Standard Life

Preliminary Disclosure Certificate

Your Synergy Personal Retirement Savings Account (PRSA)

For a PRSA not being a Standard PRSA

This is an important document.
Please read it and keep for future reference.

When buying a financial product, it is important that you understand what the product is, how it works, and what a decision to buy could mean for you.

Before choosing investments or products, you should consider the risks of the investment as well as the potential for growth. Standard Life recommends that you seek professional advice.

Within the Synergy PRSA there are 9 separate products (A to I) with 9 different charging structures. The key features of the 9 products are described in this document, which must be read together with

- **Your Personal Illustration**
- **Self-Directed Options guide (SYSDO1)**
- **Investment Options guide (SYIO1)**

These four documents form the Preliminary Disclosure Certificate and give information required under Part 2 of Schedule A of the Personal Retirement Savings Account (Disclosure) Regulations 2002.

If you are a member of your current employer's occupational scheme, in order to obtain tax relief on PRSA contributions, you can only pay Additional Voluntary PRSA contributions. The Synergy PRSA can accept Additional Voluntary PRSA contributions.

Nature of the Policy

The Synergy PRSA is an individual savings policy whose primary purpose is to build up a retirement fund. It can also accept transfer payments. Your policy is linked to a mixture of assets. You pay a contribution to purchase the policy which gives you rights to receive the policy proceeds or death benefits. The amount of money you get back will depend on the investment performance of the assets linked to the policy less charges and taxes applied. The assets linked to the policy are legally owned by Standard Life.

Benefits

You can normally take your benefits at any age between 60 and 75.

You may take benefits from age 50 if you are an employee and retire.

If your occupation is one in which persons normally retire before the age of 60, you may be able to take your retirement benefits earlier than age 60, but no earlier than age 50.

You may be able to take benefits early if through illness or disability, you become permanently incapable of carrying on the occupation for which you are trained/fitted (or a similar occupation) and can provide satisfactory evidence to us.

If you make Additional Voluntary PRSA Contributions (AVCs) only, you may take these benefits only when you retire from the occupational pension scheme to which your AVCs relate.

You must take all your benefits on or before your 75th birthday.

You can choose the way you take your retirement benefits. The different available types of benefit are described below.

Lump sum at retirement

You can normally choose to have up to 25% of your policy paid to you as a cash lump sum. Some of it may be tax free. See the 'Tax on benefit payments' section.

What options do I have with the balance?

Whether you choose to take a cash lump sum or not, you have a number of options.

- Purchase a guaranteed pension income for life (an annuity) or,
- Invest in an Approved (Minimum) Retirement Fund (ARF), subject to the minimum pension requirements set out below.
- Leave the balance in your PRSA where you can withdraw income from it at any time up to age 75 (this is called a Vested PRSA), subject to the minimum pension requirements set out below.
- Draw down the entire fund as a taxable cash lump sum, subject to the minimum pension requirements set out below.

You can only invest in an ARF if you have a guaranteed minimum pension in payment of €12,700 per annum or more for life.

If this is not in place then €63,500 must be invested in an Approved Minimum Retirement Fund (AMRF) or be used to purchase an Annuity payable immediately. You may take one withdrawal of up to 4% of the value of your AMRF in each tax year. You can't withdraw additional amounts from your AMRF until you reach the age of 75 or meet the guaranteed minimum pension requirement.

You can only take withdrawals from your PRSA if you meet the minimum pension in payment of €12,700 per annum or more for life.

If this is not in place then €63,500 must be invested in an Approved Minimum Retirement Fund (AMRF) or ring-fenced in the PRSA restricted from withdrawals or be used to purchase an Annuity payable immediately.

Similarly the ability to withdraw the balance in a PRSA policy as a taxable cash lump sum is subject to the same minimum pension requirements as above.

For AVCs your pension scheme rules also apply.

You can contribute to a Synergy PRSA even though you have commenced taking your benefits. It will be necessary to issue an associated policy to facilitate this. We will ensure that your charges do not increase.

Withdrawals

Once you start to take your policy's retirement benefits, withdrawals can be requested at any time and will be deducted on the 6th day (or the next business day) of the month. Withdrawals may take up to 5 working days to reach your bank account. A request must be received three working days before the 6th day of the month in order to be paid that month.

