

# Products and funds trading

18 March 2020

Some products are open to new investments and/or top ups, others aren't. Some property and cash funds have trading restrictions. Check your policy type below.

Policy type	Policy numbers begin with	Can I make an investment by starting a new policy or scheme?	Can I top up my existing policy by increasing regular premiums or contributions?	Can I top up my existing policy by adding a single premium, single contribution or transfer payment?	Can I switch funds within my policy?	What fund trading restrictions apply?
ARF and AMRF	7004 7005	No	n/a	No	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, Property fund trading was suspended until further notice</li> <li>since 9 June 2010, you can't invest or switch into Cash fund</li> </ul>
Buy Out Bond	500	No	n/a	No	Yes	<ul style="list-style-type: none"> <li>since 9 June 2010, you can't invest or switch into Cash fund</li> </ul> (Property fund isn't available on this product)
Capital Investment Bond net	F	No	n/a	No	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, Property fund trading was suspended until further notice</li> <li>since 1 January 1994, you can't invest or switch into Property fund</li> </ul> (Cash fund is open on this product)
Capital Savings Plan net	F	No	Yes	No	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, Property fund trading was suspended until further notice</li> <li>since 1 January 1994, you can't invest or switch into Property fund</li> </ul> (Cash fund is open on this product)
Corporate Pensions Series Executive, Group and AVC Plans+	502 501	No	Yes	Yes	Yes	<ul style="list-style-type: none"> <li>since 9 June 2010, you can't invest or switch into Cash fund</li> </ul> (Property fund isn't available on this product)
Executive Pension Plus+	503	No	Yes	Yes	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, trading on both the Property and Global Real Estate funds was suspended until further notice</li> <li>since 9 June 2010, you can't invest or switch into Cash fund</li> </ul>
Flexible Life Plan net	F	No	Yes	No	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, Property fund trading was suspended until further notice</li> </ul> (Cash fund is open on this product)
MoneyWorks Bond gross	442	No	n/a	Yes	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, Property fund trading was suspended until further notice</li> <li>since 9 June 2010, you can't invest or switch into Cash fund</li> </ul>
MoneyWorks Bond net	402	No	n/a	Yes	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, Property fund trading was suspended until further notice</li> </ul> (Cash fund is open on this product)
MoneyWorks Plan gross	441	No	Yes	Yes	Yes	<ul style="list-style-type: none"> <li>since 9 June 2010, you can't invest or switch into Cash fund</li> </ul> (Property fund isn't available on this product)
MoneyWorks CoverPlan gross	441	No	Yes	Yes	Yes	<ul style="list-style-type: none"> <li>since 9 June 2010, you can't invest or switch into Cash fund</li> </ul> (Property fund isn't available on this product)

Policy type	Policy numbers begin with	Can I make an investment by starting a new policy or scheme?	Can I top up my existing policy by increasing regular premiums or contributions?	Can I top up my existing policy by adding a single premium, single contribution or transfer payment?	Can I switch funds within my policy?	What fund trading restrictions apply?
MoneyWorks Plan net	401	No	Yes	Yes	Yes	(Property fund isn't available on this product, Cash fund is open on this product)
MoneyWorks SSIA	444	No	Yes	No	No	(with-profits fund is the only fund on this product)
Mortgage Plan net	F	No	Yes	No	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, Property fund trading was suspended until further notice</li> <li>since 1 January 1994, you can't invest or switch into Property fund</li> </ul> (Cash fund is open on this product)
Personal Pension Plan	1 9	No	No	No	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, Property fund trading was suspended until further notice</li> <li>since 1 January 1994, you can't invest or switch into Property fund</li> <li>since 9 June 2010, you can't invest or switch into Cash fund</li> </ul>
Personal Pension Plan	20000	No	Yes	Yes	Yes	<ul style="list-style-type: none"> <li>since 9 June 2010, you can't invest or switch into Cash fund</li> </ul> (Property fund isn't available on this product)
Personal Pension Plus	20001 20002	No	Yes	Yes	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, Property fund trading was suspended until further notice</li> <li>since 9 June 2010, you can't invest or switch into Cash fund</li> </ul>
Personal Pension Plus	20003	No	n/a	Yes	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, Property fund trading was suspended until further notice</li> <li>since 9 June 2010, you can't invest or switch into Cash fund</li> </ul>
Prosperity Bond gross	443	No	n/a	Yes	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, Property fund trading was suspended until further notice</li> <li>since 9 June 2010, you can't invest or switch into Cash fund</li> </ul>
Prosperity Bond net	403	No	n/a	No	No	<ul style="list-style-type: none"> <li>on 18 March 2020, Property fund trading was suspended until further notice</li> </ul> (Property fund is the only fund on this product)
PRSA PRF, PRN and PRS	203 204 205	No	Yes	Yes	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, trading on both the Property and Global Real Estate funds was suspended until further notice</li> </ul> (Cash fund is open on this product)
Synergy ARF and AMRF	760 761	No	n/a	Yes	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, trading on both the Property and Global Real Estate funds was suspended until further notice</li> <li>since 9 June 2010, you can't invest or switch into Cash fund</li> </ul>
Synergy ARF and AMRF	AR	Yes	n/a	Yes	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, trading on both the Property and Global Real Estate funds was suspended until further notice</li> <li>since 9 June 2010, you can't invest or switch into Cash fund</li> </ul>
Synergy Buy Out Bond	BB	Yes	n/a	No	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, trading on both the Property and Global Real Estate funds was suspended until further notice</li> <li>since 9 June 2010, you can't invest or switch into Cash fund</li> </ul>
Synergy Executive Pension	EP	Yes	Yes	Yes	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, trading on both the Property and Global Real Estate funds was suspended until further notice</li> <li>since 9 June 2010, you can't invest or switch into Cash fund</li> </ul>

