aberdeen Investments

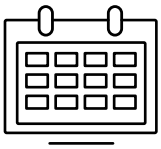
Adviser guide

MyFolio multi-asset fund ranges

July 2026

For professional investors only.

Launched

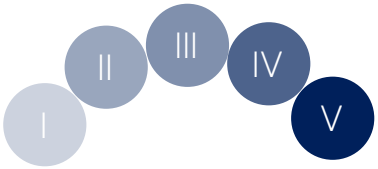


2010

MyFolio launched in the UK supporting advisers with cost-effective, risk-targeted solutions

Funds





MyFolio Funds are split across distinct ranges and risk levels

Invested



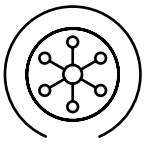
£11.9bn

Amount now invested in MyFolio (as at 31 March 2026)

Why choose MyFolio?



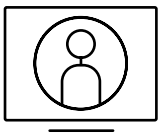
A cost-effective outsourced solution that allows you to focus on supporting your client's investment objectives



A range of options to explore your client's risk profile and preferred investment style including their sustainable investment goals



Delivering a long-term solution to clients for more than fifteen years



Ongoing monitoring and rebalancing gives peace of mind that your client's risk and return objectives are being met



Comprehensive adviser support, including access to the Lookthrough reports to find the latest information and updates

MyFolio's range and breadth allows advisers to choose the fund most appropriate for their clients' needs.

Adviser guide

What is MyFolio?

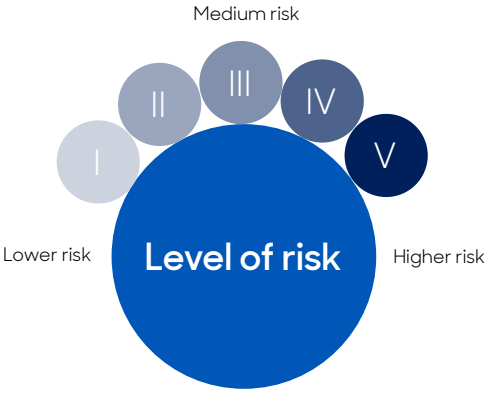
MyFolio consists of a range of multi-asset, fund of funds, split into distinct ranges and risk levels (from lower risk through to higher risk). This extensive choice gives you the flexibility to choose a solution that meets your client's preferred investment style and attitude to risk. Choose from:

Index	Core	Multi-Manager	Enhanced ESG Index	Enhanced ESG
5 portfolios investing mainly in passive funds managed by Aberdeen Investments (lowest-cost option)	5 portfolios investing in Active, Passive and Enhanced Index funds including external manager selection	5 portfolios investing in funds from a range of asset managers	5 portfolios investing in Passive and Enhanced Index with sustainability characteristics managed by Aberdeen Investments	5 portfolios investing mainly in funds with a sustainability characteristics mandate

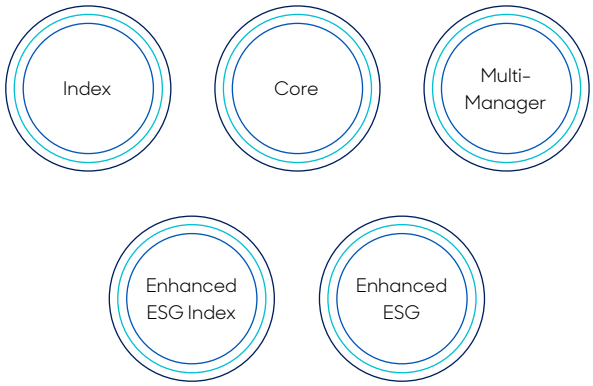
Choosing the right MyFolio fund

Deciding which portfolio is right for your client is a very straightforward process.

Choose the appropriate risk level, from lower to higher risk

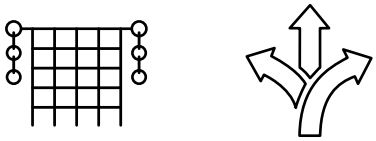


Choose a preferred investment style



What does MyFolio invest in?

Each MyFolio fund range invests in a mix of defensive and growth asset classes. Defensive assets include cash, government bonds, corporate and global index linked bonds. Meanwhile, growth assets encompass equities, high yield bonds, emerging market debt and property[1].



As you move up the risk levels, you would typically expect to see a higher proportion of the portfolio invested in growth assets and less in defensive assets.

