



MyFolio Multi-Manager Income

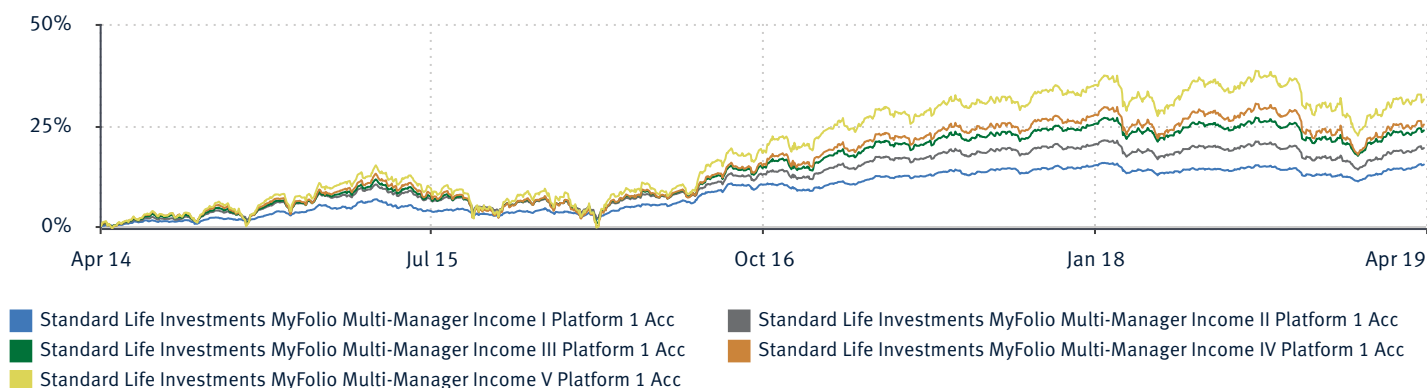
Ratings

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 Multi-Manager Income Funds, ranging from lower through to higher risk (I to V). Each fund invests mainly in carefully selected funds from some of the leading investment managers in the market that have a bias towards generating income. Standard Life Investments carries out in-depth research to identify fund it believes to be among the best in the industry.

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)

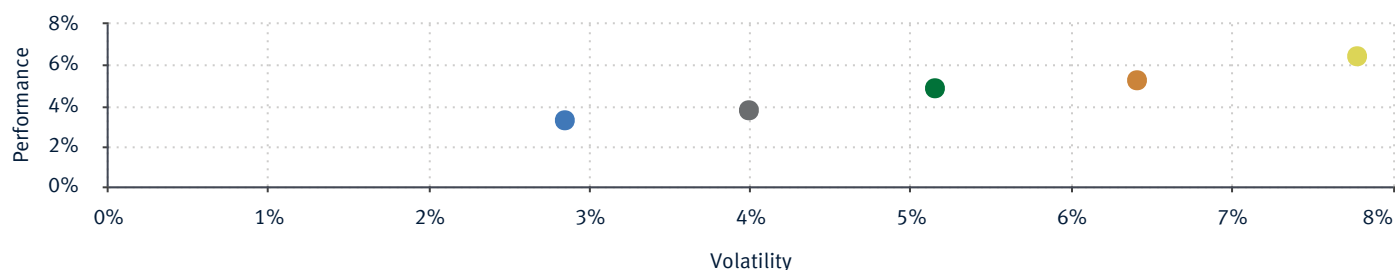
	I	II	III	IV	V
1 month	1.06%	0.94%	0.84%	0.71%	0.79%
3 months	3.45%	4.14%	4.65%	5.35%	6.06%
6 months	0.93%	-0.28%	-1.20%	-2.43%	-3.40%
1 year	1.90%	1.74%	1.55%	1.93%	2.19%
3 years	9.97%	11.54%	15.18%	16.45%	20.65%
5 years	15.27%	19.34%	23.70%	25.16%	31.37%
Since launch	25.17%	39.56%	54.02%	56.35%	64.67%

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

	I	II	III	IV	V
0-12m	1.90%	1.74%	1.55%	1.93%	2.19%
12-24m	0.82%	0.38%	1.09%	0.42%	0.21%
24-36m	7.05%	9.22%	12.21%	13.77%	17.82%
36-48m	-1.11%	-1.83%	-1.97%	-2.70%	-2.95%
48-60m	5.99%	8.98%	9.55%	10.46%	12.20%

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 Multi-Manager Income I Platform 1 Acc	3.22%	2.85%
● Standard Life Investments MyFolio Multi-Manager Income II Platform 1 Acc	3.71%	3.99%
● Standard Life Investments MyFolio Multi-Manager Income III Platform 1 Acc	4.82%	5.15%
● Standard Life Investments MyFolio Multi-Manager Income IV Platform 1 Acc	5.21%	6.41%
● Standard Life Investments MyFolio Multi-Manager Income V Platform 1 Acc	6.46%	7.79%

