

# Products and funds trading

1 March 2019

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	since 09/06/2010, you can't invest or switch into Cash fund
Buy Out Bond	500	No	n/a	No	Yes	since 09/06/2010, you can't invest or switch into Cash fund (Property fund isn't available on this product)
Capital Investment Bond net	F	No	n/a	No	Yes	since 01/01/1994, you can't invest or switch into Property fund (Cash fund is open on this product)
Capital Savings Plan net	F	No	Yes	No	Yes	since 01/01/1994, you can't invest or switch into Property fund (Cash fund is open on this product)
Corporate Pensions Series Executive, Group and AVC Plans+	502 501	No	Yes	Yes	Yes	since 09/06/2010, you can't invest or switch into Cash fund (Property fund isn't available on this product)
Executive Pension Plus+	503	No	Yes	Yes	Yes	since 09/06/2010, you can't invest or switch into Cash fund
Flexible Life Plan net	F	No	Yes	No	Yes	(Cash fund is open on this product)
MoneyWorks Bond gross	442	No	n/a	Yes	Yes	since 09/06/2010, you can't invest or switch into Cash fund
MoneyWorks Bond net	402	No	n/a	Yes	Yes	(Cash fund is open on this product)
MoneyWorks Plan gross	441	No	Yes	Yes	Yes	since 09/06/2010, you can't invest or switch into Cash fund (Property fund isn't available on this product)
MoneyWorks Plan net	401	No	Yes	Yes	Yes	(Property fund isn't available on this product, Cash fund is open on this product)
Mortgage Plan net	F	No	Yes	No	Yes	since 01/01/1994, you can't invest or switch into Property fund (Cash fund is open on this product)
Personal Pension Plan	1 9	No	No	No	Yes	since 01/01/1994, you can't invest or switch into Property fund since 09/06/2010, you can't invest or switch into Cash fund
Personal Pension Plan	20000	No	Yes	Yes	Yes	since 09/06/2010, you can't invest or switch into Cash fund (Property fund isn't available on this product)
Personal Pension Plus	20001 20002	No	Yes	Yes	Yes	since 09/06/2010, you can't invest or switch into Cash fund
Personal Pension Plus	20003	No	n/a	Yes	Yes	since 09/06/2010, you can't invest or switch into Cash fund

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Prosperity Bond gross	443	No	n/a	Yes	Yes	since 09/06/2010, you can't invest or switch into Cash fund
Prosperity Bond net	403	No	n/a	No	No	(Property fund is the only fund on this product)
PRSA PRF, PRN and PRS	203 204 205	No	Yes	Yes	Yes	(Cash fund is open on this product)
Synergy ARF and AMRF	760 761	No	n/a	Yes	Yes	since 09/06/2010, you can't invest or switch into Cash fund
Synergy ARF and AMRF	AR	Yes	n/a	Yes	Yes	since 09/06/2010, you can't invest or switch into Cash fund
Synergy Buy Out Bond	BB	Yes	n/a	No	Yes	since 09/06/2010, you can't invest or switch into Cash fund
Synergy Executive Pension	EP	Yes	Yes	Yes	Yes	since 09/06/2010, you can't invest or switch into Cash fund
Synergy Investment Bond	460	No	n/a	Yes	Yes	since 09/06/2010, you can't invest or switch into Cash fund
Synergy Investment Bond	AB	Yes	n/a	Yes	Yes	since 09/06/2010, you can't invest or switch into Cash fund
Synergy Personal Pension	PP	Yes	Yes	Yes	Yes	since 09/06/2010, you can't invest or switch into Cash fund
Synergy Portfolio ARF and AMRF	762 763	No	n/a	Yes	Yes	since 09/06/2010, you can't invest or switch into Cash fund
Synergy Portfolio ARF and AMRF	AS	No	n/a	Yes	Yes	since 09/06/2010, you can't invest or switch into Cash fund
Synergy Portfolio Bond	461	No	n/a	Yes	Yes	since 09/06/2010, you can't invest or switch into Cash fund
Synergy Portfolio Bond	AC	No	n/a	Yes	Yes	since 09/06/2010, you can't invest or switch into Cash fund
Synergy PRSA A to I and PRSA (AVC) A to I	PR PA	Yes	Yes	Yes	Yes	(Cash fund isn't available on this product)
Synergy Regular Invest	RP	Yes	Yes	Yes	Yes	(Cash fund isn't available on this product)
Tower Pension Series Executive, Group and Retirement Account Plans+	L	No	Yes	Yes	Yes	since 01/01/1994, you can't invest or switch into Property fund. since 09/06/2010, you can't invest or switch into Cash fund
Universal Life Plan net	F	No	Yes	No	Yes	since 01/01/1994, you can't invest or switch into Property fund  (Cash fund is open on this product)
Variable Investment Bond net	F	No	No	No	Yes	since 01/01/1994, you can't invest or switch into Property fund (Cash fund is open on this product)
Variable Protection Plan net	F	No	No	No	Yes	since 01/01/1994, you can't invest or switch into Property fund (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 to with profits**.

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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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