The minimum occasional or regular withdrawal is €900 (before tax).

You can take a regular income as a fixed amount before tax or as a percentage of policy value before tax.

You must withdraw based on the value of your policy:

- 4%, if you are 60 years of age or over for the full tax year, or
- 5%, if you are 70 years of age or over for the full tax year, or
- 6%, if you have combined ARF and vested PRSA assets of €2 million or more, and are aged 60 or over for the full tax year.

If you don't make withdrawals of at least this amount during each year, in December we will make a withdrawal and pay it into your bank account.

See the 'Tax on benefit payments' section for information on taxation of withdrawals.

What happens if I die?

On your death, we will pay the value of your policy to your estate.

Transfers between PRSAs and approved pension arrangements

You can transfer to a Synergy PRSA from a PRSA in your name, from your personal pension policies (Retirement Annuity Contracts (RACs)). You can also transfer from your occupational pension scheme if the scheme is being wound up and you have been a member of the scheme for 15 years or less and you are now leaving the scheme. You cannot transfer your occupational pension scheme benefits to a PRSA if you have been a member of the scheme for more than 15 years. However, the value of AVCs to an occupational pension scheme can be transferred to a PRSA regardless of how long you have been a member.

You can also invest a refund of the value of your contributions from an occupational pension scheme to a PRSA. However, where you had the option to remain within that scheme, Standard Life may not accept such contributions.

If you make AVCs only, Standard Life will accept transfers from other AVC arrangements linked to your current employment into your Synergy PRSA.

You can transfer your Synergy PRSA to another PRSA or to an approved pension arrangement (Irish and overseas), subject to regulatory requirements. Overseas arrangements will be subject to their host country's regulation and tax.

Investment strategy

At the start of your policy, you decide on the proportion of the contribution to be invested in your choice of investments. If you do not select an investment option on your Synergy PRSA, the Synergy PRSA Default Investment Strategy will apply.

The investments, their proportions, and the contribution charge applicable to your contributions, will be outlined in your Personal Illustration.

You can switch between Synergy PRSA funds at any time free of charge.

See the Investment Options guide (SYI01) and the Self-Directed Options guide (SYSD01) for details of the choice of investments available. Fund factsheets and fund prices are available on our website **www.standardlife.ie**

Default Investment Strategy

At the start of your policy, you decide on the proportion of the contribution to be invested in your choice of investments. If you do not choose an investment option on your PRSA, the Synergy PRSA Default Investment Strategy will apply. The Default Investment Strategy can only be applied at the outset of the policy. A PRSA must have the Default Investment Strategy applying to the whole policy or not at all. You can ask us to switch out of the Default Investment Strategy at any time. However, if you ask us to switch out of the Default Investment Strategy, you must choose the investments into which you wish to switch and invest your future contributions.

Our current Synergy PRSA Default Investment Strategy comprises of investment in one fund, Standard Life Global Absolute Return Strategies Fund. The strategy assumes that you will invest in an ARF at retirement.

The fund aims to provide positive investment returns in all market conditions over the medium to long term. The investment team who actively manage the fund have a wide investment remit to help them try to achieve this aim. The team look to exploit market inefficiencies through active allocation to highly diversified market positions. The fund manager utilises a combination of traditional assets (such as equities and bonds) and investment strategies based on advanced derivative techniques resulting in a highly diversified portfolio. The fund can take long and short positions in markets, securities and groups of securities through derivative contracts.

The fund may use derivatives for the purpose of efficient portfolio management, reduction of risk or to meet its investment objective if this is permitted and appropriate.

Review of the Default Investment Strategy

The Default Investment Strategy will be reviewed at least once a year. If your contributions have the Default Investment Strategy applied and we change that strategy, we will give you at least 3 months notice before we make the change.

The policy cash account

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 provided by a third party.

We may alter the provider of the policy cash account from time to time. Please contact your financial adviser or Standard Life should you wish to know the details of the policy cash account provider at any time.

