

# PRSA Fund range

PRSA PRF, PRN and PRS

## Policy numbers beginning 203, 204 and 205

<b>MyFolio</b>	<b>Annual charge</b>
Standard Life Ireland MyFolio Active I	1.15%
Standard Life Ireland MyFolio Active II	1.15%
Standard Life Ireland MyFolio Active III	1.15%
Standard Life Ireland MyFolio Active IV	1.15%
Standard Life Ireland MyFolio Active V	1.15%
Standard Life Ireland MyFolio Market I	0.95%
Standard Life Ireland MyFolio Market II	0.95%
Standard Life Ireland MyFolio Market III	0.95%
Standard Life Ireland MyFolio Market IV	0.95%
Standard Life Ireland MyFolio Market V	0.95%

<b>Multi-asset</b>	
Standard Life Absolute Return Global Bond Strategies (ARGBS)	1.2%
Standard Life Balanced	1%
Standard Life Cautious Managed	1%
Standard Life Diversified Income	1.35%
Standard Life Enhanced-Diversification Growth	1.25%
Standard Life Global Absolute Return Strategies (GARS)	1.35%
Standard Life Managed	1%
Standard Life With Profits	*

<b>Equity - regional</b>	
Standard Life Asia Pacific Equity	1%
Standard Life European Equity	1%
Standard Life Global Equity	1%
Standard Life Global Equity Impact	1.35%
Standard Life Japanese Equity	1%
Standard Life North American Equity	1%
Standard Life UK Equity	1%
Standard Life Vanguard Emerging Market Stock Index	1.05%
Standard Life Vanguard Eurozone Stock Index	0.9%
Standard Life Vanguard Global Stock Index	0.9%
Standard Life Vanguard US 500 Stock Index	0.9%

<b>Equity - smaller companies</b>	
Standard Life Global Smaller Companies	1.55%
Standard Life UK Smaller Companies	1.3%

<b>Fixed interest and money market</b>	
Standard Life Corporate Bond	1%
Standard Life Cash	1%
Standard Life Fixed Interest	1%
Standard Life Global Inflation Linked Bond	1%
Standard Life Total Return Credit	1.3%
Standard Life Vanguard Euro Government Bond Index	0.9%
Standard Life Vanguard Global Corporate Bond Index	0.9%

<b>Property</b>	
Standard Life Global Real Estate	1.5%
Standard Life Pension Property	1%



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

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



For fund factsheets, performance and other information, at any time, visit our Fund Centre: [www.standardlife.ie/funds](http://www.standardlife.ie/funds)

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 [www.thephoenixgroup.com](http://www.thephoenixgroup.com)

Before you choose a fund, you should read its latest fact sheet.

## Investment managers

**Aberdeen Standard Investments** manage the majority of our funds. They are a leading global asset manager with a talented and experienced team. Aberdeen Standard Investments is a brand of the investment businesses of Aberdeen Asset Management and Standard Life Investments (both are part of the Standard Life Aberdeen Group).

**Vanguard** manage the passive underlying funds in our Standard Life Ireland MyFolio Market and Standard Life Vanguard funds. They are one of the world's largest investment companies and were selected by us for their investment expertise in passive investing.

## Fund pricing, switching, transferring or cashing in

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.

For up to date fund restrictions, see **Products and funds trading (PTR)** on [www.standardlife.ie/funds](http://www.standardlife.ie/funds)

Since June 2006, the PRSA PRF, PRS and PRN is only open to policy owners increasing or adding contributions or transfer payments to their existing PRSA.

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.

## Additional information about with profits

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

Standard Life's 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 that may apply. The Standard Life With Profits Fund has no 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.

The maximum investment in the Standard Life With Profits Fund for each customer is €1,000,000.



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.

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