

Fund	Annual charge
Asia Pacific Equity (previously Pacific Basin Equity)	0.75%
Cash	0.75%
Equity	0.75%
European Equity	0.75%
Fixed Interest	0.75%
International Equity	0.75%
Japanese Equity	0.75%
Managed	0.75%
North American Equity	0.75%
Property^^	1.50%
With Profits^	*

^ You can only invest regular premiums in this fund. You can only maintain or reduce the proportion of your regular premiums invested in this fund.

^^ Available on Net MoneyWorks Bond only (not Plan).

* 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 can 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 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 6 months because property and land can take longer to sell.

We may also change the pricing basis of a fund to reflect cashflows in and out. These are processes which aim to maintain fairness between those remaining invested and those leaving a fund.

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.

For up to date fund restrictions, see Products and funds trading **(PTR)**

Since January 2001, the Net MoneyWorks Bond and Net MoneyWorks Plan is only open to policy owners adding or increasing premiums to their existing policy.



Remember that different funds have different levels of risk. We recommend you speak 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 on the asset mix is one factor that affects with profits values. Other factors include our charges and any smoothing and guarantees that may apply.

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 as well as deductions, which may vary, for the cost of guarantees provided by with profits business. The deductions may affect what you get back, although they will not reduce your guaranteed benefits.

If you are thinking of leaving with profits, you may be giving up valuable guarantees.

For up to date information about with profits, please visit our website at **www.standardlife.ie/withprofits**

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