Deductions from the policy cash account

The following will be deducted from the policy cash account if applicable to your investments:

- Policy Cash Account management charge
- Deposit Management charge
- Fund based charge
- Withdrawals
- Execution only stockbroking management charge
- Any fixed regular charges
- Any initial administration fees
- Pension Levy

Please refer to your Personal Illustrations and the Self Directed Options Guide (SYSDO1) for more information on charges.

Credits to the policy cash account

The following may be credited to the policy cash account if applicable to your investments:

- Switches between investment options
- Annual management charge rebate
- Interest payments on balances in the policy cash account
- Interest payments on balances on deposits

The interest rate payable on balances in the policy cash account is variable. Depending on economic circumstances, it is possible that interest may not be payable on money held in the policy cash account.

It is also possible that instead of interest being payable you may be charged to operate the policy cash account. This may be because, for example, the policy cash account provider may charge Standard Life to operate the policy cash account. If such an additional charge is payable by you we will give you as much notice as possible. We may not be able to give you one month's notice if the policy cash account provider changes the terms without giving Standard Life sufficient notice.

To find out the current rate of interest on the policy cash account please contact your financial adviser or Standard Life.

Maintaining the policy cash account

It is important to keep a balance in the policy cash account to cover the costs of managing the investments held in the policy.

There is a minimum balance set by Standard Life to be held in the policy cash account. It depends on which investment option you choose, regular income withdrawals and the commission you have agreed with your financial adviser. The relevant minimum balance required at any point in time is available by contacting Standard Life.

If the policy cash account falls below the minimum set by Standard Life, we will contact you requesting you to pay additional contributions; failing this we may sell some of the assets of your policy in order to bring the policy cash account up to the minimum balance set by Standard Life.

Tax

There is no maximum contribution that can be paid into a Synergy PRSA, but you can only claim tax relief within the limits set by the Revenue.

However, PRSA retirement benefits in payment are regarded as income and taxed under the PAYE system.

Tax relief on pension contributions

Tax relief is available on the contributions that you make to your PRSA but this is not automatically granted.

Tax relief is usually available at your highest personal rate of tax. The limits for tax relief are set as a percentage of your net relevant earnings in a tax year. This percentage is age related (using the age on your birthday that falls within the tax year you are claiming for):

Age	Limit (as a % of net relevant earnings)
Under 30	15%
30 but less than 40	20%
40 but less than 50	25%
50 but less than 55	30%
55 but less than 60	35%
60 or over	40%

The tax relief limits for pension contributions apply to all contributions you make. This includes any PRSA or personal pension policies you may have, and any occupational pension scheme you are a member of, and any AVCs you make. The limit also includes any contributions made by your employer (if applicable) to your PRSAs.

For the tax year ending 31 December 2020, the maximum relevant earnings that can be taken into account for tax relief purposes is €115,000.If the total contributions exceed the allowable amount, the excess will be available for relief in future years subject to the relevant limits in each year.

Tax relief can be claimed on your PRSA contributions of up to €1,525 (excluding AVCs) in any tax year, even if this exceeds the earnings limits. You should make a claim for tax relief from the Revenue.

If you are a member of your current employer's occupational scheme, in order to obtain tax relief on PRSA contributions, you can only pay Additional Voluntary PRSA contributions.

Technically, you are liable for income tax on your employer's PRSA contribution as a benefit in kind. Where the total contributions are within the limits for tax relief purposes, the benefit in kind charge is cancelled out by the tax relief due to you on your employer's contribution. However, USC (Universal Social Charge) is payable on the taxable benefit in kind of an employer contribution to an employee's PRSA.

In practice, this means that where the combined contributions (yours and your employer's) exceed the age based limits, the excess may be carried forward and relieved against tax in future years.

If you are not a member of your current employer's occupational pension scheme, your employer is allowed to deduct your PRSA contributions from your salary before tax. This gives you immediate tax relief at your highest rate of income tax but you pay PRSI (Pay Related Social Insurance) and USC on those contributions. This is called the 'net pay arrangement'. Your employer will pay employer PRSI on your contributions and can claim relief from corporation tax on employer contributions.

Tax on transfer payments

If you transfer the value of your contributions from a pension policy or scheme to a PRSA, tax is not deducted from the transfer.

