Standard Life

Fund range

Synergy Investment Bond
Synergy Portfolio Bond
Synergy Approved Retirement Fund
Synergy Portfolio Approved Retirement Fund

Policy numbers beginning 46 and 76

Different funds have different levels of risk.
We recommend you talk to your financial adviser before choosing or switching funds.

MyFolio (multi-asset, and risk-based)	Annual charge
Standard Life Ireland MyFolio Active I	1.15%
Standard Life Ireland MyFolio Active II	1.15%
Standard Life Ireland MyFolio Active III	1.15%
Standard Life Ireland MyFolio Active IV	1.15%
Standard Life Ireland MyFolio Active V	1.15%
Standard Life Ireland MyFolio Market I	0.95%
Standard Life Ireland MyFolio Market II	0.95%
Standard Life Ireland MyFolio Market III	0.95%
Standard Life Ireland MyFolio Market IV	0.95%
Standard Life Ireland MyFolio Market V	0.95%

Multi-asset	Annual charge
Standard Life Cautious Managed	1%
Standard Life Diversified Income	1.35%
Standard Life Dimensional World Allocation 40/60^^^	1.15%
Standard Life Dimensional World Allocation 60/40^^^	1.15%
Standard Life Dimensional World Allocation 80/20^^^	1.15%
Standard Life Global Index Fund 20	0.95%
Standard Life Global Index Fund 40	0.95%
Standard Life Global Index Fund 60	0.95%
Standard Life Global Index Fund 80	0.95%
Standard Life Global Index Fund 100	0.95%
Standard Life Managed	1%
Standard Life Multi-Asset ESG	1%
Standard Life With Profits	*

*There is no explicit annual charge for investments in with-profits. See additional information about with-profits on page 6.

^^^ Standard Life Dimensional funds opened 18 June 2026

Equity	Annual charge
Standard Life Asia Pacific Equity	1%
Standard Life BlackRock Global Listed Infrastructure***	1.2%
Standard Life Dimensional World Equity^^^	1.15%
Standard Life European Equity	1%
Standard Life European Smaller Companies	1.3%^^
Standard Life Global Equity	0.9%
Standard Life Global Equity Impact	1.1%
Standard Life Global Smaller Companies	1.3%^^
Standard Life Japanese Equity	1%
Standard Life Screened American Equity Index	0.9%**
Standard Life Screened World Equity Index	0.9%
Standard Life UK Equity	1%
Standard Life UK Smaller Companies	1.3%
Standard Life Vanguard Emerging Market Stock Index	1.05%
Standard Life Vanguard Eurozone Stock Index	0.9%
Standard Life Vanguard Global Small-Cap Index	1.05%
Standard Life Vanguard Global Stock Index	0.9%
Standard Life Vanguard US 500 Stock Index	0.9%

** From 1 July 2025, the Screened American Equity Index Fund annual management charge reduced to 0.9% (previously 1%).

*** Standard Life BlackRock Global Listed Infrastructure fund opened in September 2025.

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

- European Smaller Companies (previously 1.5%)
- Global Smaller Companies (previously 1.55%).

^^^ Standard Life Dimensional funds opened 18 June 2026.

Fixed interest and money market	Annual charge
Standard Life Corporate Bond	1%
Standard Life Dimensional Global Short Fixed Income^^^	1.05%
Standard Life Euro Global Liquidity	1%
Standard Life Cash^	1%
Standard Life Fixed Interest	1%
Standard Life Global Corporate Bond SRI	0.9%
Standard Life Global Inflation Linked Bond	1%
Standard Life Short Dated Bond~	1%
Standard Life Vanguard Euro Government Bond Index	0.9%
Standard Life Vanguard Global Bond Index	0.9%
Standard Life Vanguard Global Corporate Bond Index	0.9%

^ You can only switch out of the Cash fund. Closed to switches in and new investments.

~ Short Dated Bond Fund opened 24 May 2026.

^^^ Standard Life Dimensional funds opened 18 June 2026.

Property	Annual charge
Standard Life Global Real Estate	1.3%^^
Standard Life Global REIT	1.3%^^
Standard Life Property	1.2%

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

- Global Real Estate (currently 1.5%)
- Global REIT (currently 1.45%)

Additional expenses

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, talk to your financial adviser.

