

Fund range

Synergy Investment Bond, Synergy Portfolio Bond, Synergy approved retirement funds

Pre-June 2006 policy numbers beginning 46 and 76

MyFolio	Annual charge
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%

Multi-asset

Standard Life Absolute Return Global Bond Strategies (ARGBS)	1.2%
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	*

Equity - regional

Standard Life Asia Pacific Equity	1%
Standard Life China Equity	1.5%
Standard Life European Equity	1%
Standard Life European Ethical Equity	1.3%
Standard Life Global Equity	1%
Standard Life Global Equity Impact	1.35%
Standard Life India Equity	1.5%
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%

Equity - smaller companies

Standard Life European Smaller Companies	1.5%
Standard Life Global Smaller Companies	1.55%
Standard Life UK Smaller Companies	1.3%

Fixed interest and money market

Standard Life Corporate Bond	1%
Standard Life Euro Global Liquidity	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%



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

[^] You can only switch out of this fund. Closed to new investments.

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

Property

Standard Life Global Real Estate	1.5%
Standard Life Global REIT	1.45%
Standard Life Property	1.2%



For fund factsheets, performance and other information, at any time, visit our Fund Centre: 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

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.

Remember...

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.

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

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.

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

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 of 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 investment 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

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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.