

Policy numbers beginning 20000

Fund	Annual charge
Pension Cash 2 [^]	0.5%
Pension Equity 2	0.5%
Pension Euro Global Liquidity 2	0.5%
Pension European Equity 2	0.5%
Pension Fixed Interest 2	0.5%
Pension Global Absolute Return Strategies	1.35%
Pension International Equity 2	0.5%
Pension Managed 2	0.5%
Pension With Profits [^]	*
Pension With Profits Fund A	*

[^] Closed to new investments. You can only switch out of this fund.

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

The value of your investment in a fund will 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 six 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).

Since October 1999, this Personal Pension Plan is closed to new policies. If you're an existing policy owner, you can still make additional investments to top up your policy.



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

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 of the asset mix is one factor that affects with profits values. Other factors include our charges, any smoothing and, for investments in the Pension With Profits Fund, any guarantees that apply. The Pension With Profits Fund A has no investment 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 and for investments in the Pensions With Profits Fund deductions, which may vary, for the cost of guarantees provided by with profits business. These deductions may affect what you get back but will not reduce your guaranteed benefits. If you are thinking of leaving this fund, you may be giving up valuable guarantees. The maximum investment in the Pension With Profits Fund A per customer is €1,000,000.



For up to date information about with profits, visit 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.

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