



Your guide to our easy, ready-made investment options

Sustainable Multi Asset (AP 10 Year)
strategic lifestyle profiles



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Welcome

In this guide, you'll find information about our Strategic Lifestyle Profiles (SLPs) which are designed to help you prepare for retirement.

As you get closer to your retirement, lifestyle profiles gradually and automatically move your money into carefully chosen funds designed to reflect how you plan to take your pension savings.

Visit standardlife.co.uk/lifestyling for more information about lifestyle profiles.

The information in this guide is correct as at June 2025.

Universal

If you're yet to decide how you want to access your money in retirement, then this might be the option for you.



Annuity

If you plan to use some or all of your pension savings to buy a guaranteed income for life (an annuity) that's paid regularly for a fixed period of time.



Lump sum

If you plan to take all of your pension pot as one or more lump sums over a relatively short period.



Drawdown

If you plan to take your money as a flexible income (known as drawdown).



One of the features of our SLPs is flexibility. We can make changes to them at any time to make sure they continue to meet your needs, for example changes in legislation.



You should read this together with our '**How to choose the right investment options for your pension**' guide.

What are the different stages of a profile?

Our SLPs are a simple option if you're investing for retirement and don't want to choose and manage your funds yourself. There are three main stages in our strategic lifestyle profiles.

1 Growth stage

Usually when you're a long way from retirement.

Your money will be invested in the Standard Life Sustainable Multi Asset (AP) Pension Fund which is designed to increase the value of your pension pot over time. Please remember though that investment growth isn't guaranteed.

2 Pre retirement stage

Usually when you're starting to approach retirement.

We will gradually move your money into lower risk investments to prepare for retirement. This all happens automatically so you don't need to do anything.

3 At retirement stage

Usually when you're 10 years away from retirement.

Your money gradually starts to move into a fund that aims to make sure you're in the right investments for your retirement aim. Again, you don't need to do anything as this happens automatically.

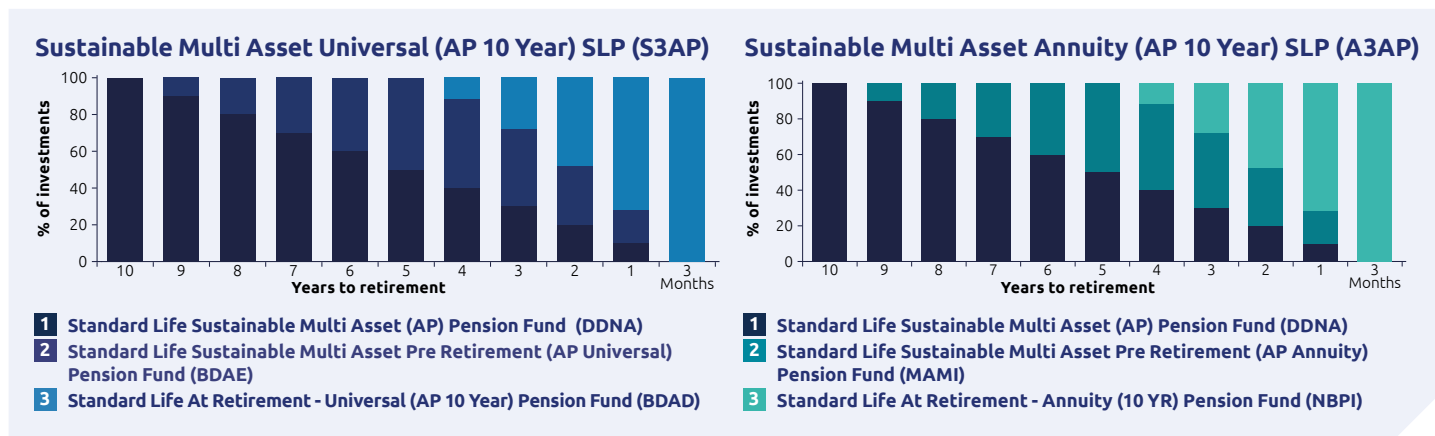
Please remember the value of all investments can go down as well as up and may be worth less than the amount invested.



It's important that you still review your investments to make sure they remain on track and right for your plans. Think about when you plan to start taking your money and make sure your pension plan reflects your selected retirement date. That's because the investments in a lifestyle profile change, and these changes are based on this date. You can check this by logging into your online account.

