

Supplementary Information Document **Standard Life**

Purpose

This document provides you with Supplementary Information about this Insured Fund and should be read alongside the Product Key Information Document provided by Standard Life International dac.

Product

Fund Name:	Standard Life Ireland MyFolio Market IV Fund	Insured Fund Provider:	Standard Life International dac
Citicode:	KKOD		
Published Date:	16/05/2019		

What is this Fund?

Fund type description

This is a Unit Linked Insured fund. The mix of assets held in a unit-linked fund varies from fund to fund and may include direct or indirect investments. Each fund you can choose to invest in may have a different mix of assets and different level of risk according to its objective.

Intended retail investor

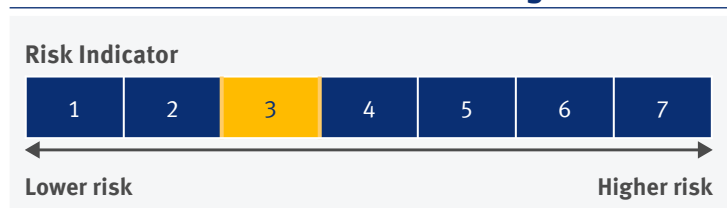
The Fund is designed for retail investors and is accessed through an investment linked product. The fund has a recommended holding period of 5 years, this document however, is produced based on the product's 7 year recommended holding period.

Objective

The fund aims to provide a total return from a combination of income and capital appreciation over the longer term. Investing mainly in a range of funds to achieve a broad exposure to diversified investments, including equities, fixed and variable rate interest bearing securities and immovable property. Exposure to equities and fixed and variable interest bearing securities is achieved by investing mainly in passively managed funds. Exposure to immovable property is achieved by investing mainly in actively managed funds. The fund may also invest in transferable securities, money market instruments, deposits and cash. Typically, the fund will have a preference for those assets providing potential for growth, such as equities.

The value of investments within the fund can fall as well as rise and is not guaranteed – you may get back less than you pay in. The fund and its holdings may use derivatives for the purpose of efficient portfolio management, reduction of risk or to meet its respective investment objective if this is permitted and appropriate. The euro value of overseas assets held in the fund may rise and fall as a result of exchange rate fluctuations.

What are the risks and what could I get in return?



The risk indicator assumes that you keep the Fund for 7 years.

The summary risk indicator is a guide to the level of risk of this Fund compared to other Funds. It shows how likely it is that this Fund will lose money because of movements in the markets.

This Fund has been classified as a 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity of the Fund to pay out.

This Fund does not include any protection from future market performance so you could lose some or all of your investment.

Please see the fund fact sheet for full details of risks.

Performance scenarios

Investment €10,000				
Scenarios		1 year	4 years	7 years (Recommended holding period)
Stress scenario	What you might get back after costs	€6,044	€6,472	€5,554
	Average return each year	-39.56%	-10.31%	-8.06%
Unfavourable scenario	What you might get back after costs	€9,451	€9,983	€10,971
	Average return each year	-5.49%	-0.04%	1.33%
Moderate scenario	What you might get back after costs	€10,576	€12,494	€14,758
	Average return each year	5.76%	5.72%	5.72%
Favourable scenario	What you might get back after costs	€11,816	€15,610	€19,820
	Average return each year	18.16%	11.78%	10.27%

This table shows the estimated fund performance over the next 7 years under different market scenarios based on an initial €10,000 investment. The estimates are based on a prescribed methodology intended to provide comparison between funds. Because the methodology uses information on risk and return from the past it may not reflect fully the extent of the return or risk you will encounter in the future. The estimates shown do not represent a minimum or maximum return for each scenario. It's important you note that what you may get back could be more or less than what is shown, at times significantly. Your return depends on a number of factors including market performance and how long you keep the Fund. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. The figures shown include all the costs of the fund itself, it does not include costs that you pay to your adviser. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs

The amounts shown here are the cumulative costs of the Fund itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest €10,000. The figures are estimates and may change in the future.

Cost over time

Investment €10,000			
Scenarios	If you cash in after 1 year	If you cash in after 4 years	If you cash in at 7 years
Total costs	€119	€509	€955
Impact on return (RIY) per year	1.13%	1.13%	1.13%

The person advising you about this Fund may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Composition of costs

The table below shows:

- The impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period.
- What the different cost categories mean.

This table shows the impact on return per year %			
One-off costs	Entry costs	0.00%	The impact of the costs paid when entering the Fund.
	Exit costs	0.00%	The impact of the costs of exiting the Fund.
Ongoing costs	Portfolio transaction costs	0.15%	The impact of the costs of buying and selling underlying investments for the Fund.
	Other ongoing costs	0.98%	The impact of the costs that are taken each year for managing the Fund.
Incidental costs	Performance fees	0.00%	The impact of the performance fee.
	Carried interests	0.00%	The impact of carried interests.