

Your Investment Options

This guide sets out the investment options available on Synergy pension, retirement, savings and investment products

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Standard Life International dac is an insurance undertaking with its registered address at 90 St Stephen's Green, Dublin, D02 F653

Investment options

It's your money – it's your choice where to invest it.

Investing your money for the long term is a big decision. So before you make that leap, it's important to know that you'll have the choice as to how and where your money is invested and flexibility to change your investment choices if your personal circumstances change.

With Standard Life, you can choose from a wide range of funds. We also offer deposits, and execution-only stockbroking. Because these investment options carry different levels of risk and we don't give advice, we recommend that you talk to your financial adviser.

Why choose Standard Life?

Standard Life is a life savings company. That means we provide pensions, retirement solutions, savings, investments and funds for each stage of your life journey. We've been working in partnership with financial advisers helping people plan and enjoy their futures for nearly 200 years in Ireland.

Operating internationally, our team of 400 people in Ireland delivers products and services to support customers and advisers.

Global investment expertise

Aberdeen Investments manage the majority of our funds. Headquartered in Edinburgh, they are a leading global specialist asset manager and manage over €442 billion of assets for clients. With hundreds of talented and experienced investment professionals in over 25 locations globally, they are deeply rooted in every market in which they invest.

Source: Aberdeen Investments, 31 December 2024.

Standard Life is part of the Phoenix Group, the UK's largest long-term savings and retirement business. You can find out more about the asset management partnership between Phoenix and Aberdeen Investments at **thephoenixgroup.com**

Vanguard is one of the world's largest fund managers with over €9 trillion in assets under management. They established the world's first index fund for individual investors in 1976 and have been one of the leaders in low-cost index investing ever since.

Source: Vanguard, 30 September 2024.

Vanguard manage the underlying funds in our Standard Life Global Index and Standard Life Vanguard range of funds, and the passive underlying funds of the Standard Life Ireland MyFolio Market funds.

You have a wide choice

You can choose from a wide range of funds. You also have the option of deposits and execution-only stockbroking.



We'll provide regular information on your investment and if you need help at any stage, call us on (01) 639 7000.



Funds

Standard Life's funds are all about choice. They give you a wide range of investment opportunities.

MyFolio (multi-asset, risk-based)	Annual management charge	Responsible investing⁺
Standard Life Ireland MyFolio Active I	1.15%	Article 8
Standard Life Ireland MyFolio Active II	1.15%	Article 8
Standard Life Ireland MyFolio Active III	1.15%	Article 8
Standard Life Ireland MyFolio Active IV	1.15%	Article 8
Standard Life Ireland MyFolio Active V	1.15%	Article 8
Standard Life Ireland MyFolio Market I	0.95%	Article 6 ²
Standard Life Ireland MyFolio Market II	0.95%	Article 6 ²
Standard Life Ireland MyFolio Market III	0.95%	Article 6 ²
Standard Life Ireland MyFolio Market IV	0.95%	Article 6 ²
Standard Life Ireland MyFolio Market V	0.95%	Article 6 ²
Multi-asset	Annual management charge	Responsible investing⁺
Standard Life Cautious Managed	1%	Article 6 ¹
Standard Life Diversified Income	1.35%	Article 8
Standard Life Global Index Fund 20	0.95%	Article 6 ²
Standard Life Global Index Fund 40	0.95%	Article 6 ²
Standard Life Global Index Fund 60	0.95%	Article 6 ²
Standard Life Global Index Fund 80	0.95%	Article 6 ²
Standard Life Global Index Fund 100	0.95%	Article 6 ²
Standard Life Managed	1%	Article 6 ¹
Standard Life Multi-Asset ESG	1%	Article 8
Standard Life Target Retirement Fund 2025**	0.95%	Article 6 ¹
Standard Life Target Retirement Fund 2030**	0.95%	Article 6 ¹
Standard Life Target Retirement Fund 2035**	0.95%	Article 6 ¹
Standard Life Target Retirement Fund 2040**	0.95%	Article 6 ¹
Standard Life Target Retirement Fund 2045**	0.95%	Article 6 ¹
Standard Life Target Retirement Fund 2050**	0.95%	Article 6 ¹
Standard Life Target Retirement Fund 2055**	0.95%	Article 6 ¹
Standard Life Target Retirement Fund 2060**	0.95%	Article 6 ¹
Standard Life Target Retirement Fund 2065**	0.95%	Article 6 ¹
Standard Life Target Retirement Fund 2070**	0.95%	Article 6 ¹
Standard Life Target Retirement Fund 2075**	0.95%	Article 6 ¹
Equity	Annual management charge	Responsible investing⁺
Standard Life Asia Pacific Equity	1%	Article 6 ¹
Standard Life China Equity	1.5%	Article 8
Standard Life European Equity	1%	Article 6 ¹
Standard Life European Ethical Equity	1.3%	Article 8
Standard Life European Smaller Companies	1.3%^^	Article 8
Standard Life Global Equity	0.9%^^	Article 8
Standard Life Global Equity Impact	1.1%	Article 9
Standard Life Global Smaller Companies	1.3%^^	Article 8