How do the lifestyle profiles work?

As you get closer to your retirement, the profiles gradually and automatically move your money into carefully chosen funds designed to reflect how you plan to take your pension savings. The following charts show how the funds and different stages you invest in will vary during the years before your selected retirement date.



For details of each fund and their charges, please read their fund factsheet. You can find these by clicking on the fund name above. You can find all the information on all our funds including prices, performance, charges, and fact sheets using our fund checker at standardlife.co.uk/investments/tools/fund-performance.



As a Standard Life customer you can log into your online dashboard to check your investments, and you can make changes at any time. Charges aren't guaranteed. They are regularly reviewed and may be changed in the future. Please see the '[How to choose the right investment option for your pension](#)' guide for a detailed explanation of the terms used in the fund factsheets.

How do the lifestyle profiles work? (continued)

Sustainable Multi Asset Lump Sum (AP 10 Year) SLP (C3AP)



- 1 Standard Life Sustainable Multi Asset (AP) Pension Fund (DDNA)
- 2 Standard Life Sustainable Multi Asset Pre Retirement (AP Lump Sum) Pension Fund (KNAB)
- 3 Standard Life At Retirement - Lump Sum (AP 10 Year) Pension Fund (MMAN)

Sustainable Multi Asset Drawdown (AP 10 Year) SLP (R3AP)



- 1 Standard Life Sustainable Multi Asset (AP) Pension Fund (DDNA)
- 2 Standard Life Sustainable Multi Asset Pre Retirement (AP Drawdown) Pension Fund (LPNI)
- 3 Standard Life At Retirement - Drawdown (AP 10 Year) Pension Fund (DDNC)

For details of each fund and their charges, please read their fund factsheet. You can find these by clicking on the fund name above, or by visiting [standardlife.co.uk/funds](https://www.standardlife.co.uk/funds).



As a Standard Life customer you will be able to log into your online dashboard to check your investments, and you can make changes at any time. Charges aren't guaranteed. They are regularly reviewed and may be changed in the future.

Please see the '**How to choose the right investment option for your pension**' guide for a detailed explanation of the terms used in the fund factsheets.

Important fund information and risks

Before making any investment decisions, please read the following important information, which includes some of the risks you must be aware of.

It's always good to talk to experts who can help you, that's why we recommend you discuss your fund choices with a financial adviser.

1. Performance

The return on each fund depends on the performance of the assets it invests in and the charges on the fund.

The price of units depends on the value of the fund's assets after charges. This can go down as well as up, and your investment may be worth less than what was paid in.

2. Asset mix

The funds that your money is invested in will be invested in different types of investments, which we call asset classes. The most common types include equities (shares in companies), bonds (loans to governments or companies), cash and real estate. The asset mix that each fund invests in is continuously reviewed and it may be changed in line with developments in the relevant markets.

Generally, experts believe that it's a good idea to hold a mix of different assets, but this need can change as you approach retirement.

3. Investing in property

Some funds invest in property. The valuation of property is generally a matter of an independent valuer's opinion rather than fact. Valuations are audited regularly.

4. Overseas investment

Some funds invest in overseas assets. This means that exchange rates and the political and economic situation in other countries can significantly affect the value of these funds.

5. Switching investments

You can switch your investments at any time, but sometimes in exceptional circumstances, we may have to wait before we can make the transaction. This is to maintain fairness between those remaining in and those leaving the fund.

If we have to delay, we'll use the fund prices on the day the transaction takes place – these prices could be very different from the prices on the day you made the request.

We can't guarantee that the funds will be available when you make your investment.

What are my next steps?

As a Standard Life customer you can check your investments, and make changes at any time.

If you haven't already registered for online servicing, you can do this at standardlife.co.uk/online.

You'll find everything you need to manage your pension on your **Online Dashboard**. To register you'll need your plan number which is generally quoted on any correspondence from us.

Or, you can download the **Standard Life app** from the App Store or Google Play to manage your pension on the go.

You can log in to your account to check how your plan is doing and make any changes you'd like.

You'll find a whole range of guides and tools covering your pensions and investments.