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.

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

Global investment expertise

We work in partnership with four global investment managers, **Aberdeen Investments**, **Vanguard**, **BlackRock** and **Dimensional**, 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.

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 20 locations globally, they are deeply rooted in every market in which they invest.

Source: Aberdeen Investments, 31 March 2026.

Standard Life plc has an asset management partnership with Aberdeen Group, who are also major shareholders in Standard Life plc. You can find out more on **standardlifeplc.com**

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. They are one of the world's largest fund managers with over €10 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 November 2025.

BlackRock is the largest asset manager in the world and manages over €12 trillion[1] in assets under management. They have a team of over 800 investment professionals supporting BlackRock's $309 billion in Infrastructure and Real Estate strategies[2].

Sources: [1]BlackRock, 31 March 2026; [2]BlackRock, 31 August 2025

BlackRock Inc is a major shareholder in Standard Life plc. You can find out more on **standardlifeplc.com**

Dimensional is a global asset manager founded in 1981 that applies academic research and evidence-based strategies to the global equities and bond funds they offer, typically designed for long-term investment. Assets under management exceed €830 billion.

Source: Dimensional, 31 March 2026.

Additional information about with-profits

There are important differences between with-profits and other types of investment.

Standard Life's with-profits funds are backed by a range of assets. These include European and overseas equities, bonds, and cash deposits. The asset mixes of our with-profits funds can change over time.

The return on the asset mix is one factor that affects with-profits values. Other factors include our charges and any smoothing that may apply.

The Standard Life With Profits Fund has no guarantees.

There are no explicit annual charges for investments in with-profits, but when we calculate a policy's with-profits value we take account of deductions for our costs. These deductions are broadly the same as the annual charges for investment-linked funds with similar assets.

The maximum investment in the Standard Life With Profits Fund for each customer is €1,000,000.

For up-to-date information about with-profits, visit **standardlife.ie/withprofits**.

Warning: Due to the nature of this product, it is important to ensure that it remains suitable for you. We recommend that you engage with your financial adviser on a regular basis to ensure its ongoing suitability.

How to switch funds

If you are the sole owner, call us on +353 1 639 7000, and once we've completed some security questions, act on your instruction over the phone.

Alternatively, complete an **Instruction to switch funds** (GEN31), available on **standardlife.ie/fundrange**, and post it to Standard Life, 90 St Stephen's Green, Dublin, D02 F653. Instead of posting, you can take a photo/scan it, and email it to us using the My Standard Life online secure connection on **standardlife.ie/login**. If you send your email to dealing@standardlife.ie, please be security aware. There's no guarantee that any email you send us will be received, or that it will remain private and unaltered during internet transmission.

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.

For up-to-date fund restrictions, see **Products and funds trading** (PTR) on **standardlife.ie/fundcentre**

Switch charge

Units may be switched between funds at any time. You can have 12 free switches in any 12-month period. Subsequent switches within that 12-month period will cost €60 each.

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.

Prices when switching funds on a Synergy product

Where an instruction is received at any Standard Life office before 3pm, the prices that will apply (in normal circumstances) are those published two working days later (for example, for instructions received Tuesday 4pm, Thursday's prices apply). If the request is received after 3pm, the prices which will apply (in normal circumstances) will be those published three working days later (for example, for instructions received Tuesday 3.30pm, Friday's prices apply).

Premiums

Since June 2006, the products with policy numbers beginning 46 and 76 are only open to policy owners adding premiums (minimum €5,000) or transfer payments (minimum €5,000) to their existing policies. For details of our current investment and post-retirement products, go to **standardlife.ie**

Responsible investing

For the latest information on how we're integrating Environmental, Social, and Governance considerations, please look at **standardlife.ie** under Responsible Investing.

For fund factsheets, volatility, performance, and other information, visit **standardlife.ie/fundcentre**

Remember

The asset mix of a fund may be reviewed. It may be changed in line with developments in the relevant markets. To help manage a fund, part of it may be held in cash and other money market instruments.