Tax on refunds

If you invest the refund of the value of your contributions from an occupational pension scheme to a PRSA, tax is not deducted from the refund.

Tax on investment gains

For most investments there is no tax payable on investment gains. However, if you've invested in Execution only Stockbroking there may be some tax payable on overseas investments, for example, withholding taxes on dividends in certain circumstances.

Tax on benefit payments

On retirement, you can take a cash lump sum up to 25% of your pension fund.

- The first €200,000 will be tax free
- The next €300,000 will be taxed at 20%
- Anything more than €500,000 will be treated as income and taxed under the PAYE system

If you are in an occupational pension scheme and are making AVCs, the amount of the tax-free cash lump sum payable will be based on the rules of the occupational pension scheme.

The balance, subject to Revenue rules, can be

- used to purchase a guaranteed pension income for life (an annuity) or,
- invested in an Approved (Minimum) Retirement Fund or,
- left in your PRSA where you can withdraw income from it at any time up to age 75, subject to eligibility requirements and in accordance with legislation or,
- drawn down the entire fund as taxable cash lump sum or,
- taken as a combination of these options

The annuity income, taxable cash lump sum, ARF, AMRF and PRSA withdrawals are regarded as income and taxed under the PAYE system.

If all your pension arrangements at retirement exceed €2,000,000, the excess is taxed at the higher rate of income tax. The maximum tax-free cash lump sum is €200,000 for all your pension arrangements.

If you have taken benefits from a pension already, then talk to your financial adviser as the limits that apply to you may differ.

If you die before you had started taking your PRSA benefits, the value of your policy is paid to your estate. Life assurance exit tax and Capital Gains Tax don't apply.

On death, if you had started taking your PRSA benefits, your remaining policy value will be taxed as if it was an ARF.

Death benefits payable may be subject to Inheritance Tax in the hands of the beneficiary.

Laws and tax rules may change in the future. The information here is based on our understanding in May 2020.

Risks

The figures in your Personal Illustration are only examples and are not guaranteed. You could get back less than the projected benefits.

This could happen for a number of reasons, for example if:

- you (or your employer) reduce or stop paying contributions.
- the investment performance is lower than illustrated.
- annuity rates when you retire are lower than illustrated.
- you retire earlier than your chosen retirement date.
- tax rules change or other changes are made to legislation.
- charges increase.
- tax relief is limited, not claimed or granted.

Investment risks

All investment choices are made at your own risk, so it is important to seek appropriate financial advice.

Standard Life is not responsible for the performance or solvency of providers of the investments available through the policy.

Should you invest in our Self-Directed Options, or have money in the policy cash account, we will not be liable for any loss suffered by you in the event that any provider of the Self-Directed Options or policy cash account defaults. This means that you bear the risk in the event of default of a provider of the Self-Directed Options or the policy cash account.

External investment managers are responsible for the management of funds, including what they invest in. This means that Standard Life is not responsible for the performance of these funds, or the solvency of the external investment manager.

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.

The value of investments linked to this policy may be affected by fluctuations in interest rates, exchange rates and economic and political situations.

Consequences of not paying contributions

You can stop your contributions at any time without being charged or penalised for doing so, but remember this will reduce the pension benefits you may expect at retirement.

If you do not pay contributions for two years or more and the value of your PRSA policy is €650 or less, Standard Life can terminate your PRSA and give you a refund of the value of your policy. We will give you three months written notice before terminating your PRSA. This refund will be regarded as income and taxed under the PAYE system.

PRSAs cannot be surrendered, assigned, commuted for a cash lump sum or used as security for a debt.

The projected level of benefits

Please refer to your Personal Illustration, which forms part of this Preliminary Disclosure Certificate.

Intermediary remuneration

Your Personal Illustration will outline projected benefits, charges and intermediary remuneration applicable to your policy, based on your investment choice; and charges/ commission agreed between you and your financial adviser. The levels of new business and retention generated through financial advisers may affect an element of some Standard Life employees' remuneration. Standard Life does not give financial advice.

Charges

The charges that apply to your policy are in your Personal Illustration.

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.

