

MyFolio Market

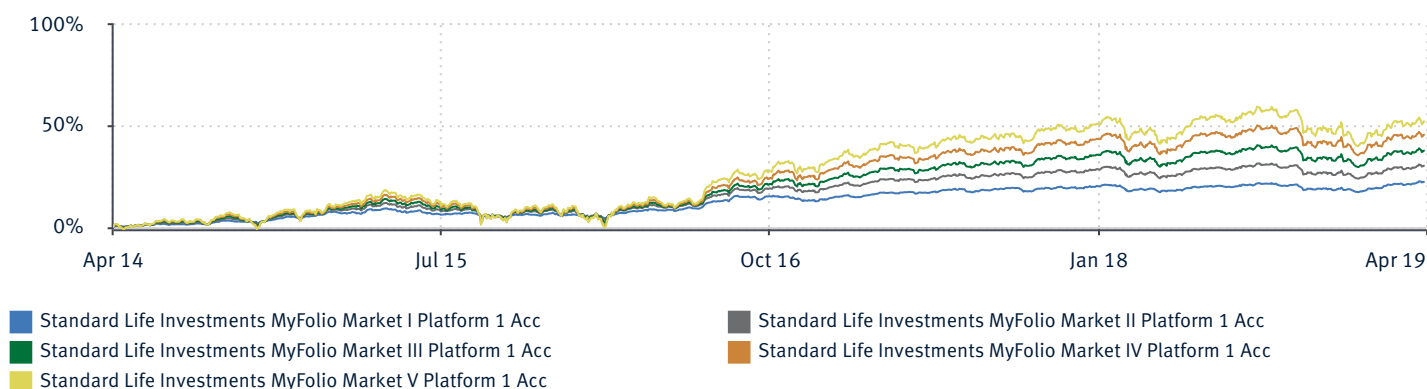


MyFolio is a flexible solution consisting of 25 multi-asset funds of funds, split into five ranges (three growth and two income) and including active and passive options. In all the ranges, we offer five funds, each targeting a different level of risk.

There are five MyFolio Market Funds, ranging from lower through to higher risk (I to V). Each fund invests mostly in tracker funds that aim to replicate the performance of an index such as the FTSE All-Share Index or the S&P 500 Index.

Please note that the number contained in a MyFolio fund name is not related to the synthetic risk and reward indicator contained in the Key Investor Information Document (KIID).

Performance (as at 31/03/2019)



Cumulative performance (as at 31/03/2019)

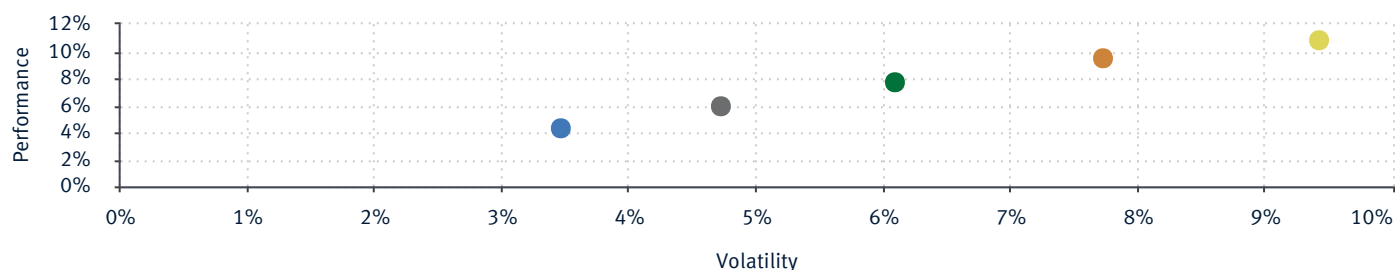
	I	II	III	IV	V
1 month	1.32%	1.38%	1.24%	1.26%	1.52%
3 months	3.98%	4.68%	5.65%	6.65%	7.63%
6 months	1.27%	0.00%	-0.87%	-1.87%	-3.22%
1 year	3.73%	4.17%	5.16%	6.01%	6.55%
3 years	13.36%	19.01%	25.13%	31.42%	36.26%
5 years	22.31%	30.31%	37.82%	45.71%	52.35%
Since launch	44.42%	62.53%	76.49%	88.63%	101.81%

Year on year (as at 31/03/2019)

	I	II	III	IV	V
0-12m	3.73%	4.17%	5.16%	6.01%	6.55%
12-24m	0.74%	1.25%	1.82%	2.08%	1.57%
24-36m	8.48%	12.83%	16.87%	21.45%	25.91%
36-48m	-0.50%	-1.01%	-1.53%	-2.13%	-2.82%
48-60m	8.44%	10.61%	11.85%	13.28%	15.06%

Income reinvested, net of fund charges, GBP, sourced from FE © 2019
The chart shows the performance of the fund over the period shown.