Equity (continued)	Annual management charge	Responsible investing⁻
Standard Life Japanese Equity	1%	Article 8 ¹
Standard Life North American Equity	1%	Article 6 ¹
Standard Life UK Equity	1%	Article 6 ¹
Standard Life UK Smaller Companies	1.3%	Article 6 ¹
Standard Life Sustainable Index World Equity*	0.9%	Article 8
Standard Life Vanguard Emerging Market Stock Index	1.05%	Article 6 ²
Standard Life Vanguard Eurozone Stock Index	0.9%	Article 6 ²
Standard Life Vanguard Global Small-Cap Index***	1.05%	Article 6 ²
Standard Life Vanguard Global Stock Index	0.9%	Article 6 ²
Standard Life Vanguard US 500 Stock Index	0.9%	Article 6 ²
Fixed interest and money market	Annual management charge	Responsible investing⁻
Standard Life Absolute Return Global Bond Strategies (ARGBS)	1.2%	Article 6 ¹
Standard Life Corporate Bond	1%	Article 8
Standard Life Euro Global Liquidity	1%	Article 8
Standard Life Fixed Interest	1%	Article 6 ¹
Standard Life Global Corporate Bond SRI	0.9%	Article 8
Standard Life Global Inflation Linked Bond	1%	Article 6 ¹
Standard Life Total Return Credit	1.3%	Article 8
Standard Life Vanguard Euro Government Bond Index	0.9%	Article 6 ¹
Standard Life Vanguard Global Bond Index	0.9%	Article 6 ¹
Standard Life Vanguard Global Corporate Bond Index	0.9%	Article 6 ¹
Property	Annual management charge	Responsible investing⁻
Standard Life Global Real Estate [^]	1.3% ^{^^^}	Article 6 ¹
Standard Life Global REIT	1.3% ^{^^^}	Article 8
Standard Life Property [^]	1.2%	Article 6 ¹

* Opened in June 2023

** Target Retirement Funds (opened July 2023) only available on Synergy Buy Out Bond and Synergy PRSA

*** Opened in August 2024

~ Responsible investing classifications are regularly reviewed and may change over time, and move up or down between articles 6, 8 and 9

[^] For Synergy Executive Pension only: You can't invest or switch into the Property or Global Real Estate funds

^{^^} Global Equity fund 1% annual management charge reduced to 0.9% from 20 September 2023

^{^^^} From 15 April 2025, the annual management charge reduced to 1.3% for the following funds:

- European Smaller Companies (previously 1.5%)
- Global Real Estate (previously 1.5%)
- Global REIT (previously 1.45%)
- Global Smaller Companies (previously 1.55%)

Warning: The value of your investment may go down as well as up

Warning: The value of these funds may be affected by changes in currency exchange rates

Warning: If you invest in these funds you may lose some or all of the money you invest



We recommend you talk to a financial adviser before choosing funds.
For more information on MyFolio and other ready-made multi-asset investment portfolios, visit: standardlife.ie/funds

Responsible investing

Here's some additional information relating to environmental, social, and governance (ESG) considerations about our funds under the EU's Sustainable Finance Disclosure Regulation.

Sustainable Finance Disclosure Regulation (SFDR)

SFDR Level 1 was introduced in March 2021. Its most visible and impactful element was the classification of funds into three categories - Articles 6, 8 and 9 of the SFDR.

Article 6 funds: those that do not promote their environmental social or governance (ESG) characteristics.

Article 8 funds: those that promote, among other characteristics, environmental or social characteristics, or a combination of those characteristics, provided that the companies in which the investments are made follow good governance practices.