Within the Synergy PRSA there are 9 products (A to I) with 9 different charging structures. For product structures G, H and I, an annual management charge rebate of 0.25% may apply as a credit to the policy. The rebate will only apply each month when the policy value is €100,000 or more. For further information, talk to your financial adviser.

If we change our charges, we will give you two months notice. If our charges increase, we will notify you in advance and provide you with a Statement of Reasonable Projection.

Your right of cancellation

This contract is not enforceable until a period of 30 days has elapsed from the date on which you are given a Statement of Reasonable Projection and you may cancel this contract at any time during that period.

If you decide to cancel a single contribution or transfer payment within the Cooling Off Period, and if the value of the investment has fallen between the time your single contribution or transfer payment was invested and your instructions to cancel is sent to us there will be a deduction, to cover any fall in value.

Handling complaints

If you have a complaint, please write to the Operations Director, Standard Life, 90 St Stephen's Green, Dublin 2. 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.

Data Protection Notice - Using your personal information

We will collect and use personal information about you such as your name, date of birth and address in order to provide this product or service and manage our relationship with you. It may be necessary as part of this product or service to collect and use personal information which is defined as 'sensitive' by data protection law. Any sensitive personal information will only be collected and used where it's needed to provide the product or service you have requested or to comply with our legal and regulatory obligations and where we have obtained your explicit consent to process such information.

To provide this product or service and meet our legal and regulatory obligations, we will keep your personal information and copies of records we create (for example, phone calls with us) while you are a customer of ours. Even when you no longer have a relationship with us, we are required to keep information for different legal and regulatory reasons. The length of time will vary and we regularly review our retention periods to make sure they comply with all laws and regulations.

The information collected may be shared with other parts of the Phoenix Group and other companies we work with to support us in the provision of the product or service you have with us. We may also share your information with our regulators (for example, the Central Bank of Ireland), the Revenue Commissioners, your financial adviser, and for applicable products and services, your employer where necessary and lawful to do so. Whenever we share your personal information, we will do so in line with our obligations to keep your information safe and secure.

The majority of your information is processed in Ireland and European Economic Area (EEA). However, some of your information may be processed by us or the third parties we work with outside of the EEA, including countries such as the UK and USA. Where your information is being processed outside of the EEA, we take additional steps to ensure that your information is protected to at least an equivalent level as would be applied by EEA data privacy laws, for example, we will put in place legal agreements with our third party suppliers and do regular checks to ensure they meet these obligations.

For more information on how Standard Life International dac processes your personal information and what your rights are, please read our Privacy Policy at www.standardlife.ie/privacy or write to the Data Protection Officer, Standard Life, 90 St Stephen's Green, Dublin 2.

We may make changes to this notice. If we do, we will update our Privacy Policy on **www.standardlife.ie/privacy**

General Information

Standard Life International dac is part of the Phoenix Group and uses the Standard Life brand under licence from the Standard Life Aberdeen Group.

You can find out more about the strategic partnership between the Phoenix Group and Standard Life Aberdeen Group at **wwww.thephoenixgroup.com**

During the term of your policy, Standard Life will tell you if we change

- Our name,
- Our legal form,
- Our main address, or
- Your policy, which results in a significant change to the information contained in this document (with the exception of the taxation issues).

Twice a year we will provide you with regular updates on your Synergy PRSA that include

- an Investment Report outlining the performance of the investments in which you have invested, and
- Statement of Account, showing
  - the total contributions credited to your PRSA from the start and since your last Statement of Account
  - a breakdown of your contributions and your employer's contributions (if applicable)
  - the value of your PRSA.

We will also issue a yearly Statement of Reasonable Projection, illustrating the benefit which may be payable at your retirement. The projected benefit will be based on the value of your Synergy PRSA at the date of the Statement of Reasonable Projection and will make assumptions as to future contributions and investment returns. You can ask for a Statement of Reasonable Projection at any time. We will also issue a Statement of Reasonable Projection if we ever increase the charges on your Synergy PRSA.

Laws and tax rules may change in the future. The information here is based on our understanding in May 2020.

If you take out a Synergy PRSA, the terms and conditions of your policy with us will be your in Policy Schedule, Policy Provisions (SYPRSA60) and Statement of Reasonable Projection which you will receive when the policy is set up. For more information, contact your financial adviser.