Past performance is not a guide to future returns. The value of this investment and the income from it may go down as well as up and cannot be guaranteed. An investor may receive back less than their original investment.

Annualised risk and return (as at 31/03/2019)

Income reinvested, net of fund charges, GBP, sourced from FE © 2019

The chart shows the annualised volatility (risk) and annualised performance based on fund returns over the past three years to the date shown.

Key Name	Performance	Volatility
Standard Life Investments MyFolio Market I Platform 1 Acc	4.27%	3.47%
Standard Life Investments MyFolio Market II Platform 1 Acc	5.97%	4.72%
Standard Life Investments MyFolio Market III Platform 1 Acc	7.76%	6.09%
Standard Life Investments MyFolio Market IV Platform 1 Acc	9.53%	7.73%
Standard Life Investments MyFolio Market V Platform 1 Acc	10.86%	9.43%

The table shows the annualised volatility (risk) and annualised performance based on fund returns over the past three years to the date shown.

Past performance is not a guide to future returns. The value of this investment and the income from it may go down as well as up and cannot be guaranteed. An investor may receive back less than their original investment.

Current asset allocation (as at 31/03/2019)

Defensive assets	I	II	III	IV	V
Money Market including Cash	7.45%	2.25%	2.25%	2.25%	1.50%
Global Index Linked Bonds	1.90%	5.20%	-	-	-
Short Dated Global IL Bonds	6.25%	6.10%	2.90%	-	-
Sterling Corporate Bonds	15.35%	9.55%	3.35%	0.25%	-
Short Dtd Sterling Corp Bonds	20.70%	11.45%	3.85%	1.25%	-
Global Corporate Bonds	11.30%	9.50%	7.40%	2.60%	-
Short Dated Global Corp Bonds	3.80%	3.20%	2.50%	0.90%	-
Total	66.75%	47.25%	22.25%	7.25%	1.50%
Growth assets	I	II	III	IV	V
UK Equities	10.90%	16.70%	21.90%	28.40%	36.30%
US Equities	3.10%	5.30%	10.40%	15.70%	23.00%
European Equities	1.00%	3.00%	7.20%	7.50%	10.20%
Japanese Equities	2.50%	5.30%	5.90%	8.70%	10.85%
Asia Pacific Equities	1.60%	2.80%	4.10%	5.40%	7.20%
Emerging Market Equities	2.35%	3.55%	4.85%	6.15%	7.95%
Global High Yield Bonds	4.00%	4.00%	5.20%	6.00%	0.50%
Emerging Mkt Local Curr Bonds	3.00%	4.60%	7.50%	4.80%	2.50%
UK Real Estate	3.60%	5.60%	8.00%	7.60%	-
Global REITs	1.20%	1.90%	2.70%	2.50%	-
Total	33.25%	52.75%	77.75%	92.75%	98.50%

Source: Standard Life Investments 2019

Holdings (as at 31/03/2019)