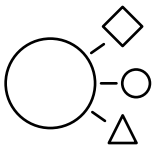


[1] MyFolio Index invests in real estate through Global Real Estate Investment Trusts.

Adviser guide

Building MyFolio in four steps...

1



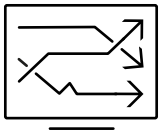
First, we seek to **create the most efficient mix** of assets to help deliver the best possible return for each risk level. We work closely with our colleagues with expertise in long-term asset class research, portfolio optimisation and risk modelling to achieve this.

2



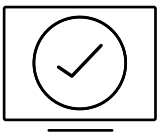
We can **tactically tilt the long-term asset mix to take advantage of shorter-term investment opportunities.** In doing so, we make modest increases in our exposure to markets we favour and reduce exposure to those in which we have less conviction. Index, Enhanced ESG Index and Enhanced ESG ranges do not incorporate tactical asset allocation.

3



We then **select the optimal blend of individual funds** that go into each MyFolio portfolio. This involves quantitative analysis of over 8,000 funds followed by qualitative analysis to identify each fund's potential for risk-adjusted performance. **Next, we select the best combination of funds for each risk level.**

4



Finally, we ensure the MyFolio Funds continue to deliver the appropriate risk and return outcomes for investors. To achieve this, **we regularly rebalance each portfolio and undertake portfolio reviews.** We quickly replace any fund that is no longer suitable.

Who manages MyFolio?

The responsibility for the MyFolio fund ranges lies across experienced portfolio managers, who are all part of the Multi-Asset Team.

Aberdeen Investments – Our global reach

A presence in over 30 locations keeps us close to our client-base.



£383.4bn

Aberdeen Investments is a global asset manager, managing assets worth a total of £383.4bn (as at 31 March 2026).

Asia
Bangkok
Hong Kong
Kuala Lumpur
Seoul
Shanghai
Singapore
Tokyo

North America
Boston
Miami
New York
Philadelphia

South America
São Paolo

Europe
Aberdeen
Amsterdam
Birmingham
Copenhagen
Dublin
Edinburgh
Frankfurt
Geneva
Jersey
London
Luxembourg
Madrid
Milan
Paris
Stockholm
Zurich

Australia
Sydney
Melbourne

Middle East
Abu Dhabi

Key risks

The value of investments and the income from them can fall and investors may get back less than the amount invested.

The fund invests in securities which are subject to the risk that the issuer may default on interest or capital payments.

The fund price can go up or down daily for a variety of reasons including changes in interest rates, inflation expectations or the perceived credit quality of individual countries or securities.

The fund invests in equity and equity related securities. These are sensitive to variations in the stock markets which can be volatile and change substantially in short periods of time.

The fund invests in emerging market equities and / or bonds. Investing in emerging markets involves a greater risk of loss than investing in more developed markets due to, among other factors, greater political, tax, economic, foreign exchange, liquidity and regulatory risks.

Commercial property is less liquid than other asset classes such as bonds or equities. Selling property can be a lengthy process so investors in the fund should be aware that they may not be able to sell their investment when they want to.

Commercial property transaction charges are higher than those which apply in other asset classes. Investors should be aware that a high volume of transactions would have a material impact on fund returns.

Property valuation is a matter of judgment by an independent valuer and is therefore a matter of the valuer's opinion rather than fact.

The fund may hold money-market instruments, the value of which may be subject to adverse movements in extreme market conditions.

The use of derivatives carries the risk of reduced liquidity, substantial loss and increased volatility in adverse market conditions, such as a failure amongst market participants. The use of derivatives may result in the fund being leveraged (where market exposure and thus the potential for loss by the fund exceeds the amount it has invested) and in these market conditions the effect of leverage will be to magnify losses.

The fund invests in high yielding bonds which carry a greater risk of default than those with lower yields.

The fund employs a single swinging pricing methodology to protect against the dilution impact of transaction costs. Due to the high transaction charges associated with the fund's assets, a change in the pricing basis will result in a significant movement in the fund's published price.

Important Information

The value of your investments, and the income from them, may fall or rise and investors may get back less than they invested. Past performance in not a guide to future results.

Please refer to the Key Investor Information Document or the Prospectus for more details of the risks applicable to each fund in the Aberdeen Investments MyFolio range, or ask your adviser. The Aberdeen Investments MyFolio funds are not managed to a particular benchmark. Aberdeen Investments has not considered the suitability of investment against your individual needs and risk tolerance.

For more information visit aberdeeninvestments.com

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