Policy type	Policy numbers begin with	Can I make an investment by starting a new policy or scheme?	Can I top up my existing policy by increasing regular premiums or contributions?	Can I top up my existing policy by adding a single premium, single contribution or transfer payment?	Can I switch funds within my policy?	What fund trading restrictions apply?
Synergy Investment Bond	460	No	n/a	Yes	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, trading on both the Property and Global Real Estate funds was suspended until further notice</li> <li>since 9 June 2010, you can't invest or switch into Cash fund</li> </ul>
Synergy Investment Bond	AB	Yes	n/a	Yes	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, trading on both the Property and Global Real Estate funds was suspended until further notice</li> <li>since 9 June 2010, you can't invest or switch into Cash fund</li> </ul>
Synergy Personal Pension	PP	Yes	Yes	Yes	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, trading on both the Property and Global Real Estate funds was suspended until further notice</li> <li>since 9 June 2010, you can't invest or switch into Cash fund</li> </ul>
Synergy Portfolio ARF and AMRF	762 763	No	n/a	Yes	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, trading on both the Property and Global Real Estate funds was suspended until further notice</li> <li>since 9 June 2010, you can't invest or switch into Cash fund</li> </ul>
Synergy Portfolio ARF and AMRF	AS	No	n/a	Yes	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, trading on both the Property and Global Real Estate funds was suspended until further notice</li> <li>since 9 June 2010, you can't invest or switch into Cash fund</li> </ul>
Synergy Portfolio Bond	461	No	n/a	Yes	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, trading on both the Property and Global Real Estate funds was suspended until further notice</li> <li>since 9 June 2010, you can't invest or switch into Cash fund</li> </ul>
Synergy Portfolio Bond	AC	No	n/a	Yes	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, trading on both the Property and Global Real Estate funds was suspended until further notice</li> <li>since 9 June 2010, you can't invest or switch into Cash fund</li> </ul>
Synergy PRSA A to I and PRSA (AVC) A to I	PR PA	Yes	Yes	Yes	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, trading on both the Property and Global Real Estate funds was suspended until further notice (Cash fund isn't available on this product)</li> </ul>
Synergy Regular Invest	RP	Yes	Yes	Yes	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, trading on both the Property and Global Real Estate funds was suspended until further notice (Cash fund isn't available on this product)</li> </ul>
Tower Pension Series Executive, Group and Retirement Account Plans+	L	No	Yes	Yes	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, Property fund trading was suspended until further notice</li> <li>since 1 January 1994, you can't invest or switch into Property fund</li> <li>since 9 June 2010, you can't invest or switch into Cash fund</li> </ul>
Universal Life Plan net	F	No	Yes	No	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, Property fund trading was suspended until further notice</li> <li>since 1 January 1994, you can't invest or switch into Property fund (Cash fund is open on this product)</li> </ul>

Policy type	Policy numbers begin with	Can I make an investment by starting a new policy or scheme?	Can I top up my existing policy by increasing regular premiums or contributions?	Can I top up my existing policy by adding a single premium, single contribution or transfer payment?	Can I switch funds within my policy?	What fund trading restrictions apply?
Variable Investment Bond net	F	No	No	No	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, Property fund trading was suspended until further notice</li> <li>since 1 January 1994, you can't invest or switch into Property fund</li> </ul> (Cash fund is open on this product)
Variable Protection Plan net	F	No	No	No	Yes	<ul style="list-style-type: none"> <li>on 18 March 2020, Property fund trading was suspended until further notice</li> <li>since 1 January 1994, you can't invest or switch into Property fund</li> </ul> (Cash fund is open on this product)

Net savings and investment policies don't have exit tax payable as tax is paid within fund. Gross savings and investment policies are subject to the gross roll up tax regime with exit tax payable.

+You can add a new member to an existing pension scheme.

Restrictions on your existing contracted regular premium or contribution are not given here. Typically, you cannot increase the proportion of your regular premium or contribution into a fund that we have restricted (for example, Property, Cash, With-Profits).

For information about restrictions on with-profits funds, see our guides on [www.standardlife.ie/withprofits](http://www.standardlife.ie/withprofits)

(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.