Article 9 funds: those that have sustainable investment as their objective.

Under the SFDR Level 2 requirements, asset managers and product providers must provide pre-contractual disclosure documents for Article 8 and Article 9 funds from 1 January 2023.

These documents are intended to support customers to understand the ESG (environmental, social, and governance) characteristics of Article 8 and 9 funds and how the fund manager will achieve the fund's stated objectives.

They should be read in addition to other key literature relating to the pensions, savings and investment products and funds available from Standard Life.

Where we have not received a document from the relevant fund manager for any funds designated as Article 8 or 9, we will publish these on our website at the earliest opportunity.

The SFDR pre-contractual disclosures apply to the following funds:

Standard Life China Equity – Article 8

Standard Life Corporate Bond – Article 8

Standard Life Diversified Income – Article 8

Standard Life European Ethical Equity – Article 8

Standard Life Euro Global Liquidity – Article 8

Standard Life European Smaller Companies – Article 8

Standard Life Global Corporate Bond SRI – Article 8

Standard Life Global Equity – Article 8

Standard Life Global Equity Impact – Article 9

Standard Life Global REIT – Article 8

Standard Life Global Smaller Companies – Article 8

Standard Life Ireland MyFolio Active I – Article 8

Standard Life Ireland MyFolio Active II – Article 8

Standard Life Ireland MyFolio Active III – Article 8

Standard Life Ireland MyFolio Active IV – Article 8

Standard Life Ireland MyFolio Active V – Article 8

Standard Life Japanese Equity – Article 8

Standard Life Multi-Asset ESG – Article 8

Standard Life Sustainable Index World Equity – Article 8

Standard Life Total Return Credit – Article 8

The pre-contractual disclosure documents, relevant fund manager's sustainable investment approach disclosure documents and latest periodic reports can be downloaded from our website at standardlife.ie/SFDR

Funds that incorporate ESG considerations into the investment process (Article 6¹):

These funds are managed using an investment process that integrates ESG factors but don't promote ESG characteristics or have specific sustainable investment objectives. This means that whilst ESG factors and risks are considered, they may or may not impact portfolio construction.

Furthermore, investments within these funds do not take into account the EU Taxonomy criteria for environmentally sustainable economic activities.

See page 10 for more information on how the fund managers integrate ESG.

Funds that do not incorporate ESG considerations into the investment process (Article 6²):

These funds predominately invest in funds (or fund of funds) that track an index, and as such, these funds do not incorporate ESG considerations into the investment strategy.

Furthermore, investments within these funds do not take into account the EU Taxonomy criteria for environmentally sustainable economic activities.

Additional risk factor that applies to the funds with ESG objectives or considerations (Articles 9, 8 and 6¹):

Applying ESG and sustainability criteria in the investment process may result in the exclusion of securities in which these funds might otherwise invest. Such securities could be part of the benchmark against which the funds are managed, or be within the universe of potential investments. This may have a positive or negative impact on performance and may mean that the fund's performance profile differs to that of funds which are managed against the same benchmark or invest in a similar universe of potential investments but without applying ESG or sustainability criteria.

There may be different methods on how definitions and labels regarding ESG and sustainability criteria are being implemented and this may result in different approaches by asset/fund managers when integrating ESG and sustainability criteria into investment decisions. This means that it may be difficult to compare funds with seemingly similar objectives. Additionally these funds may employ different security selection and exclusion criteria in the same investment universe. The interpretation of ESG and sustainability criteria is subjective, meaning that the fund may invest in companies which similar funds do not (and thus perform differently) and which do not align with the personal views of any individual investor.

About Aberdeen Investments

Aberdeen Investments integrates sustainability risks and opportunities into its research, analysis and investment decision-making processes. They believe that the consideration of sustainability risks and opportunities can have a material impact on long-term returns for investors.

Aberdeen Investments' ESG integration requires, in addition to its inclusion in the investment decision making process, appropriate monitoring of sustainability considerations in risk management, portfolio monitoring, engagement and stewardship activities. They also engage with policymakers on ESG and stewardship matters.

Combining the integration of sustainability risks and opportunities with broader monitoring and engagement activities may affect the value of investments and therefore returns.

Further information on Aberdeen Investments ESG integration approaches by asset classes can be found at **aberdeeninvestments.com** under Sustainable Investing.

