

Standard Life Future Advantage 3 Pension Fund

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.

Please remember, the value of investments can go down as well as up, and may be worth less than what was paid in.

[Assess your attitude to risk](#)

Your risk won't reduce as you near retirement

The level of risk in this investment will stay at risk level 4; meaning you won't reduce your risk as you near retirement.

However, people may want to reassess how much investment risk they're taking, especially as they near retirement. If you'd like to do this, there are other investment options that aim to do that for you. These are known as lifestyle profiles.

[Learn about lifestyle profiles](#)

This investment has grown by:



Here's how the Future Advantage 3 Pension Fund (fund code IABB) has performed over the past year (figures quoted are calculated over the stated period on a bid to bid basis).

[See how your pension's grown](#)

Performance since inception



The chart above shows performance since inception. The table below shows individual 12-month periods.

Year-on-year performance				
Year to 30/09/19	Year to 30/09/20	Year to 30/09/21	Year to 30/09/22	Year to 30/09/23
-	-	-	-	6.6%

[Look at how it compares](#)

Past performance is not a guide to future performance. Total annual fund charge (AMC + Additional Expenses): 0.99%. Charges are not guaranteed and may change in the future.

It has a mix of investments

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 fund's diversification rating is 3

Low High

1 2 3 4 5

you are here

Source: Standard Life

The fund's diversification rating is 3, so your investments are quite well 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.

It invests globally

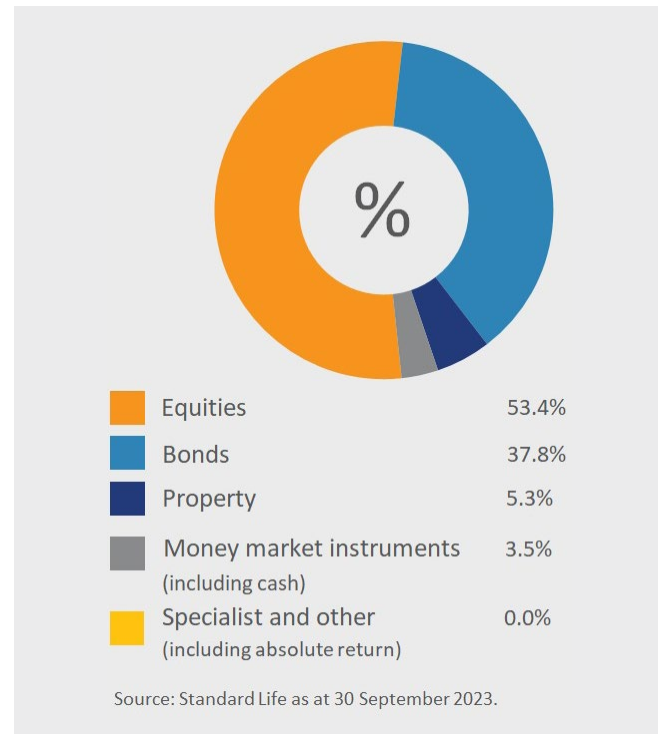


UK	19.0%
North America	31.7%
Europe	6.5%
Japan	2.7%
Asia ex Japan	4.2%
Emerging markets	12.0%
Money market instruments	3.5%
Global	20.5%

This map is a graphical representation of regional exposures of the growth fund, the Future Advantage 3 Pension Fund. It doesn't show the detailed holdings of the fund. Source: Standard Life as at 30 September 2023. Figures may not add to 100 due to rounding.

What types of investment am I in?

This fund invests mainly in equities across the globe but does include some other investment types.



[Learn about investment types](#)

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