We also have a tool that helps you understand your attitude to risk that could help you decide which option might be right for you. However, there are other factors you should consider, like when you plan to retire and the type of investments you are comfortable with.

Remember to regularly review your choices, especially if your circumstances change.



If you are in any doubt about which investment option(s) you should choose, we strongly recommend you speak to a financial adviser.

What are my next steps? (continued)

Get the fund information you need

You can find all the information you need about funds including prices, performance, charges, and fact sheets using our fund checker at **standardlife.co.uk/investments/tools/fund-performance**.

Getting in touch with Standard Life



0800 634 7479

If you'd like more information, or if there's anything more we can help you with, just call us on this number. Call charges will vary.



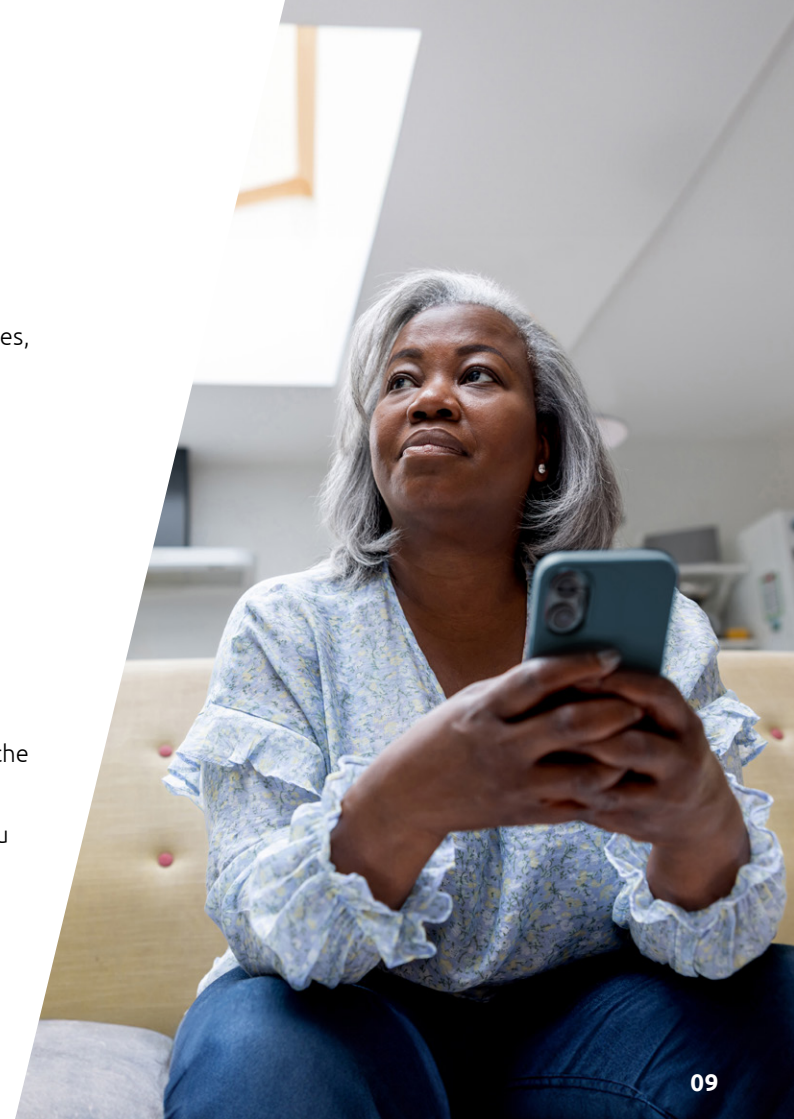
**Pension
Wise**

You'll find lots of information on pensions at the government's **moneyhelper website**.



**Money
Helper**

If you are over 50 and thinking about accessing your pension plan savings, you can get free impartial guidance from their **Pension Wise service**.



Accessibility and support

We offer a range of formats to help you manage your plan.



Visually impaired – large print, braille or audio CD formats.



Hearing or speech impaired – go to **relayuk.bt.com** for more information.



Website accessibility – check your device settings for accessibility options.

Call us on **0345 606 0098** to manage your choice. Call charges will vary.

For more about the help and support we can give you, go to **standardlife.co.uk/help** or scan the QR code.



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