

MyFolio Managed Income

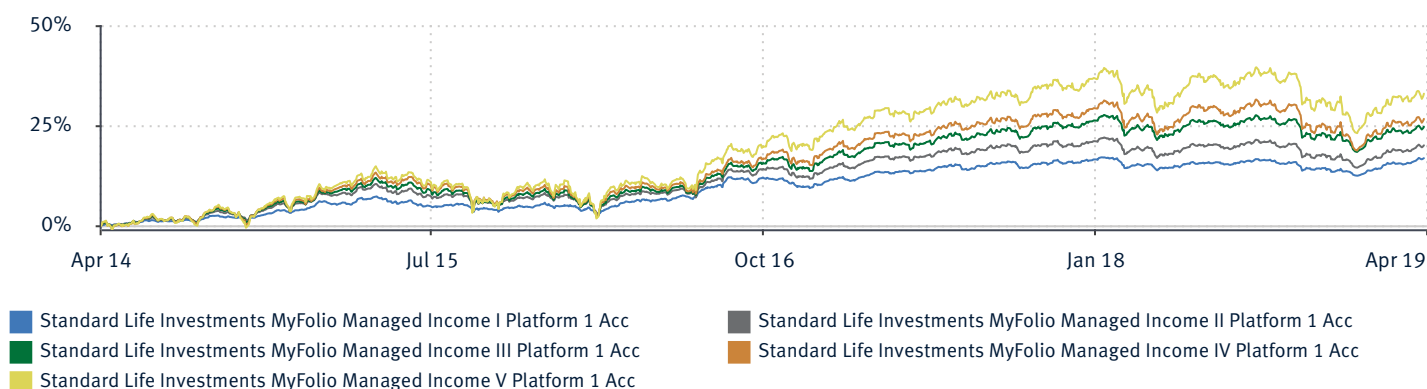
Ratings



MyFolio is a flexible solution consisting of 25 multi-asset, fund-of-funds, split into five ranges (three growth and two income) incorporating active and passive investment funds. For each range, we offer five individual funds that target a different level of risk. There are five MyFolio Managed Income Funds, ranging from lower through to higher risk (I to V). Each fund invests mainly in income-focused funds managed by Standard Life Investments. Standard Life Investments has considerable experience investing across the major asset classes such as equities, property and bonds.

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)

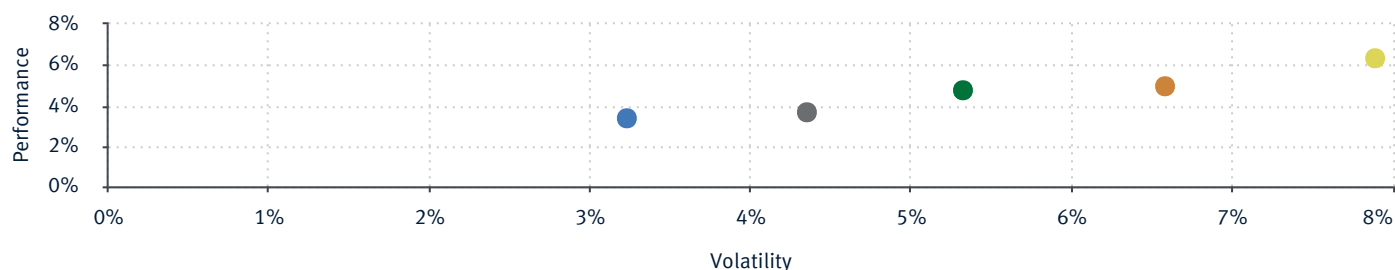
	I	II	III	IV	V
1 month	1.39%	1.44%	1.38%	1.37%	1.49%
3 months	3.71%	4.50%	4.77%	5.79%	6.89%
6 months	0.96%	-0.22%	-1.33%	-2.59%	-3.53%
1 year	2.09%	1.95%	1.83%	2.10%	2.39%
3 years	10.32%	11.33%	14.75%	15.56%	20.04%
5 years	16.88%	20.09%	24.71%	26.67%	32.95%
Since launch	29.80%	42.54%	54.29%	61.78%	70.55%

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

	I	II	III	IV	V
0-12m	2.09%	1.95%	1.83%	2.10%	2.39%
12-24m	0.92%	0.59%	1.69%	0.97%	1.11%
24-36m	7.08%	8.56%	10.82%	12.10%	15.96%
36-48m	-0.70%	-1.22%	-1.23%	-1.18%	-1.11%
48-60m	6.70%	9.20%	10.03%	10.92%	11.99%

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 Managed Income I Platform 1 Acc	3.33%	3.24%
● Standard Life Investments MyFolio Managed Income II Platform 1 Acc	3.64%	4.36%
● Standard Life Investments MyFolio Managed Income III Platform 1 Acc	4.69%	5.33%
● Standard Life Investments MyFolio Managed Income IV Platform 1 Acc	4.94%	6.58%
● Standard Life Investments MyFolio Managed Income V Platform 1 Acc	6.28%	7.89%

