

Net policies started before 1999

Capital Investment Bond, Capital Savings Plan, Flexible Life Plan, Mortgage Plan, Universal Life Plan, Variable Investment Bond, Variable Protection Plan

Fund	Annual charge
Cash	0.75%
Equity	0.75%
European Equity	0.75%
Fixed Interest	0.75%
International Equity	0.75%
Managed	0.75%
Property <sup>^</sup>	0.75%
Life With Profits <sup>^^</sup>	*

<sup>^</sup> You can only switch out of this fund.

<sup>^^</sup> Available on the Capital Savings Plan, Flexible Life Plan and Mortgage Plan only. You can only maintain or reduce the proportion of your regular premiums invested in this fund.

\* There is no explicit annual charge for investments in with-profits. See additional information about with-profits overleaf.



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

The value of your investment in a fund can go down as well as up and may also be affected by changes in currency exchange rates.

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.

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 6 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)**

These net products are closed to single premium top ups. Regular premium tops ups can be made to the Capital Savings Plan, Flexible Life Plan, Mortgage Plan and Universal Life Plan.

## Additional information about with-profits

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

Our 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 and guarantees that may apply.

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 as well as deductions, which may vary, for the cost of guarantees provided by with-profits business. The deductions may affect what you get back, although they will not reduce your guaranteed benefits.

If you are thinking of leaving with-profits, you may be giving up valuable guarantees.



For up to date information about with-profits, visit [www.standardlife.ie/withprofits](http://www.standardlife.ie/withprofits)



The value of investments may go down as well as up, and may be affected by changes in currency exchange rates.

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

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.

(01) 639 7000 [www.standardlife.ie](http://www.standardlife.ie) [customerservice@standardlife.ie](mailto:customerservice@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 2. Standard Life International dac is part of the Phoenix Group and uses the Standard Life brand under licence from the Standard Life Aberdeen Group.

CIB11 V10 1219 ©2019 Standard Life Aberdeen, reproduced under licence. All rights reserved.