About Vanguard

Vanguard Asset Management, the investment manager of the Vanguard Index funds, believe that active stewardship helps to create long-term value for investors. They believe that being an engaged shareholder and speaking directly with the companies they invest in on ESG matters, is essential to the health of the companies the underlying funds invest in, driving the potential for sustainable investment returns for investors.

Further information on Vanguard's ESG integration can be found at **vanguard.com** under Investment Stewardship.

About Standard Life

Standard Life International believes that active stewardship helps to create long-term value for investors. We believe that being an engaged shareholder and speaking directly with the companies the funds invest in on ESG matters, is essential to the health of the companies the underlying funds invest in, driving the potential for sustainable investment returns for investors.

For the latest information on how we are integrating ESG considerations into our everyday operations, please look at **standardlife.ie** under Responsible Investment.

You'll probably be one of many investors in each fund you choose. Sometimes, in exceptional circumstances, we may wait before we carry out your request to switch your funds, transfer or cash in your policy. This is to maintain fairness between those remaining in and those leaving the fund. For more information, see Fund pricing, switching, transferring or cashing in on page 16. Before you choose a fund, you should read its latest fact sheet and supplementary information document.



For fund factsheets, supplementary information documents, volatility, performance and other information, at any time, visit **standardlife.ie/fundcentre**



Self-directed options

Depending on the product you choose, you have a choice of deposits and/or stockbroking*.

Deposits

You can choose from demand and fixed term deposits, and structured deposits. For more information, visit: standardlife.ie/deposits

Stockbroking*

You can invest in a choice of quoted shares, government bonds, exchange traded funds (ETFs) or other securities.

Investing through an execution-only stockbroker means you are not given any investment advice. Instead, the stockbroker carries out deals and settles transactions for you, based on the investment decisions you make yourself. This makes it easy for you to control and manage your own share portfolio.

Our appointed execution-only stockbroker is Stocktrade, based in Dundee, Scotland.

* Execution-only

Warning: The value of your investment may go down as well as up

Warning: The value of these investments may be affected by changes in currency exchange rates

Warning: If you invest in these options you may lose some or all of the money you invest



For more information, ask your financial adviser for the Self-directed options guide (SYSDO1).



Accessing your investment options

You have the flexibility to choose from the following range of investment options available on our Synergy products (policies started in July 2006, or later).

Here's how you can access them.

	Funds	Self-Directed options	
		Deposits	Execution-only stockbroking
Synergy Personal Pension	Yes	Yes	Yes
Synergy PRSA	Yes	Yes*	No**
Synergy Approved Retirement Fund	Yes	Yes	Yes
Synergy Buy Out Bond	Yes	Yes	Yes
Synergy Investment Bond	Yes	Yes	No
Synergy Regular Invest	Yes	Yes	No
Synergy Portfolio Bond^	Yes	No	No
Synergy Portfolio Approved Retirement Fund^	Yes	Yes	Yes
Synergy Executive Pension^	Yes^^	Yes*	No

* Structured deposits not available on Synergy PRSA or Synergy Executive Pension

** Execution-only stockbroking is no longer available for new PRSA policies, and moving/switching money into an existing PRSA Stocktrade account is no longer available. In addition, all holdings held via Stocktrade on PRSA policies must be sold before June 2027. PRSA customers are restricted to investing only in company shares, government and corporate bonds

^ Open to top ups only

^^ For Synergy Executive Pension only: You can't invest or switch into the Property or Global Real Estate funds

Warning: If you invest in a pension product you will not have access to your money until you retire

Warning: If you invest in these products you may lose some or all of the money you invest

Warning: The value of your investment may go down as well as up



**The information in this document is as at April 2025.
The list of funds and self-directed options open to
investments may vary from time to time.**

Important points to consider before you invest

Choosing your long term investments is a big decision. Before you make a decision on your long term investments, consider the following points:

Investment funds

We work in partnership with **Aberdeen Investments** and **Vanguard**, two global investment managers, to offer you a range of both actively managed funds and index-tracking funds. It is important to speak with your financial adviser before making any decision to invest in our funds.

Self-Directed Options

Setting up your investment: If you invest in a Self-Directed Option, a policy cash account will be set up within your policy to facilitate your Self-Directed Options and from which payments are credited and deducted. The policy cash account is a deposit account provided by a third party. For further information, see your product's Key Features document and Self-Directed Options guide (SYSDO1) available on **standardlife.ie**.