This Preliminary Disclosure Certificate has been prepared under the provisions of section 111 of the Pensions Act 1990, as amended, for disclosure in connection with this PRSA on 1 June 2020.

This PRSA is not a Standard PRSA.

Michael McKenna

Chief Operating Officer, Europe

Standard Life International

90 St Stephen's Green

Dublin 2.

1 June 2020

Information on PRSAs from the Central Bank of Ireland

What is a PRSA?

A PRSA is a way of helping people provide for their retirement by saving now. It is a long-term investment product sold by financial institutions and intermediaries. It allows you to create a pension fund for yourself when you retire; you can vary the amount you pay into it over time and, if you change employment, you can continue to use the same PRSA. You can switch from one PRSA to another at any time free of charge.

Types of PRSA:

There are two types of PRSA:

- Standard PRSA – where the charges you have to pay are capped i.e. there is a maximum level of charges allowed and where there are certain investment restrictions on how your money is invested.
- Non-Standard PRSA – where there is no maximum level of charges and there are fewer investment restrictions.

Do you need a PRSA?

To see if you need a PRSA you should ask yourself some questions:

- **Can you join an existing pension scheme in your job?** You should find out if there is a good scheme available to you through your job. If not, you will need to consider making provision for your retirement and should consider a PRSA. If you already have good pension arrangements you may not need to make any additional provisions or you may be able to top-up your benefits through making Additional Voluntary Contributions (AVCs)
- **What if you are in a Defined Benefit Scheme?** If you have a defined benefit pension scheme – a pension related to your salary, for example, two thirds of final salary on retirement – you may not need to make any further pension provisions or you may already have a facility to make additional voluntary contributions (AVCs).

  Transferring from a defined benefit scheme into a PRSA involves a risk and should only be done after very careful assessment of your financial position and the advantages/disadvantages for you – you will be foregoing a defined salary related pension in retirement for an uncertain income.
- **What if you are in a Defined Contribution Scheme?** If you are in a defined contribution scheme you are already carrying the investment risk – your pension will depend on the contributions you make together with the investment performance of your fund less the charges involved. But your employer may be making a contribution to the Scheme – would this contribution continue if you transferred into a PRSA?
- **Should you start a PRSA if you already have a Personal Pension Plan?** You will need to take professional advice based on your personal circumstances.

What type of PRSA is best for you?

A Standard PRSA is likely to meet the requirements of most people. You cannot be charged more than the maximum level of charges allowed (5% of contributions paid and 1% per year of the PRSA assets).

The level of charges is very important. Charges reduce the fund you can build up. The size of your fund on retirement will depend on your contributions and the Investment performance less the charges deducted. Investment performance cannot be predicted, but higher charges are just like a weight handicap in a horse race – creating a need to produce a better investment performance just to remain level with products carrying lower charges.

Charges on Non-Standard PRSAs are not capped and, in most cases, may be higher than on Standard PRSAs.

A second difference between Standard and Non-Standard PRSAs is in the way in which your money is invested. A Standard PRSA invests only in pooled funds, where the risk is spread across a large number and type of investments. A Non-Standard PRSA can offer you a wider investment choice. If a Non-Standard PRSA is offered to you on the basis of the investment choice it gives you, you need to be sure that you understand the investment choices, and that you understand why you need them. This is your pension, your income in your retirement years. If you do not understand how your pension will be invested then perhaps you should consider again if this particular product is the one for you.

You should keep the level of your contributions and the investment performance of your PRSA under regular review, so you can see if your PRSA will provide you with the pension you need.

Buyer beware – what to look out for

Where a Non-Standard PRSA is being offered or recommended to you, make sure you understand the differences between this product and a Standard PRSA, in particular the charges and investment choices of each product.

Beware of suggestions of better returns on Non-Standard PRSAs. Predicting investment performance is notoriously difficult.

Beware if it is suggested to you, or you are advised, to abandon an existing pension plan in favour of a new PRSA. Make sure that you understand the reasons why this would be the best course of action for you.

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

Mon to Fri, 9am to 5pm. Calls may be monitored and/or recorded to protect both you and us and to help with our training. Call charges will vary.

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 2.

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