

Pre-June 2006 policy numbers beginning 46 and 76

Fund	Annual charge
Absolute Return Global Bond Strategies	1.2%
Asia Pacific Equity (previously Pacific Basin Equity)	1%
Cash [^]	1%
Cautious Managed	1%
China Equity	1.5%
Corporate Bond	1%
Enhanced-Diversification Growth	1.25%
Euro Global Liquidity	1%
European Equity	1%
European Ethical Equity	1.3%
European Smaller Companies	1.5%
Fixed Interest	1%
Global Absolute Return Strategies	1.35%
Global Equity (previously Global Selector)	1%
Global Inflation Linked Bond	1%
Global Real Estate	1.5%
Global REIT	1.45%
Global Smaller Companies	1.55%
India Equity	1.5%
Japanese Equity	1%
Managed	1%
MyFolio Active I	1.15%
MyFolio Active II	1.2%
MyFolio Active III	1.25%
MyFolio Active IV	1.3%
MyFolio Active V	1.35%
MyFolio Market I	0.95%
MyFolio Market II	0.95%
MyFolio Market III	0.95%
MyFolio Market IV	0.95%
MyFolio Market V	0.95%
North American Equity	1%
Property	1.2%
Standard Life With Profits	*
Total Return Credit	1.3%
UK Equity	1%
UK Smaller Companies	1.3%

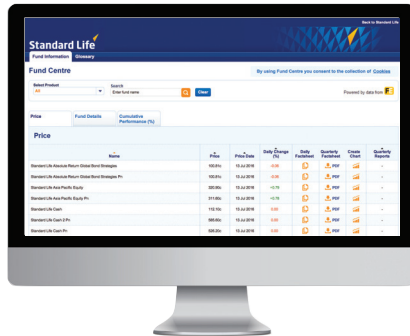
[^] You can only switch out of this fund. Closed to new investments.

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



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

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



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

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.

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 12 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)

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 please visit our website at
www.standardlife.ie/withprofits

A decision to invest should not be based on the information within this document. Please talk to your financial adviser for more information, or if you need an explanation of the terms used.

(01) 639 7000 www.standardlife.ie customerservice@standardlife.ie

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