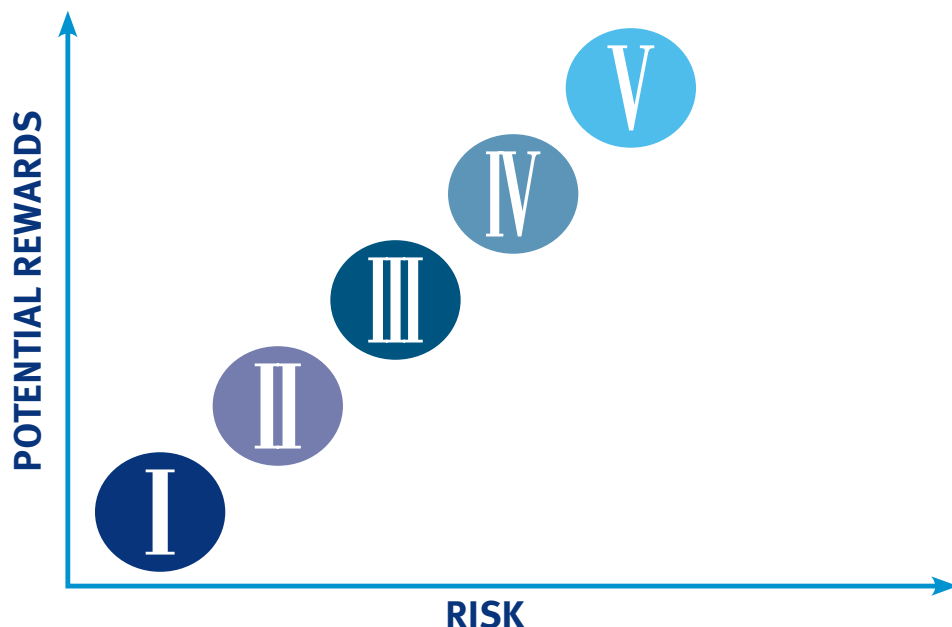
If so, investment funds can be a good place to save over the long term.

But with hundreds of investment funds available – each having its own approach and different levels of risk and reward – which is right for you?

MyFolio Active funds make investing easier because you can select from five 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. These are adjusted to maximise the potential returns for your attitude to risk.

So you choose the fund that has the level of risk you're comfortable with.



This graph is for illustration only and shows you when it comes to investing, the more risk you take, the greater the potential reward. The performance of each MyFolio Active fund is dependent on the performance of the underlying assets. These funds may not perform in the same manner as shown on the graph.

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

Why should you choose MyFolio Active?

Simplifies your fund choice: There are five MyFolio Active funds to choose from according to your attitude to risk ranging from MyFolio Active I (low risk) to MyFolio Active V (high risk).

Easy to understand: Unlike many other investment funds, MyFolio Active is very easy to understand. You simply need to decide on the level of risk you're comfortable with, then choose the most suitable MyFolio Active fund for you.

Offers easy access to your investment: These funds are priced daily. If your circumstances change, it's easy to switch between the five MyFolio Active funds.

Your investment is looked after: A team of experts at Standard Life Investments look after your investment. Once you've invested your money, you can be confident that the fund will stay within the appropriate risk level. This team of experts are constantly monitoring the markets, so that they can quickly take advantage of opportunities as they arise.





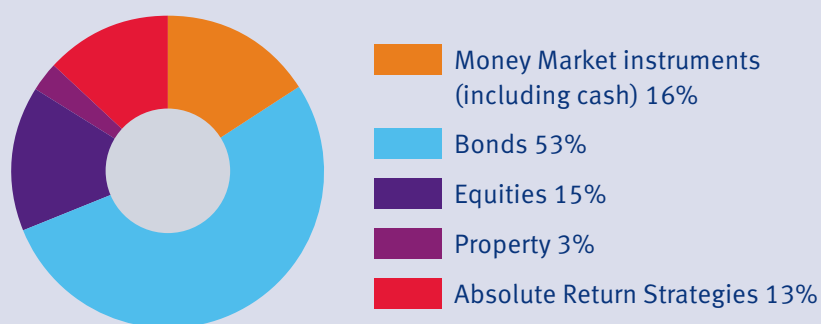
MyFolio Active I: Low Risk - if you have a conservative approach to investing.

MyFolio Active I may suit you best if:

- ▶ you're prepared to take a small amount of risk to achieve modest or relatively stable returns.
- ▶ you also accept there may be some short-term periods of fluctuations in value.

MyFolio Active I invests mainly in lower risk assets, such as money market instruments (including cash) and bonds.

Typical asset allocation of MyFolio Active I*



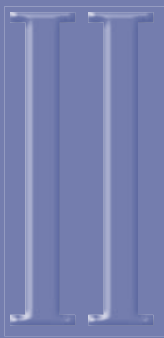
*For illustration purposes only

For more information, see the MyFolio Active I fund factsheet on standardlife.ie/myfolio

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.





