

April 2026

The fund aims to provide a total return from a combination of income and capital appreciation over the longer term. The fund achieves a broad exposure to diversified investments, including equities, fixed and variable rate interest bearing securities and property. The fund may also invest in collective investment schemes, 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.

Standard Life Ireland Investment Fund

Multi-Asset Fund of Funds

Monthly

Standard Life Launch Date	11/06/2012
Standard Life Fund Size (31/03/2026)	€330.42m
Base Currency	EUR
Volatility Rating (1-7)	5
Fund Manager(s)	abrtn: Justin Jones and Daniel Reynolds
Total Expense Ratio	1.25%
Investment Style	Active

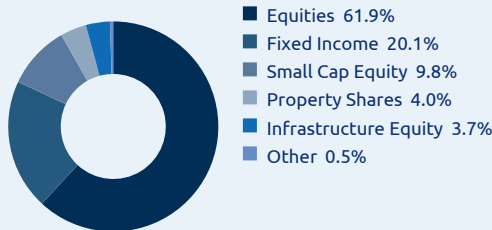
Annual Management Charge	1.15%
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A decision to invest should not be based on the information within this document. Please talk to your financial adviser for more information or if you need an explanation of the terms.

### Fund Information \*

Source: FE fundinfo

#### Composition by Asset (as at 31/03/2026)



#### Composition by Region (as at 31/03/2026)



#### Composition by Fund Exposure (as at 31/03/2026)

	Fund (%)
abrtn European Equity Enhanced Index	16.4
abrtn American Equity Enhanced Index	14.7
abrtn Evolve American Equity Index Fund	12.5
abrtn North American Smaller Companies Fund	8.5
abrtn Emerging Market Local Currency Debt Fund	6.4
abrtn Evolve Asia Pacific ex-Japan Equity Index	5.1
abrtn Japanese Sustainable Equity Fund	4.7
abrtn Global Real Estate Securities Sustainable Fund	4.0
abrtn Global Infrastructure Equity	3.7
abrtn Global High Yield Sustainable Bond	3.7
abrtn Emerging Markets Equity Fund	3.1
abrtn Global Government Bond Fund Hedged EUR	3.0
abrtn Emerging Markets Income Equity	2.5
abrtn Euro Corporate Sustainable Bond Fund	2.2
abrtn Global Short Dated Corporate Bond Fund (Hedged)	2.1
abrtn Global Corporate Sustainable Bond Fund Hedged EUR	2.0
abrtn Japan Equity Enhanced Index	1.4
abrtn Asia Pacific Sustainable Equity Fund	1.4
abrtn Asia Smaller Companies	0.7
Other	2.0
<b>Total</b>	<b>100.1%</b>

## Fund Performance \*

### Calendar Year

Source: FE fundinfo

	Year to 31/03/2026 (%)	Year to 31/03/2025 (%)	Year to 31/03/2024 (%)	Year to 31/03/2023 (%)	Year to 31/03/2022 (%)
Standard Life Ireland MyFolio Active IV Fund	6.2	0.0	12.4	-6.6	4.2

### Annualised Performance

Source: FE fundinfo

	1 Month (%)	3 Months (%)	YTD (%)	1 Year (%)	3 Years (% p.a)	5 Years (% p.a)	S/L (% p.a)
Standard Life Ireland MyFolio Active IV Fund	-6.7	-2.5	-2.5	6.2	6.1	3.1	5.7

### Growth of €10,000 to 01/04/2026



■ Standard Life Ireland MyFolio Active IV Fund

Performance is net of the fund's Total Expense Ratio (annual management charge plus additional expenses) and portfolio transaction costs. The actual return on a policy will be lower due to other charges (including adviser charges), and relevant taxes. Income received by the fund is reinvested and reflected in its performance.

**Warning: The value of your investment may go down as well as up.**  
**Warning: Past performance is not a reliable guide to future performance.**  
**Warning: These funds may be affected by changes in currency exchange rates.**  
**Warning: If you invest in these funds, you may lose some or all of the money you invest.**  
**Warning: Due to the nature of this product, it is important to ensure that it remains suitable for you. We recommend that you engage with your financial advisor on a regular basis to ensure its ongoing suitability.**

#### Definition:

S/L - (Since Launch)

**Volatility rating** - Indicates how much the fund price might move compared to other funds. The higher the volatility rating, the less stable the fund price is likely to be. You can use this to help you choose between funds with different volatility ratings. The volatility ratings of our funds are calculated using the European Security and Markets Authority (ESMA) guidelines, which use a seven point scale to rate funds based on their five year annualised volatilities. Higher volatility ratings typically mean greater potential investment returns over the longer term. But high volatility funds can suddenly fall or rise in value. Volatility ratings are regularly reviewed and may change over time.