Synergy product charges apply including a management charge of 1% per annum. The return on your Self-Directed Options will also be affected by the fund based renewal commission you have agreed with your financial adviser.

Regular payments into the Self-Directed Options: It's not possible to have regular payments transferred automatically from your policy cash account into your chosen Self-Directed Options. Your money will be invested in your policy cash account until you specifically ask us to transfer it to your chosen investment.

Deposits: It is your responsibility to ensure that the deposit you select meets your needs so it is important that you seek appropriate financial advice. Standard Life does not endorse or recommend any deposit or deposit provider, and is not responsible for the solvency of a deposit provider or a deposit's performance.

In the event of a deposit provider being unable to meet any claims against it, money from your policy held with that provider will not be covered by schemes such as the Deposit Guarantee Scheme.

Fixed term deposits and **structured** deposits should only be invested in if you do not require access to your money for their full term. Early withdrawal from either of these types of deposits is at the discretion of the deposit provider, who may impose early withdrawal charges.

Demand deposits have a variable interest rate. The variable interest rate applied to your demand deposits may increase or decrease, at the discretion of the deposit provider. If the variable interest rate for your demand deposit changes, we'll update the change on **standardlife.ie/deposits** as soon as reasonably possible.

For current demand deposit rates, visit: **standardlife.ie/deposits**, talk to your financial adviser, or call us on (01) 639 7000.

The rates may change or be withdrawn at short notice. The rate you get is the rate available on the day we transfer the money to the deposit provider. This may take up to five working days.

Deposit account terms and conditions with each of the relevant providers apply and may change at any time at the sole discretion of the deposit provider.

There may be other deposit providers not shown on our website which are available as an investment option. Please call us on **(01) 639 7000** or email **customerservice@standardlife.ie** for more information.

Risks

Here's an outline of the specific or heightened risks applicable to our range of funds – it's not an exhaustive list. You should ensure that you read all relevant information in order to understand the nature of your investments and the specific risks involved. Please talk to your financial adviser – your attitude to risk, personal circumstances, financial goals, as well as a fund's various characteristics, all need to be considered.

Fund pricing, switching, transferring or cashing in:

You'll probably be one of many investors in each fund you're invested in. Sometimes, in exceptional circumstances

- we may change the pricing basis of a fund to reflect cashflows in and out. If it's a property based fund, due to the high transaction charges associated with the assets, this can result in a significant movement of the fund price
- we may also wait before we carry out your request to switch your funds, transfer or cash in your policy. This delay could be for up to a month. But for some funds, the delay could be longer, for example, if it's a property based fund, it may be up to 12 months because property and land can take longer to sell.

If we have to delay switching, transferring or cashing in, 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

These are processes which aim to maintain fairness between those remaining invested and those leaving a fund.

Equities and equity-related securities: These are sensitive to price movements in the stock market, which can be volatile and change substantially in short periods of time. The shares of smaller companies may be harder to sell and more volatile than those of larger companies.

Bonds: These are affected by changes in interest rates, inflation and any decline in creditworthiness of the bond issuer. There is also a risk that the issuer, either a government or company, may not be able to pay the bond income as promised or could fail to repay the capital amount used to purchase the bond.

Where a bond market has a low number of buyers and/or a high number of sellers, it may be harder to sell particular bonds at an anticipated price and/or in a timely manner.

Property: The value of properties held in any fund may fall and is generally a matter of the valuer's opinion and not fact. Property can also be difficult to sell, so you might not be able to sell your investment when you want to.

Property related funds can use what is known as a single swinging pricing methodology to protect against the dilution of transaction costs. Due to the high transaction costs associated with a property related fund's underlying assets, a change in the pricing basis may result in a significant downward movement in the fund's published price.

Real Estate Investment Trusts (REITs):

Investments in REITs and companies engaged in the business of real estate may be subject to increased liquidity risk and price volatility due to a variety of factors, including local, regional and national economic and political conditions, interest rates, and tax considerations.

Collective Investment Schemes: These schemes can themselves invest in a diverse range of other assets. These underlying assets may vary from time to time but each category of asset (which may include equities, bonds or immovable property) has individual risks associated with them. The fund may not have any control over the activities of any collective investment scheme invested in by the fund.