Defensive assets		Asset class	I	II	III	IV	V
Aberdeen SD Global Index Linked Bond Tracker	Short Dated Global Index Linked Bonds	3.60%	3.28%	0.81%	-	-	-
iShares Corporate Bond Index	Sterling Corporate Bonds	3.35%	-	-	-	-	-
L&G Global Inflation Linked Bond Index	Global Index Linked Bonds	1.34%	3.54%	-	-	-	-
L&G Short Dated Corporate Bond Index	Short Dated Sterling Corporate Bonds	10.45%	6.04%	3.51%	1.19%	-	-
Royal London Short Duration Global Index	Short Dated Global Index Linked Bonds	2.44%	3.00%	2.15%	-	-	-
Vanguard Global Corporate Bond Index	Global Corporate Bonds	11.32%	9.54%	7.45%	2.77%	-	-
Vanguard Global Short-Term Corporate Bond Index	Short Dated Global Corporate Bonds	3.77%	2.99%	2.62%	0.88%	-	-
Vanguard UK Inflation-Linked Gilt Index	Global Index Linked Bonds	0.58%	1.60%	-	-	-	-
Vanguard UK Investment Grade Bond Index	Sterling Corporate Bonds	11.90%	9.34%	3.39%	0.27%	-	-
Vanguard UK Short-Term Investment Grade Bond	Short Dated Sterling Corporate Bonds	9.85%	5.10%	-	-	-	-
Cash and Other	Money Market including Cash	7.67%	2.72%	2.56%	2.60%	2.02%	-
Total		66.27%	47.15%	22.49%	7.71%	2.02%	
Growth assets		Asset class	I	II	III	IV	V
Aberdeen EM Local Currency Bond Tracker	Emerging Market Local Currency Bonds	0.12%	0.19%	0.31%	0.21%	0.10%	-
Amundi Index FTSE EPRA NAREIT Global	Global REITs	1.71%	2.46%	3.23%	2.99%	-	-
iShares Continental European Equity Index	European Equities	1.32%	3.00%	7.52%	7.64%	10.16%	-
iShares Japan Equity Index	Japanese Equities	2.53%	5.21%	5.91%	8.69%	10.90%	-
iShares Pacific ex-Japan Equity Index	Asia Pacific Equities	1.49%	2.88%	4.18%	5.17%	7.03%	-
iShares UK Equity Index	UK Equities	1.13%	2.58%	3.57%	4.54%	4.77%	-
L&G Emerging Markets Government Bond Index	Emerging Market Local Currency Bonds	2.58%	4.06%	6.47%	4.33%	2.18%	-
L&G UK Index Trust	UK Equities	4.91%	7.13%	8.95%	11.80%	15.55%	-
L&G US Index	US Equities	1.17%	2.15%	4.18%	6.25%	9.24%	-
M&G Property Portfolio	UK Real Estate	1.75%	2.61%	3.07%	3.24%	-	-
PIMCO Global High Yield Bond	Global High Yield Bonds	3.10%	2.54%	3.61%	4.29%	0.61%	-
Putnam World Trust-Global High Yield	Global High Yield Bonds	1.03%	1.23%	1.42%	1.73%	-	-
SLI UK Real Estate	UK Real Estate	1.96%	2.93%	-	-	-	-
SLI UK Real Estate Fund	UK Real Estate	-	-	4.96%	3.96%	-	-
Vanguard Emerging Markets Stock Index	Emerging Market Equities	2.46%	3.46%	4.78%	6.19%	7.92%	-
Vanguard FTSE UK All Share Index Unit Trust	UK Equities	4.70%	7.16%	9.00%	11.89%	15.60%	-
Vanguard US Equity Index	US Equities	1.77%	3.26%	6.35%	9.37%	13.92%	-
Total		33.73%	52.85%	77.51%	92.29%	97.98%	

Source: Standard Life Investments 2019

Additional information

	I	II	III	IV	V
Annual Management Charge	0.075%	0.075%	0.075%	0.075%	0.075%
Ongoing Charge Figure*	0.33%	0.34%	0.36%	0.37%	0.30%
Yield	1.75%	1.62%	1.90%	2.08%	2.04%
Citicode	10EU	10EV	10EW	10EX	10EY
Fund size in £m as at 31/03/2019	348.13m	1,405.34m	1,666.83m	668.85m	291.64m

Source: Standard Life Investments 2019

*The Ongoing Charge Figure (OCF) shows the annualised operating expenses of the share/unit class as a percentage of the average net asset value of the class over the same period. It is made up of the Annual Management Charge (AMC) and other expenses taken from the class over the last annual reporting period, such as depositary fees, audit fees, investment management fees, and administration fees. It excludes portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling in another collective investment undertaking. The OCF can help you compare the costs and expenses of different Funds/classes.

Important information

The value of a fund can go down as well as up, and is not guaranteed. You may receive back less than the amount originally invested.
Past performance is not a guide to the future.

Any data contained herein which is attributed to a third party ("Third Party Data") is the property of (a) third party supplier(s) (the "Owner") and is licensed for use by Standard Life Aberdeen*. Third Party Data may not be copied or distributed. Third Party Data is provided "as is" and is not warranted to be accurate, complete or timely. To the extent permitted by applicable law, none of the Owner, Standard Life Aberdeen* or any other third party (including any third party involved in providing and/or compiling Third Party Data) shall have any liability for Third Party Data or for any use made of Third Party Data. Past performance is no guarantee of future results. Neither the Owner nor any other third party sponsors, endorses or promotes the fund(s) or product(s) to which Third Party Data relates.

*Standard Life Aberdeen means the relevant member of the Standard Life Aberdeen group, being Standard Life Aberdeen plc (SC286832) together with its subsidiaries, subsidiary undertakings and associated companies (whether direct or indirect) from time to time.

This document is provided by Standard Life Investments Limited, registered in Scotland (SC123321) at 1 George Street, Edinburgh EH2 2LL. Authorised and regulated in the UK by the Financial Conduct Authority. ©2019 Standard Life Aberdeen. Images reproduced under licence.