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
Fidelity UK Corporate Bond		Sterling Corporate Bonds	6.71%	2.97%	0.87%	-	-
L&G Short Dated Corporate Bond Index		Short Dated Sterling Corporate Bonds	2.75%	-	-	-	-
Payden Absolute Return Bond		Absolute Return Bonds	2.81%	1.82%	0.84%	0.37%	-
PIMCO Funds GIS plc Global Investment Grade Credit		Global Corporate Bonds	5.04%	5.83%	2.79%	0.99%	-
Robeco Global Credits		Global Corporate Bonds	5.05%	5.84%	2.80%	0.98%	-
Robeco Global Credits Short Maturity		Short Dated Global Corporate Bonds	3.27%	4.06%	1.80%	0.84%	-
Royal London Global Index Linked		Global Index Linked Bonds	6.06%	6.22%	2.78%	0.49%	-
Royal London Short Duration Credit		Short Dated Sterling Corporate Bonds	7.88%	3.31%	1.98%	0.38%	-
Royal London Short Duration Global Index		Short Dated Global Index Linked Bonds	5.75%	4.99%	1.31%	-	-
T Rowe Price Dynamic Global Bond		Absolute Return Bonds	4.22%	3.17%	1.25%	0.56%	-
TwentyFour Absolute Return Credit		Short Dated Sterling Corporate Bonds	4.78%	3.31%	-	-	-
TwentyFour Corporate Bond		Sterling Corporate Bonds	6.67%	2.94%	0.86%	-	-
Cash and Other		Money Market including Cash	6.45%	2.22%	1.28%	2.88%	2.51%
Total			67.44%	46.68%	18.56%	7.49%	2.51%
Growth assets		Asset class	I	II	III	IV	V
AQR Systematic Total Return		Multi Asset Absolute Returns	1.48%	2.48%	3.98%	4.87%	5.10%
Artemis Income		UK Equities	1.78%	3.39%	4.71%	6.25%	8.51%
Barings European High Yield Bond Fund		Global High Yield Bonds	0.79%	1.10%	1.54%	1.05%	-
BNY Mellon US Equity Income Fund F Inc		US Equities	2.28%	3.15%	4.09%	5.99%	7.73%
Brookfield Global REITS		Global REITS	1.72%	1.12%	3.36%	2.15%	-
CC Japan Income and Growth Fund		Japanese Equities	0.89%	1.72%	2.15%	3.03%	3.83%
Chelverton UK Equity Income		UK Equities	0.74%	1.44%	1.90%	2.66%	3.53%
Invesco European Equity Income		European Equities	2.09%	4.02%	5.21%	7.56%	9.71%
Invesco Global Targeted Income Z		Multi Asset Absolute Returns	1.49%	2.70%	4.17%	4.88%	5.08%
Janus Henderson UK Property		UK Real Estate	-	-	2.78%	2.51%	-
Janus Henderson UK Property Feeder		UK Real Estate	3.42%	-	-	-	-
JOHCM UK Dynamic		UK Equities	1.03%	2.05%	2.72%	3.80%	4.95%
JPM US Equity Income		US Equities	2.40%	2.86%	4.01%	5.14%	8.26%
Kames Property Income Feeder B Inc		UK Real Estate	-	2.97%	-	-	-
Kames Property Income Fund PAIF		UK Real Estate	-	-	6.58%	3.76%	-
LF Morant Wright Nippon Yield		Japanese Equities	0.88%	1.70%	2.07%	2.97%	3.87%
Magna Emerging Markets Dividend		Emerging Market Equities	1.56%	2.98%	3.88%	5.20%	6.55%
Neuberger Berman EM Debt Local Currency		Emerging Market Local Currency Bonds	1.27%	1.81%	3.18%	1.76%	-
Nomura US High Yield Bond		Global High Yield Bonds	3.18%	4.35%	6.13%	4.09%	0.71%
Schroder Asian Income		Asia Pacific Equities	1.33%	2.25%	3.25%	4.32%	5.66%
SLI Global Absolute Return Strategies		Multi Asset Absolute Returns	1.05%	2.21%	3.72%	3.43%	3.59%
Threadneedle Investment UK Equity Income		UK Equities	1.71%	3.37%	4.46%	6.21%	8.10%
Threadneedle US Equity Income		US Equities	-	2.98%	3.39%	5.99%	7.27%
TM Fulcrum		Multi Asset Absolute Returns	1.47%	2.67%	4.16%	4.89%	5.04%
Total			32.56%	53.32%	81.44%	92.51%	97.49%

Source: Standard Life Investments 2019

Additional information

	I	II	III	IV	V
Annual Management Charge	0.475%	0.475%	0.475%	0.475%	0.475%
Ongoing Charge Figure*	1.15%	1.23%	1.33%	1.44%	1.42%
Yield	1.90%	2.39%	3.04%	3.01%	2.76%
Citicode	10FJ	10FL	10FN	10FP	10FR
Fund size in £m as at 31/03/2019	7.13m	23.04m	50.19m	13.19m	7.03m

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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