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

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

Defensive assets	I	II	III	IV	V
Money Market including Cash	6.55%	2.25%	2.25%	2.25%	1.50%
Global Index Linked Bonds	6.30%	6.20%	2.70%	0.50%	-
Short Dated Global IL Bonds	5.30%	5.20%	1.70%	-	-
Sterling Corporate Bonds	13.50%	6.15%	1.95%	-	-
Short Dtd Sterling Corp Bonds	15.50%	6.65%	2.45%	0.50%	-
Global Corporate Bonds	10.00%	11.80%	5.40%	2.10%	-
Short Dated Global Corp Bonds	3.30%	4.00%	1.80%	0.80%	-
Absolute Return Bonds	7.00%	5.00%	2.30%	1.00%	-
Total	67.45%	47.25%	20.55%	7.15%	1.50%
Growth assets	I	II	III	IV	V
UK Equities	5.20%	9.90%	13.20%	19.30%	25.40%
US Equities	4.60%	8.90%	11.80%	17.40%	23.00%
European Equities	2.00%	3.90%	5.20%	7.60%	10.20%
Japanese Equities	1.90%	3.40%	4.30%	6.00%	7.65%
Asia Pacific Equities	1.10%	2.20%	3.00%	4.30%	5.80%
Emerging Market Equities	1.85%	2.95%	3.75%	5.05%	6.55%
Global High Yield Bonds	3.90%	5.50%	7.70%	5.10%	0.50%
Emerging Mkt Local Curr Bonds	1.20%	2.00%	3.00%	1.80%	-
UK Real Estate	3.60%	3.00%	9.20%	6.20%	-
Global REITs	1.20%	1.00%	3.00%	2.10%	-
Multi Asset Absolute Returns	6.00%	10.00%	15.30%	18.00%	19.40%
Total	32.55%	52.75%	79.45%	92.85%	98.50%

Source: Standard Life Investments 2019

Holdings (as at 31/03/2019)

Defensive assets		Asset class	I	II	III	IV	V
L&G Short Dated Corporate Bond Index	Short Dated Sterling Corporate Bonds		5.66%	-	-	-	-
SLI Absolute Return Global Bond Strategies	Absolute Return Bonds		7.08%	5.02%	2.47%	1.44%	-
SLI Corporate Bond	Sterling Corporate Bonds		6.16%	3.68%	1.74%	-	-
SLI Ethical Corporate Bond	Sterling Corporate Bonds		7.05%	2.61%	-	-	-
SLI Global Corporate Bond	Global Corporate Bonds		9.60%	11.84%	5.95%	1.86%	-
SLI Global Index Linked Bond	Global Index Linked Bonds		6.25%	6.28%	2.59%	0.39%	-
SLI Global Short Dated Corporate Bond	Short Dated Global Corporate Bonds		3.21%	4.13%	1.70%	0.80%	-
SLI Short Duration Credit	Short Dated Sterling Corporate Bonds		9.82%	6.14%	1.91%	0.46%	-
SLI Short Duration Global Inflation Linked Bond	Short Dated Global Index Linked Bonds		5.55%	4.89%	1.34%	-	-
Cash and Other	Money Market including Cash		7.49%	2.76%	2.43%	2.78%	2.16%
Total			67.87%	47.35%	20.13%	7.73%	2.16%
Growth assets		Asset class	I	II	III	IV	V
BNY Mellon US Equity Income Fund F Inc	US Equities		1.61%	3.12%	3.77%	6.05%	7.91%
CC Japan Income and Growth Fund	Japanese Equities		0.87%	1.66%	2.07%	2.96%	3.81%
Invesco Global Targeted Income Z	Multi Asset Absolute Returns		1.44%	2.52%	3.85%	4.48%	4.75%
LF Morant Wright Nippon Yield	Japanese Equities		0.85%	1.65%	2.05%	2.93%	3.68%
Schroder Asian Income	Asia Pacific Equities		1.17%	2.37%	2.99%	4.32%	6.16%
SLI American Equity Income	US Equities		3.07%	5.84%	7.68%	11.25%	15.03%
SLI Emerging Market Local Currency Debt	Emerging Market Local Currency Bonds		1.57%	2.11%	3.02%	1.69%	-
SLI European Equity Income	European Equities		1.78%	4.04%	5.08%	7.62%	10.15%
SLI Global Absolute Return Strategies	Multi Asset Absolute Returns		2.97%	5.10%	7.94%	8.97%	9.65%
SLI Global Emerging Markets Equity Income	Emerging Market Equities		1.72%	2.76%	3.99%	5.21%	6.70%
SLI Global High Yield Bond	Global High Yield Bonds		4.08%	5.10%	7.53%	4.92%	0.62%
SLI UK Equity High Income	UK Equities		1.64%	3.44%	4.63%	6.70%	8.62%
SLI UK Equity Income Unconstrained	UK Equities		3.06%	6.41%	8.82%	12.55%	16.02%
SLI UK Real Estate	UK Real Estate		3.39%	2.95%	9.04%	6.02%	-
SLMT Global REIT Institutional S Inc	Global REITs		1.47%	1.05%	3.61%	2.13%	-
TM Fulcrum	Multi Asset Absolute Returns		1.44%	2.53%	3.80%	4.47%	4.74%
Total			32.13%	52.65%	79.87%	92.27%	97.84%

Source: Standard Life Investments 2019

Additional information

	I	II	III	IV	V
Annual Management Charge	0.225%	0.225%	0.225%	0.225%	0.225%
Ongoing Charge Figure*	0.87%	0.91%	0.97%	1.03%	1.10%
Yield	2.26%	2.10%	2.57%	2.71%	2.73%
Citicode	10F9	10FB	10FD	10FF	10FH
Fund size in £m as at 31/03/2019	21.16m	60.84m	85.45m	29.46m	13.50m

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.

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