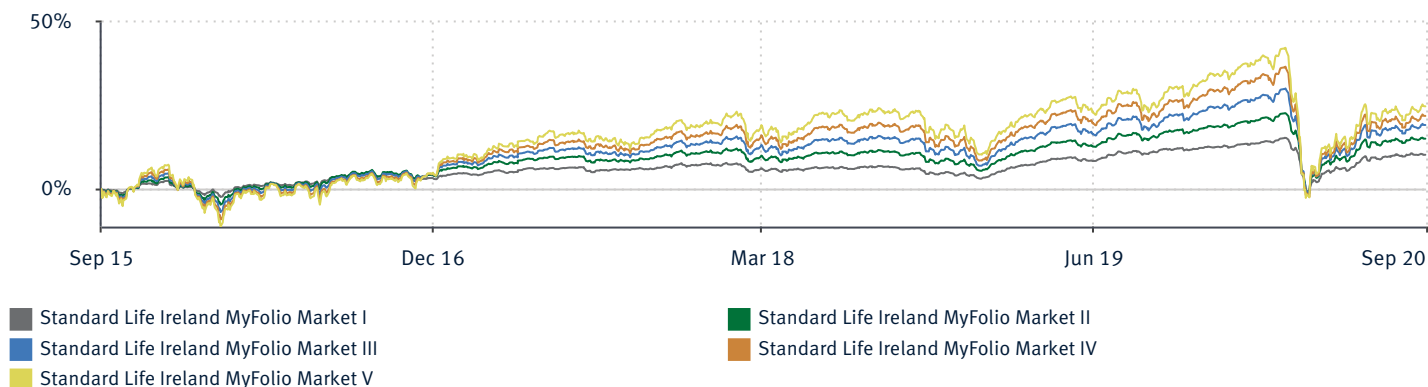


**MyFolio Market**

There are five risk based MyFolio Market funds - MyFolio Market I is the lowest risk and MyFolio Market V is the highest risk. The funds invest in a diversified range of assets such as equities, fixed interest, property and money market instruments (including cash). These investments are managed mainly on a passive basis.

**Performance (as at 31/08/2020)**



**Cumulative performance (as at 31/08/2020)**

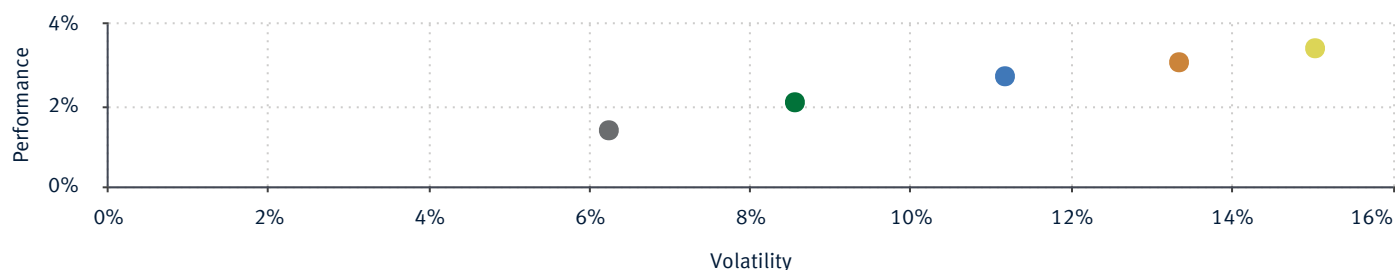
	I	II	III	IV	V
1 month	0.48%	1.16%	2.18%	2.96%	3.47%
3 months	2.38%	3.11%	3.97%	4.40%	4.91%
6 months	-1.71%	-2.03%	-2.20%	-2.75%	-3.02%
1 year	-1.25%	-1.11%	-0.52%	-0.96%	-1.20%
3 years	4.22%	6.33%	8.42%	9.51%	10.50%
5 years	10.19%	15.03%	19.14%	21.88%	24.76%
Since launch	20.33%	28.87%	37.35%	45.26%	51.96%

**Year on year (quarter end as at 30/06/2020)**

Fund	I	II	III	IV	V
0-12m	-1.16%	-1.63%	-2.52%	-3.69%	-4.50%
12-24m	3.86%	4.30%	4.76%	4.90%	4.70%
24-36m	0.54%	1.63%	2.77%	3.96%	5.23%
36-48m	3.38%	6.99%	10.45%	13.81%	16.98%
48-60m	1.34%	-0.25%	-2.72%	-4.99%	-6.87%

Performance is net of Annual Management Charge, EUR, sourced from FE fundinfo © 2020  
The chart shows the performance of the fund over the period shown.

Warning: Past performance is not a reliable guide to future performance. Warning: The value of this investment may go down as well as up. Warning: This investment may be affected by changes in currency exchange rates.

**Annualised risk and return (as at 31/08/2020)**

Performance is net of Annual Management Charge, EUR, sourced from FE fundinfo © 2020

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 Ireland MyFolio Market I	1.39%	6.24%
●	Standard Life Ireland MyFolio Market II	2.07%	8.56%
●	Standard Life Ireland MyFolio Market III	2.73%	11.18%
●	Standard Life Ireland MyFolio Market IV	3.07%	13.34%
●	Standard Life Ireland MyFolio Market V	3.38%	15.04%

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

Warning: Past Performance is not a reliable guide to future performance. Warning: The value of this investment may go down as well as up. Warning: This investment may be affected by changes in currency exchange rates.

