

April 2020

Dear customer,

The outbreak of COVID-19 has been a worrying time for everyone. Along with worries about your health and well-being, it is normal to be concerned about the value of your investments. We hope we can give you some reassurance in these unprecedented times.

Our plans are in place to continue to service you

Standard Life is working to maintain service. We have business continuity plans in place to ensure critical services can be maintained during the coronavirus pandemic. Please bear with us if you experience delays or interruptions to our telephone service at this time. While we have closed our building to the public, we're very much open for business with the vast majority of our colleagues working flexibly to service our customers remotely. You can stay informed by visiting the Coronavirus Update section on [StandardLife.ie](https://www.StandardLife.ie)

Coronavirus, market falls and your investments - what you need to consider

We recognise that market falls caused by the spread of the coronavirus may be causing you some concern about the performance of your pension, savings or retirement investments. We appreciate this can be unsettling, especially if you have seen policy values fall as a result of recent events. While we must remain aware that past performance is not a reliable guide to future performance, when markets experience volatility due to major global events like this, they have recovered over time.

Making informed decisions

Speaking to the right people about your concerns can help you make informed decisions. Your financial adviser understands your financial position and your goals. They have worked with you to create your financial plan, know your attitude to risk and understand why markets rise and fall. Speak to them about how you're feeling and get some peace of mind, before making any decisions.

Taking care of those around you

COVID-19 poses new challenges, especially for vulnerable and older people. Our charity partner, **ALONE** has created a dedicated helpline to answer any queries about COVID-19. We urge you to consider the more vulnerable, older members of your community and if you have concerns about their wellbeing, encourage them to contact the **ALONE** helpline on **0818 222 024**.

Stay safe and look after one another.

Thank you,



Nigel Dunne

CEO Standard Life International

Take care of those around you



YOU'RE NOT ALONE

In these unprecedented times, it's important to look out for those around us who may need extra support. Standard Life is proud to support our charity partners ALONE who are working with older people across Ireland, responding to the coronavirus outbreak. COVID-19 is challenging for vulnerable older people, particularly those who already struggle with health issues and loneliness.

We would like to take this opportunity to ask you to consider and remember the older members of your community. If you have any concerns about an older person's wellbeing or if they require any additional support, you can;

Encourage them to contact the dedicated ALONE helpline on 0818 222 024

This is a dedicated helpline for older people, launched in collaboration with the Department of Health and the HSE. Open seven days a week from 8am to 8pm.

Or you can visit www.alone.ie for more information.