**Active Management** - Active management is an investment approach where a professional fund manager actively makes decisions about which investments to buy, hold, or sell, with the aim of doing better than the market or a specific benchmark (for example, a stock market index). The fund manager uses research, analysis, and judgement to select investments and may adjust the fund regularly in response to market conditions, opportunities, or risks.

**Total Expense Ratio** - The Total Expense Ratio (TER) shows the annual cost of running a fund, expressed as a percentage of the fund's assets. It includes the ongoing costs of managing and operating the fund, such as the Annual Management Charge (AMC), administration, custody, and other regular expenses. These costs are taken from the fund over the year and are reflected in the fund's price and performance.

## Key Risks

Below we document the specific or heightened risks applicable to this fund rather than an exhaustive list.

**Collective Investment Schemes:** The fund can invest in collective investment schemes which can themselves invest in a diverse range of other assets. These underlying assets may vary from time to time but each category of asset (which may include equities, bonds or immoveable property) has individual risks associated with them. The fund may not have any control over the activities of any collective investment scheme invested in by the fund.

**Equities risk:** This fund can invest in equities which are one of the more volatile asset classes and can therefore suffer sudden sharp falls or rises. Equities can offer good growth potential over the longer term but may have a higher volatility than other asset classes.

**Emerging Market risk:** The Fund invests in emerging markets which tend to be more volatile than mature markets and the value of investments could move sharply up or down. Emerging markets or less developed countries may face more political, economic or structural challenges than developed countries. This may mean your money is at greater risk. The Fund may also invest in Frontier Markets which involve similar risks, but to a greater extent since they tend to be smaller, less developed, and less accessible than other Emerging Markets.

**Bond risk:** This fund can invest in bonds, the value of a bond may fall if, for example, the company or government issuing the bond is unable to pay the loan amount or interest when they are supposed to. The value may also be affected by movements in interest rates which may result in the value of the bond rising or falling. This may (or will) result in the value of the fund falling.

**Property risk:** This fund can invest in direct property. The value of properties held in any property fund is generally a matter of the valuer's opinion and not fact. Property can also be difficult to sell, so you might not be able to sell your investment when you want to.

## How ESG is integrated into the investment strategy of the fund

The Fund is classified as Article 8 under the EU's Sustainable Finance Disclosure Regulation ("SFDR"). Article 8 funds are those that promote social and/or environmental characteristics, invest in companies that follow good governance, give binding commitments but do not have a sustainable investment objective. A minimum of 75% of the Fund's assets are aligned with social and/or environmental characteristics. The Fund invests a maximum of 25% of assets in the "Other" category, which include cash, money market instruments, derivatives, Developed Global Government Bonds (nominal and index linked) and investments not aligned with social and/or environmental characteristics.

Further information on SFDR can be found at [www.standardlife.ie/sfdr](http://www.standardlife.ie/sfdr).

Aberdeen Investments, the Investment Manager of the fund, integrates sustainability risks and opportunities into its research, analysis and investment decision-making process. Aberdeen Investments believes that the consideration of sustainability risks and opportunities of a company can have a material impact on a company's competitive position and future success and as such on long-term investment returns for investors. Aberdeen Investments' ESG integration requires, in addition to its inclusion in the investment decision making process, appropriate monitoring of sustainability considerations in risk management, portfolio monitoring, engagement and stewardship activities. Aberdeen Investments also engages with policymakers on ESG and stewardship matters. Combining the integration of sustainability risks and opportunities with broader monitoring and engagement activities may affect the value of investments and therefore returns.

Important information: Applying ESG and sustainability criteria in the investment process may result in the exclusion of securities in which these funds might otherwise invest. Such securities could be part of the benchmark against which the funds are managed, or be within the universe of potential investments. This may have a positive or negative impact on performance and may mean that the fund's performance profile differs to that of funds which are managed against the same benchmark or invest in a similar universe of potential investments but without applying ESG or sustainability criteria. There may be different methods on how definitions and labels regarding ESG and sustainability criteria are being implemented and this may result in different approaches by asset/fund managers when integrating ESG and sustainability criteria into investment decisions. This means that it may be difficult to compare funds with seemingly similar objectives. Additionally these funds may employ different security selection and exclusion criteria in the same investment universe. The interpretation of ESG and sustainability criteria is subjective, meaning that the fund may invest in companies which similar funds do not (and thus perform differently) and which do not align with the personal views of any individual investor.

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