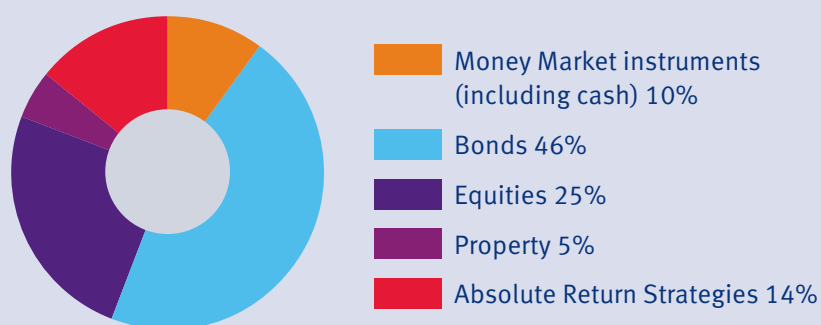
MyFolio Active II: Lower-to-medium risk – if you're cautious with your investments.

MyFolio Active II is worth considering if:

- ▶ you want to try and achieve a reasonable return and you're prepared to accept some risk in doing so.
- ▶ you also accept relatively modest yet frequent fluctuations in value.

MyFolio Active II would suit a relatively cautious investor. MyFolio Active II invests in mainly lower risk assets such as money market instruments (including cash) and bonds.

Typical asset allocation of MyFolio Active II*



*For illustration purposes only

For more information, see the MyFolio Active II fund factsheet on standardlife.ie/myfolio

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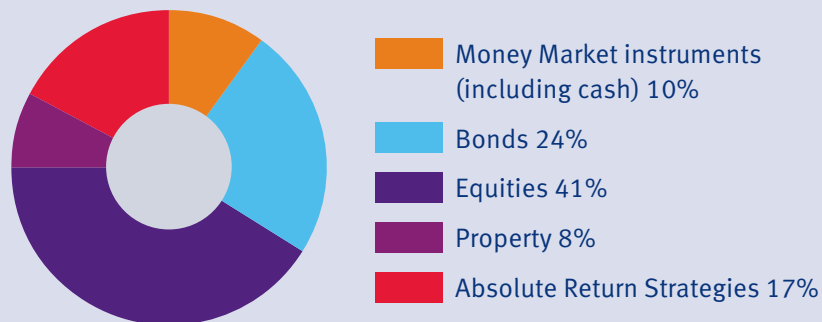
MyFolio Active III: Medium risk – if you take a balanced view of investment risk.

MyFolio Active III would be right for you if:

- ▶ you don't seek out risky investments but don't avoid them either.
- ▶ you're prepared to accept fluctuations in the value of your investments to try and achieve better long-term returns.

MyFolio Active III typically balances its investments between lower risk assets like bonds and higher risk assets such as equities.

Typical asset allocation of MyFolio Active III*



*For illustration purposes only

For more information, see the MyFolio Active III fund factsheet on standardlife.ie/myfolio

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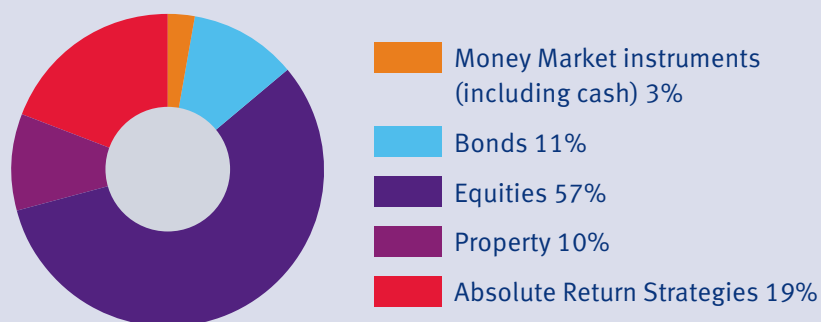
MyFolio Active IV: Medium-to-higher risk - if you're comfortable with investment risk.

MyFolio Active IV may be worth considering if:

- ▶ you're looking for the potential for higher long-term returns.
- ▶ you understand that achieving these may mean experiencing periods of poor market performance.

MyFolio Active IV invests mainly in equities. This fund suits investors that are prepared to accept significant fluctuations in value to try and achieve better long-term returns.

Typical asset allocation of MyFolio Active IV*



*For illustration purposes only

For more information, see the MyFolio Active IV fund factsheet on standardlife.ie/myfolio

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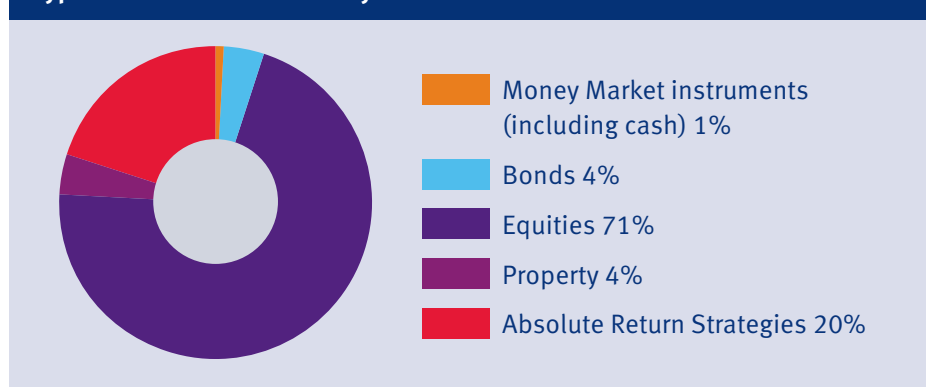
MyFolio Active V: Higher risk - if you're very comfortable with investment risk.