Currency: Funds may have holdings which are denominated in different currencies and may be affected by movements in exchange rates. Consequently, currency exchange rates may have a positive or negative impact on the value of your investments.

Emerging markets: Emerging markets tend to be more volatile than mature markets and the value of investments could move sharply up or down. Emerging markets or less developed countries may face more political, economic or structural challenges than developed countries. This may mean your money is at greater risk.

Frontier markets: Some of our funds may also invest in frontier markets which involve similar risks to emerging markets, but to a greater extent since they tend to be smaller, less developed, and less accessible than other emerging markets.

Derivatives: Can be used in order to meet a fund's investment objective or to protect from price and currency movements. This may result in gains or losses that are greater than the original amount invested. Derivatives are financial instruments which derive their value from an underlying asset, such as a company share or a bond, and are used routinely in global financial markets. Used correctly, derivatives offer an effective and cost-efficient way of investing in financial markets. However, derivatives can lead to increased volatility of returns in a fund, thus requiring a robust and extensive risk management process.

Counterparty risk: The insolvency of any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments, may expose a fund to financial loss.

Active fund management: The risks that fund management decisions add are generally of a smaller magnitude than those of the asset types themselves. Some funds, however, don't have a structure where most of the returns are generated from traditional asset types. Rather, they derive most of their returns from very specific strategies. As a result, the risks of the fund are driven primarily by these fund management decisions, and less by the characteristics of the underlying traditional asset types.

Correlation: Some funds will invest in a diverse set of investment strategies which, in the opinion of the fund manager, have attractive risk reward characteristics. While the breadth of the strategies is significant, if they start to move in the same direction as one another, the fund may be subject to a higher level of risk and volatility than anticipated.

Concentrated portfolio: Due to the concentrated nature of some funds, investors must be willing to accept a relatively high degree of stock-specific risk, and may be more volatile than a more broadly diversified one.

Liquidity risk: This occurs when the relevant market is inefficient and it may not be possible to buy or sell at an advantageous time or price.

Index tracking risk: If a fund aims to track the performance of the Index, there is a risk it will not track the Index's performance with perfect accuracy at all times.

Securities lending: The assets in some funds may be borrowed in order to earn an additional level of return and offset the cost of the fund. While securities lending increases the level of risk in the fund, it may provide an opportunity to increase the investment return.

China: Investing in China and/or China A shares involves special considerations and risks, including greater price volatility, a less developed regulatory and legal framework, exchange rate risk/controls, settlement, tax, quota, liquidity, and greater government intervention/regulatory risks.



Third party providers

Standard Life is not responsible for the performance or solvency of the third parties providing investment options through the Synergy product range.

Information about Synergy Executive Pensions

At the start of the policy, you – the member – chose what the contributions are invested in, in conjunction with the trustees of the scheme. The trustees can override your investment choice. There is no default investment strategy, so if you failed to choose, the trustees must make an investment choice before we can invest the contributions. The trustees are not liable for the performance of the investments, whether selected by themselves or in consultation with you.

After you joined the scheme – and for any subsequent additional investments – we'll issue documents to the trustees of the scheme which give investments chosen, their proportions and allocation rates applicable to your and your employer's contributions. For details on how to switch between funds, please refer to the relevant section of the Policy Provisions (SYEP60). For an explanation of member directions, limitations and restrictions, refer to the relevant section of the Rules (SYEPR).



We recommend you get financial advice. You should not base your decision to invest solely on the information in this guide.

If you have a complaint, please write to the Operations Director, Standard Life, 90 St Stephen's Green, Dublin, D02 F653. If you want information on our complaint handling procedure, please ask us. If you aren't satisfied with our reply, you can refer your complaint to the Financial Services and Pensions Ombudsman. This won't affect your legal rights.

Find out more

Talk to your financial adviser about how to plan for your future, they'll give you the information you need to get you started. Also, you can call us or visit our website.

(01) 639 7000

Calls may be monitored and/or recorded to protect you and us, and help with our training. Call charges will vary.

[standardlife.ie](https://www.standardlife.ie)

Standard Life International dac is regulated by the Central Bank of Ireland. Standard Life International dac is a designated activity company limited by shares and registered in Dublin, Ireland (408507) at 90 St Stephen's Green, Dublin, D02 F653.

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