**Current asset allocation (as at 31/08/2020)**

Defensive assets	I	II	III	IV	V
Money Market including Cash	10.00%	1.00%	1.00%	1.00%	1.00%
EUR Government Bonds	8.50%	2.50%	-	-	-
Global Index Linked Bonds	-	5.10%	-	-	-
EUR Corporate Bonds	24.10%	20.70%	17.50%	8.70%	-
Global Corporate Bonds	18.10%	15.50%	6.20%	-	2.00%
Short Dated Global Corporate Bonds	9.30%	5.20%	4.80%	2.20%	-
<b>Total</b>	<b>70.00%</b>	<b>50.00%</b>	<b>29.50%</b>	<b>11.90%</b>	<b>3.00%</b>
Growth assets	I	II	III	IV	V
UK Equities	8.00%	9.30%	8.30%	10.10%	12.10%
US Equities	3.10%	5.30%	12.30%	16.60%	17.40%
European Equities	6.20%	10.50%	18.80%	24.60%	30.40%
Japanese Equities	1.90%	5.10%	4.60%	6.00%	8.00%
Asia Pacific Equities	1.00%	2.50%	3.60%	4.70%	5.90%
Emerging Market Equities	1.40%	2.90%	3.60%	4.70%	5.90%
Global High Yield Bonds	2.70%	4.70%	5.80%	4.40%	1.40%
Emerging Market Local Currency Bonds	3.00%	5.00%	7.10%	8.80%	6.20%
Global REITs	2.70%	4.70%	6.40%	8.20%	9.70%
<b>Total</b>	<b>30.00%</b>	<b>50.00%</b>	<b>70.50%</b>	<b>88.10%</b>	<b>97.00%</b>

Source: Aberdeen Standard Investments 2020

**Holdings (as at 31/08/2020)**

<b>Defensive assets</b>		<b>Asset class</b>	<b>I</b>	<b>II</b>	<b>III</b>	<b>IV</b>	<b>V</b>
SL Global Inflation Linked Bond Fd	Global Index Linked Bonds	-	5.07%	-	-	-	-
SL VANGUARD EURO INVESTMENT GD BD IDX FD	EUR Corporate Bonds	24.08%	20.62%	17.39%	8.61%	-	-
STAN LIFE VANGUARD EGOVBOND IDX FUND	EUR Government Bonds	8.46%	2.48%	-	-	-	-
Standard Life Euro Global Liquidity Fund	Money Market including Cash	10.00%	1.00%	0.98%	0.98%	0.98%	-
Standard Life V Global ST Corp Bd Idx Fd	Short Dated Global Corporate Bonds	9.30%	5.19%	4.72%	2.16%	-	-
Standard Life VG Global Corp Bond Idx Fd	Global Corporate Bonds	18.06%	15.36%	6.09%	-	1.97%	-
<b>Total</b>		<b>69.90%</b>	<b>49.72%</b>	<b>29.18%</b>	<b>11.75%</b>	<b>2.95%</b>	
<b>Growth assets</b>		<b>Asset class</b>	<b>I</b>	<b>II</b>	<b>III</b>	<b>IV</b>	<b>V</b>
SL Asia Pacific ex Japan Eq Tracker Fund	Asia Pacific Equities	0.19%	0.25%	0.29%	0.24%	0.55%	-
SL Emerging Markets Equity Tracker	Emerging Market Equities	0.44%	0.67%	0.49%	0.77%	1.26%	-
Stan Life Global High Yield Bond Fd	Global High Yield Bonds	2.71%	4.72%	5.75%	4.34%	1.39%	-
STAN LIFE VANGUARD EM MT STK IDX FUND	Emerging Market Equities	0.99%	2.29%	3.13%	3.95%	4.70%	-
STAN LIFE VANGUARD EUROZONE STK IDX FUND	European Equities	3.92%	7.50%	15.46%	19.65%	23.52%	-
STAN LIFE VANGUARD JAPAN STK IDX FUND	Japanese Equities	1.25%	3.60%	3.39%	4.37%	5.62%	-
STAN LIFE VANGUARD PACBXJ STK IDX FUND	Asia Pacific Equities	0.82%	2.28%	3.38%	4.54%	5.36%	-
STAN LIFE VANGUARD UK ALL SH FUND	UK Equities	4.62%	6.40%	6.08%	7.30%	8.07%	-
STAN LIFE VANGUARD US 500 STK IDX FUND	US Equities	3.19%	5.44%	12.63%	16.95%	17.85%	-
STANDARD LIFE EMERGING MARKET LC DBT FD	Emerging Market Local Currency Bonds	2.99%	4.97%	7.01%	8.71%	6.13%	-
Standard Life European Equity Tracker	European Equities	2.30%	3.10%	3.49%	4.94%	6.78%	-
Standard Life Global REIT Fund	Global REITs	2.69%	4.72%	6.35%	8.13%	9.60%	-
Standard Life Japan Equity Tracker Fund	Japanese Equities	0.65%	1.48%	1.21%	1.64%	2.28%	-
Standard Life UK All Share Tracker Fund	UK Equities	3.34%	2.86%	2.16%	2.72%	3.94%	-
<b>Total</b>		<b>30.10%</b>	<b>50.28%</b>	<b>70.82%</b>	<b>88.25%</b>	<b>97.05%</b>	

Source: Aberdeen Standard Investments 2020

**Additional information**

	I	II	III	IV	V
Annual Management Charge	0.950%	0.950%	0.950%	0.950%	0.950%
Citicode	KKOA	KKOB	KKOC	KKOD	KKOE
Fund size in €m as at 31/08/2020	141.51m	221.00m	308.91m	132.40m	45.89m

Source: Aberdeen Standard Investments 2020

**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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