The information in this document is as at August 2026, and may change in the future. This document is not an advertisement. A decision to invest should not be based on the information in it. Please talk to your financial adviser for more information, or if you need an explanation of the terms used.

+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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A reminder

Standard Life

As you probably took out your policy some time ago, we would like to remind you of some important information.

Your policy is written by Standard Life International dac, an insurance undertaking, with its head office at 90 St Stephen's Green, Dublin, D02 F653.

If you want advice, please talk to your financial adviser. If you don't have a financial adviser, Brokers Ireland can help you find one. Visit **brokersireland.ie** or call them at **+353 1 661 3067**. Standard Life will give you factual information, answer any technical questions, and carry out your instructions, but we won't give you advice or recommendations.

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.

Your next statement will outline projected benefits based on your investment choice; and charges/ commission agreed between you and your financial adviser when the policy was set up and/or topped up. The levels of new business and retention generated through financial advisers may affect an element of some Standard Life employees' remuneration.

For fund factsheets, supplementary information documents, volatility, performance and more, visit standardlife.ie/fundcentre

Here's an outline of the specific or heightened risks applicable to our range of funds – it's not an exhaustive list, or in any particular order, and only some may apply to the particular funds you're invested in.

You should ensure that you read all relevant information 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.

For up-to-date fund restrictions, see Products and funds trading (PTR) in **standardlife.ie/fundcentre**

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. Some funds may seek to identify and invest in value shares, which are (in the Investment Manager's view) shares, the prices of which are low compared to the accounting values of the companies issuing them. Value shares may perform differently from the market as a whole and following a value-oriented investment strategy may cause a fund, at times, to under-perform funds that use other investment strategies.

Bonds: These are affected by changes in interest rates, inflation, and any decline in creditworthiness of the bond issuer. High yielding bonds carry a greater risk of default than those with lower yields. 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 immoveable 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.

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.

Derivatives: Can be used to seek to protect and enhance the value of a fund and to manage a fund's risks. Derivatives, such as futures, options and swaps, are linked to the rise and fall of other assets. In other words, they 'derive' their price from another asset. They can generate returns when share prices and/ or indices fall. Investing in derivatives carries the risk of reduced liquidity, substantial loss and increased volatility in adverse market conditions, such as a failure amongst market participants. The use of derivatives may result in a fund being leveraged (where economic exposure and thus the potential for loss by a fund exceeds the amount it has invested) and in these market conditions the effect of leverage will be to magnify losses.

Counterparty: The insolvency of any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments may expose the 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. Some funds may be more sensitive to localised economic, market, political, sustainability-related or regulatory events, and may be more volatile than a more broadly diversified one.

Liquidity: This occurs when the relevant market is inefficient, and it may not be possible to buy or sell at an advantageous time or price. Lower liquidity means there are insufficient buyers or sellers to allow some funds to sell or buy investments readily.

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

Index sampling: If a fund uses an index sampling technique whereby a representative sample of securities are selected to represent an index, there is the risk that the securities selected for the fund may not, in the aggregate, approximate the full index.

Inflation: The value of your investments may not be worth as much in the future due to changes in purchasing power resulting from inflation.

Credit: The issuer of a financial asset held within a fund may not pay income or repay capital to the fund when due.

Environmental, Social and Governance: A fund may seek to exclude companies engaging in certain activities inconsistent with ESG criteria. Such ESG screening may reduce the potential investment universe, and this may adversely affect the value of a fund's investments compared to a fund without such screening.

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. Securities lending can include counterparty and liquidity risks.

Infrastructure: Investments in infrastructure securities are subject to environmental or sustainability concerns, taxes, government regulation, price, supply and competition.

Tax and laws: Changes to tax, pensions and/or investment laws may affect your investment, returns and/or access to funds.

With-profits: Our with-profits funds are backed by a wide range of assets. These include equities, property investments, bonds, and money market instruments (including cash). The asset mix for each with-profits fund can be different, and change over time. The return on the asset mix is one factor that affects with-profits values.

Other factors include our charges, and any smoothing and guarantees that may or may not apply. For information on with-profits, visit **standardlife.ie/withprofits**

+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.

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