

Monthly service charge

The growth in inflation over the last year was 1.93%, and we are increasing our service charge in line with it.

Source: Central Statistics Office (12 months to January 2025)

The table below lists the products affected. Your policy documentation or last annual statement will tell you what type of policy you have.

Monthly service charge

Product	Monthly service charge 1 June 2024 to 31 May 2025	Monthly service charge from 1 June 2025	Increase
Variable Investment Bond			
Variable Protection Plan			
Capital Savings Plan	€2.48	€2.52	€0.04
Mortgage Plan			
Flexible Life Plan			
Universal Life Plan			
Tower Pension Series (for each member)	€2.91	€2.96	€0.05
MoneyWorks Plan	€3.79	€3.86	€0.07
Personal Pension Plus			
Personal Pension Plan			
Buy Out Bond			
Synergy Personal Pension	€6.25	€6.37	€0.12
Synergy Executive Pension			
Synergy Buy Out Bond			
Corporate Pension Series (for each member)			

Tower Pension Series scheme numbers begin with 'L', and member numbers begin with 'L' and end with 'A'
 Personal Pension policy numbers begin 2000 or with 'PP'
 Buy Out Bond policy numbers begin 500 or with 'BB'
 Synergy Executive Pension policy numbers begin with 'EP'
 Corporate Pension Series scheme numbers begin 7, member numbers begin 501 or 502

- The monthly service charge is just one aspect of the unit-linked product charging structure and should not be looked at in isolation. For further details on charges, refer to your last annual statement, key features document and/or policy provisions.
- The monthly service charge is reviewed each year and, if appropriate, increased to reflect movements in the Consumer Price Index since the last service charge increase. If there's a decrease in the CPI, we won't change the service charge, but it'll be offset against an increase in CPI in a later year. For policies started before 2022 that have a monthly service charge (also known as a policy fee), we wrote to you in 2022 letting you know that, in the future, we'd publish the change on **standardlife.ie** at least a month before the change takes place. For those with more recent policies, your policy documents let you know that the charge will increase in line with the CPI each year.

Details of the current service charge will always be available on **standardlife.ie**