

Summary of charges for Direct Clients (non-advised)

Synergy products, March 2026

	Synergy Personal Retirement Savings Account O [^]	Synergy Personal Pension	Synergy Buy Out Bond	Synergy Approved Retirement Fund	Synergy Investment Bond option 1	Synergy Investment Bond option 2	Synergy Regular Invest
At the start of your policy, you and Standard Life agree							
<ul style="list-style-type: none"> the allocation rate of each payment in to the policy (or, if less than 100%: the contribution charge) 	100%	100%	100%	100%	100%	101%	100% ^{^^}
<ul style="list-style-type: none"> if a monthly rebate of the annual management charge applies (for funds and self-directed options) 	(0.5%*)	(0.25%**)	(0.25%**)	(0.25%**)	(0.25%**)	(0.15%***)	-
<ul style="list-style-type: none"> if early encashment charges apply (% of the value cashed in) 	-	-	-	-	-	1%	up to 4%
Fund annual management charge (deducted daily when calculating fund prices) which depends on the fund you choose	0.9% to 1.5%	0.9% to 1.5%	0.9% to 1.5%	0.9% to 1.5%	0.9% to 1.5%	0.9% to 1.5%	0.9% to 1.5%
Life assurance premium levy, paid to the Revenue (% of each premium)	-	-	-	-	1%	1%	1%
Self-Directed Option management charge per annum (% of the value of Self-Directed options chosen, including the policy's cash account), deducted monthly	1%	1%	1%	1%	1%	1%	1%

* for Synergy Personal Retirement Savings Account O, a rebate equivalent to 0.5% per annum of the value of the policy will be credited monthly only when the value of the policy is €100,000 or more

** for Synergy Investment Bond option 1, Synergy Personal Pension, Synergy Buy Out Bond, and Synergy Approved Retirement Fund, a rebate equivalent to 0.25% per annum of the value of the policy will be credited monthly

*** for Synergy Investment Bond option 2, a rebate equivalent to 0.15% per annum of the value of the policy will be credited monthly

[^] other Synergy PRSA product structures with different charges are available. For more information, see Synergy PRSA A to N and P (SYSOCDP15)

^{^^} for Synergy Regular Invest, if the regular premium is €500 per month or more, the allocation rate of each payment into the policy is 101%, reducing your charges

For a Synergy Investment Bond option 2 and Synergy Regular Invest, an early encashment charge applies within five years of the allocation date of the premium on a first in/first out basis. Any top-up may also be subject to this charge for the five years following allocation.

Early encashment within 5 years	Charge (as a % of value cashed in)^^^	
	Synergy Regular Invest	Synergy Investment Bond option 2
Year 1	4%	1%
Year 2	4%	1%
Year 3	3%	1%
Year 4	2%	1%
Year 5	1%	1%

^^^ This charge doesn't apply where you exercise your right to cancel the policy during the cooling-off period, to regular withdrawals, a claim on death, or when switching funds within your policy.

There is no charge for switching between funds for the first 12 switches in a 12-month period. For subsequent switches, it's €60 each. For a Synergy PRSA, there is no charge for switching between funds, but we may limit the number of switches you make.

For a list of funds and their annual management charges, refer to the Investment Options guide (SYIO1). Funds also have additional expenses, such as custodian, third party administration, trustee, registrar, auditor and regulator fees. As the additional expenses relate to expenses incurred during the fund management process, they will regularly increase and decrease as a percentage of the fund. Additional expenses are taken into account in the calculation of the fund price each day. For more information, please contact us.

If you choose a Self-Directed Option, charges may be deducted by or paid to third party providers and statutory bodies. We may also deduct charges. For more information, refer to the Self-Directed Options guide (SYSDO1).

+353 1 639 7000 standardlife.ie customerservice@standardlife.ie Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.

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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We regularly review our charges and sometimes we need to increase them to reflect changes in our overall costs or assumptions. Any increases will be fair and reasonable.

These charges apply to new Synergy policies started on or after 1 March 2026 through our Direct Clients (non-advised) service, where you have chosen the product and investment option, and you have made your own decision as to its suitability for your circumstances **without advice** from Standard Life or a financial adviser.

The charges that apply to your policy will be in your policy documentation.

When choosing a provider, product or investment option, charges are only one aspect you should consider.

We strongly recommend you get financial advice.

If you don't have an adviser,
brokersireland.ie, +353 1 661 3067
 can help you find one.