MyFolio Active V may be worth considering if:

- ▶ you're prepared to accept the full extent and frequency of stock market fluctuations.
- ▶ you won't overly worry about periods of poor market performance in the short-to-medium term.

MyFolio Active V mainly invests in higher risk assets such as equities.

Typical asset allocation of MyFolio Active V*

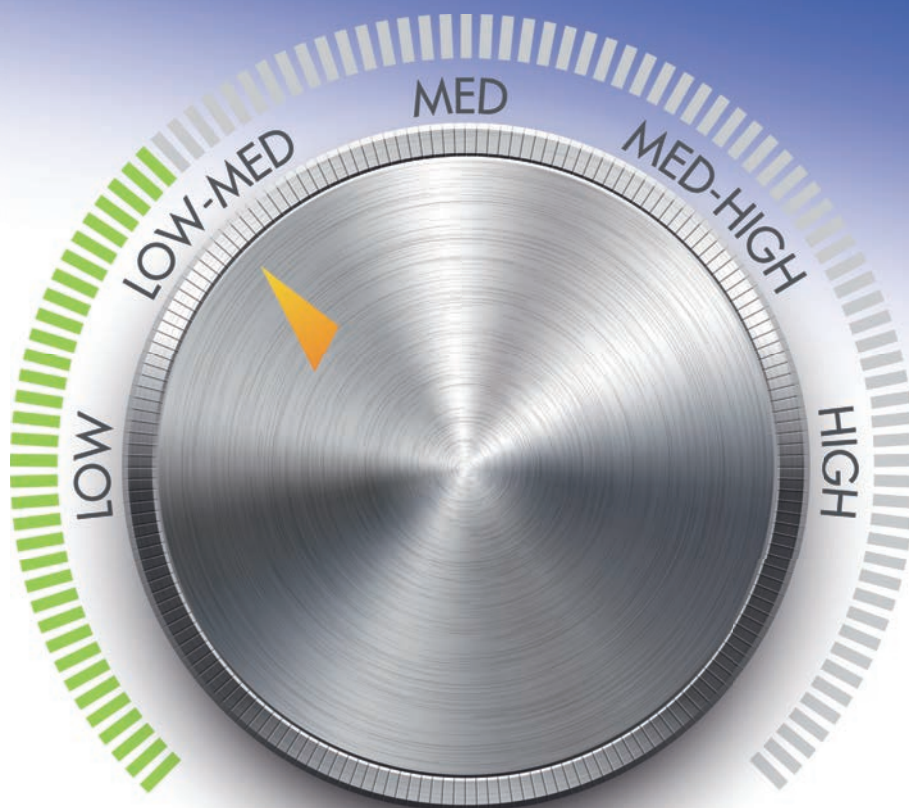


*For illustration purposes only

For more information, see the MyFolio Active V fund factsheet on standardlife.ie/myfolio

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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.

In conjunction with Oxford Risk Research and Analysis (ORRA), we've developed a Risk Questionnaire to help you find out what your attitude to risk is.

Your financial adviser can bring you through this Risk Questionnaire, or go to standardlife.ie and complete it online.

Why you can count on Standard Life

It's difficult to choose the right company to invest your money with. So why choose Standard Life?

You benefit from Standard Life's experience:

Operating in Ireland since 1834, we have been trusted by generations of Irish customers to manage their long-term savings and investments.

You benefit from Standard Life Investments' expertise:

Standard Life Investments manage the majority of our funds. Based in Edinburgh, they are global active fund managers, employing more than 1,000* talented professionals.

Your policy's protected by the UK's Financial Services Compensation Scheme:

Standard Life in Ireland operates as a branch of our UK parent company. This means any policies taken out since 1 December 2001 are covered by the UK's Financial Services Compensation Scheme (FSCS) in the event that Standard Life is in default.

So if you invest in a Standard Life pension or investment policy, 90% of the claim is covered with no upper limit. There is no equivalent Irish compensation scheme.

For information on the FSCS cover on investment options through the Synergy product range, see 'Your policy is protected' (FSCSFAQ).

You benefit from Standard Life's choice and flexibility:

We have a range of pension, savings and investment products available from Standard Life.

For more information on MyFolio Active and our other range of MyFolio funds - MyFolio Market, please talk to your financial adviser or contact us on **(01) 639 7080**, Monday to Friday, 9am to 5pm.

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

www.standardlife.ie

*Source: Standard Life Investments 30 June 2013

Pensions Savings Investments

Find out more

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