This investment has a volatility rating of 4

Typically this means:
Higher volatility ratings have greater potential for higher investment returns over the long run. But, higher volatility funds are also more likely to suddenly fall or rise in value. Volatility is just one type of investment risk that you should consider when making investment decisions.

We reduce your risk towards retirement
You’re in a lifestyle profile. In a nutshell, as you get closer to retirement, we’ll automatically move your money into funds that are usually lower risk and are designed to get your investments to where they need to be when you retire.

Balanced Managed II Universal Lifestyle Profile (4BAL)
We reduce your risk towards retirement
Total annual fund charge
Lower risk fund 1.04%
Fund for your tax-free lump sum 1.01%

Charges are not guaranteed and may change in the future. Please note that a rebate may apply. See our guide for more details.

Fund moving from growth to lower risk 1.02%

Years to retirement <15 14 13 12 11 10 9 8 7 6 5 4 3 2 1

Growth fund 1.02%

What types of investments am I in?
As well as investing globally, the growth fund includes a range of investment types.

How diversified are my investments?
Your diversification rating is 3, so your investments are spread across a range of investment types and countries.

Why can diversification be a good thing?
Having a mix of investments across different geographical locations and investment types can help to smooth returns, meaning the value should be less likely to change dramatically than if you were invested in a single location or type of investment.

However, if you’re planning to access your pension savings soon, being diversified may not be a good thing, depending on how you plan to take your money.

How have my investments performed?
Here’s how the growth fund in your lifestyle profile, the Managed Pension Fund, performed over the past five years. If you had invested £1,000 on 30 June 2014, it would be worth £1,366 at 30 June 2019.

Performance over 5 years

This report is for people invested in the Balanced Managed II Universal Lifestyle Profile
Past performance is not a guide to future performance.

What types of investments am I in?
Investments are affected in different ways by different factors. What’s positive for one investment can be negative for another, and when one rises, another can fall.

This is a broad graphical representation of regional exposures of the growth fund – the Managed Pension Fund. It doesn’t show the detailed holdings of the fund. Source: Standard Life as at 30 June 2019. Figures may not add up to 100 due to rounding.

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What types of investments am I in?
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Types of investments

Look at how it compares
View your pension value
You can find more information about Standard Life Aberdeen plc’s strategic partnership with Phoenix at www.standardlife.com/partnership

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Learn about investment types

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