



Synergy Regular Invest

Your guide to how it works

Standard Life 

Contents

03	Synergy Regular Invest
04	Why invest regularly?
06	About Synergy Regular Invest
09	Why choose Standard Life?
10	Your policy is protected

Synergy Regular Invest

We all want to have something to look forward to. That's why we should save on a regular basis. Putting money away each month will help give you peace of mind and bring you closer to your savings goal. So whether you're saving for

- ▶ your dream holiday
- ▶ children's education or
- ▶ deposit for a house

the Standard Life Synergy Regular Invest gives you the potential to grow your long term savings. And you have the comfort of knowing you can access your money if the need arises.*

* There will be a charge if you cash in some or all of your policy within five years of investment.

How your investment could grow

When you save on a regular basis you can build up a sizeable lump sum over time. And you can top up your Synergy Regular Invest with a lump sum at any time you choose. The examples below show how your savings could grow over time.

I want to save €125 per month

Projected value
after 10 years

€17,060

Projected value
after 15 years

€27,531

I want to build up a lump sum of €50,000 over the next 10 years - how much do I need to save each month?

If you save €319 per month over the next 10 years and you invest a lump sum of €5,000 at the start, your investment could grow to

Projected value
after 10 years

€50,000

These examples assume a fund with a 1% annual management charge, a 0.5% per annum renewal charge and 6% per annum investment growth. The projected values are after exit tax (currently 41%). These figures are examples and are not guaranteed. The actual investment growth will depend on how your investments perform and may be worth more or less than shown here.

Warning: These figures are estimates only. They are not a reliable guide to the future performance of your investment

Why invest regularly?

Over the long term, investing in funds can offer potentially higher returns. It's hard to decide on the 'right time' to invest your money. For example, there are timing risks associated with lump sum investing. By saving regularly, however, you're spreading the risk of getting the timing right.

Is the Synergy Regular Invest suitable for you?

Below are some important points for you to consider

* You can make occasional withdrawals on this policy. There will be a charge if you decide to cash in some or all of your policy within five years of investment

Synergy Regular Invest may suit you if:

- ▶ You want to save €125 or more a month
- ▶ You're prepared to save regularly for more than five years (the long term)
- ▶ The potential for real long term capital growth is most important
- ▶ You're prepared to risk getting back less than you put in
- ▶ You don't want to make regular withdrawals*

But it will not suit you if:

- ▶ You want to save less than €125 a month
- ▶ You want to save regularly for less than five years
- ▶ Protecting the full value of your money is most important
- ▶ You do not want to risk getting back less than you put in
- ▶ You want to make regular withdrawals

It's important to keep a separate savings account for short term issues such as fixing your car or general household maintenance. This will ensure your long term savings are left to achieve your savings goal.



About Synergy Regular Invest

What is it?

The Synergy Regular Invest is a savings policy where you can invest your premiums in our range of funds or other investment options. The value of your policy is linked to the value of the assets in your chosen investment.

Premium payment flexibility

You can choose how much you want to invest from €125 per month. To give your savings a boost, you can also make lump sum investments of €500 or more.

You can start, stop, increase or reduce your premiums to suit your changing needs.

Withdrawals

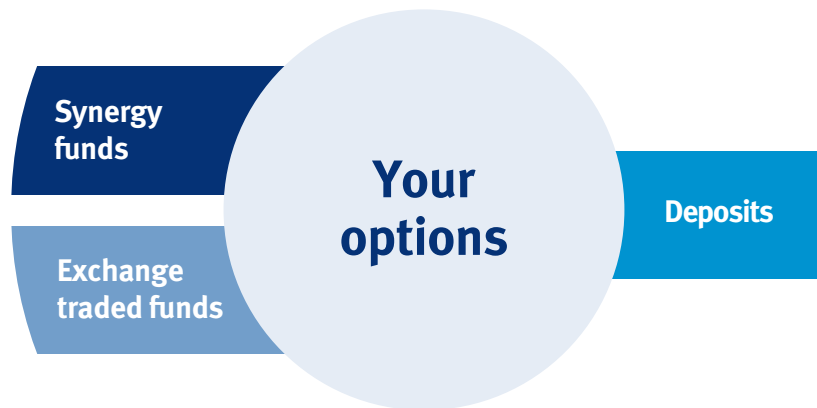
You can withdraw some or all of your policy at any time. If this is within the first five years, there will be an early encashment charge. If you are made redundant and need to cash in some of your policy, the early encashment charge may be waived.

**With Synergy Regular Invest
you are in control of where
your money is invested**

Warning: If you invest in this product you may lose some or all of the money you invest

You are in control of how your money is invested

As your investment attitude might change over time, it's important you have a number of investment options and are comfortable with your choice. The Synergy Regular Invest gives you a wide range of investment options to choose from.



Synergy funds – We have a number of funds to choose from, so your investment can be as simple or as sophisticated as you like.

Exchange Traded Funds – You can invest in ETFs linked to commodities such as water and energy and buy them through Stocktrade, an execution only stockbroker.

Deposits – A choice of demand and fixed term deposits.



You can find more information in our **Investment Options Guide (SYI01)**. This is available from your financial adviser or **www.standardlife.ie**

Warning: The value of this investment may go down as well as up

Warning: This investment may be affected by changes in currency exchange rates





Why choose Standard Life?

Standard Life is a leading provider of long-term savings and investments. Headquartered in Edinburgh and operating internationally, we've been in Ireland since 1834 and have helped generations of Irish customers plan for their future.

Global investment expertise

Standard Life Investments manage the majority of our funds. Headquartered in Edinburgh, they are global active managers, employing more than 1000 talented professionals*.

Your policy is protected

Your policy is protected by the UK's Financial Services Compensation Scheme.+ This covers 90% of your claim - with no upper limit. There is no equivalent Irish compensation scheme.

+ See page 10 for more information.

You have a wide choice

You can choose from a wide range of funds. You also have the option to invest in deposits and Exchange Traded Funds (ETFs).

* Source: Standard Life Investments, 31 December 2013.



And if you need any help,
our customer service team is
only a phone call away
(01) 639 7000

Your policy is protected

Standard Life in Ireland operates as a branch of our UK parent company. This means that any policies taken out since 1 December 2001 are covered by the UK's Financial Services Compensation Scheme (FSCS) in the event that Standard Life is in default. So if you invest in a Standard Life pension or investment policy, **90% of the claim is covered**, with no upper limit.

There is no equivalent Irish compensation scheme.

For information on FSCS cover on investment options through the Synergy product range, see **Your policy is protected (FSCSFAQ)**.

You can find out more about the Financial Services Compensation Scheme at **www.fscs.org.uk** or phone **+44 207 741 4100**.

Important things to consider

Laws and tax rules may change in the future. The information here is based on our understanding of the situation in March 2014.

We recommend you get financial advice. You should not base your decision to invest solely on the information in this guide.

For more information on this product see the Synergy Regular Invest Key Features document (SYRIKF1) and our Synergy Investment Options Guide (SYIO1).

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

www.standardlife.ie