

Supporting client suitability

Mapped by leading independent risk profiling providers.*

We understand the importance of supporting robust and efficient client suitability assessments in delivering good retirement outcomes. That's why we've had the Standard Life Smoothed Return Pension Fund (the Fund) rated and mapped by leading independent risk profiling providers, supporting advisers in accurately matching client risk outcomes to suitable investment solutions.

*We work closely with the independent risk profiling providers to ensure that our investment and risk management processes are understood and interpreted appropriately in line with their risk rating/mapping process.



- Risk ratings and scores correct as at 07/2024
- The methodology of the risk profiling provider is not endorsed by Standard Life and the responsibility for the rating/mapping rests with the risk profiling provider
- For information around what the individual ratings mean, please refer to the independent risk profiling providers' websites
- Synaptic ratings are based on their 1-10 scale. Ratings for their 1-5 scale are also available
- EValue ratings detail ratings for EV's Standard Growth 1-5, 1-7 and 1-10 risk rating scales across a 15-year term. Ratings for different terms of 5, 10, 20 and 25 years also available
- Past performance doesn't reflect what will happen in the future. The value of an investment can go down as well as up and your client may get back less than they paid in

- [Defaqto – Risk Ratings](#)
- [Dynamic Planner – Investment Research](#)
- [EValue – Risk Profiling](#)
- [FinaMetrica – Risk tolerance profiling](#)
- [Oxford Risk – Risk Mapping](#)
- [Synaptic – Risk Solutions](#)

Customer suitability

The Fund has been designed for customers who wish to reduce some of the effects of the day-to-day ups and downs of investment markets on their pension savings and experience a smoother investment journey as they head to, and through, retirement.

The Fund may be suitable for clients, as part of a broader investment solution, who are:

- **Consolidating.** Actively saving for retirement and are looking to consolidate their pension plans for using in retirement
- **At retirement.** In the retirement transition phase – beginning to think about future retirement plans and looking for some shelter against the effects of daily investment market volatility
- **In retirement.** In the post-retirement drawdown phase and willing to invest over the long term

The Fund is designed for customers who:

- Are typically aged between 45 and 75 and invested in a UK personal pension
- Are uncomfortable with financial uncertainty and do not want to expose their accumulated money to undue risk – even if they are prepared to accept risk during the period of accumulation
- Are less comfortable with the ‘ups and downs’ associated with investing and are looking for reassurance that day-to-day volatility is limited – providing a little more certainty when taking income from the Fund
- Want market exposure with a degree of greater predictability of future returns without unnecessary risk to their accumulated funds
- Can only afford a relatively modest loss to their investment before it affects their financial objectives and lifestyle goals
- May not have the mindset to accept short-term setbacks and still stay on the journey
- Prefer predictability over uncertainty
- Are able to accept a moderate fall in value
- Accept that the Fund could fall in value, sometimes frequently, or significantly – for example, if there are sustained falls in the investment markets over an extended period of time

Money invested is at risk.

[standardlife.co.uk](https://www.standardlife.co.uk)

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