



Synergy Investment Bond

Your guide to how it works

Standard Life 



Synergy Investment Bond

A Synergy Investment Bond could help you on your way to achieving the lifestyle you're hoping for in the future.

So if you've a lump sum to invest, and are looking for potential growth over the long term the Synergy Investment Bond could be for you.

With Standard Life, you get many investment choices, so you can be as adventurous or as conservative as you like. And you can switch your investments if your circumstances change.

It may also provide you with a regular income and occasional withdrawals. It is all about having choices. So now it's up to you.

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

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

Warning: The income you get from this investment may go down as well as up

Why choose Standard Life?

Standard Life is a leading long-term savings and investments company. Headquartered in Edinburgh and operating internationally, we've been in Ireland since 1834 and have been helping 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 asset managers employing more than 1,500 talented individuals.

Your policy is protected

Your policy is protected by the UK's Financial Services Compensation Scheme⁺. This covers 100% of your claim - with no upper limit. There's no equivalent Irish compensation scheme.

⁺See page 10

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)**.

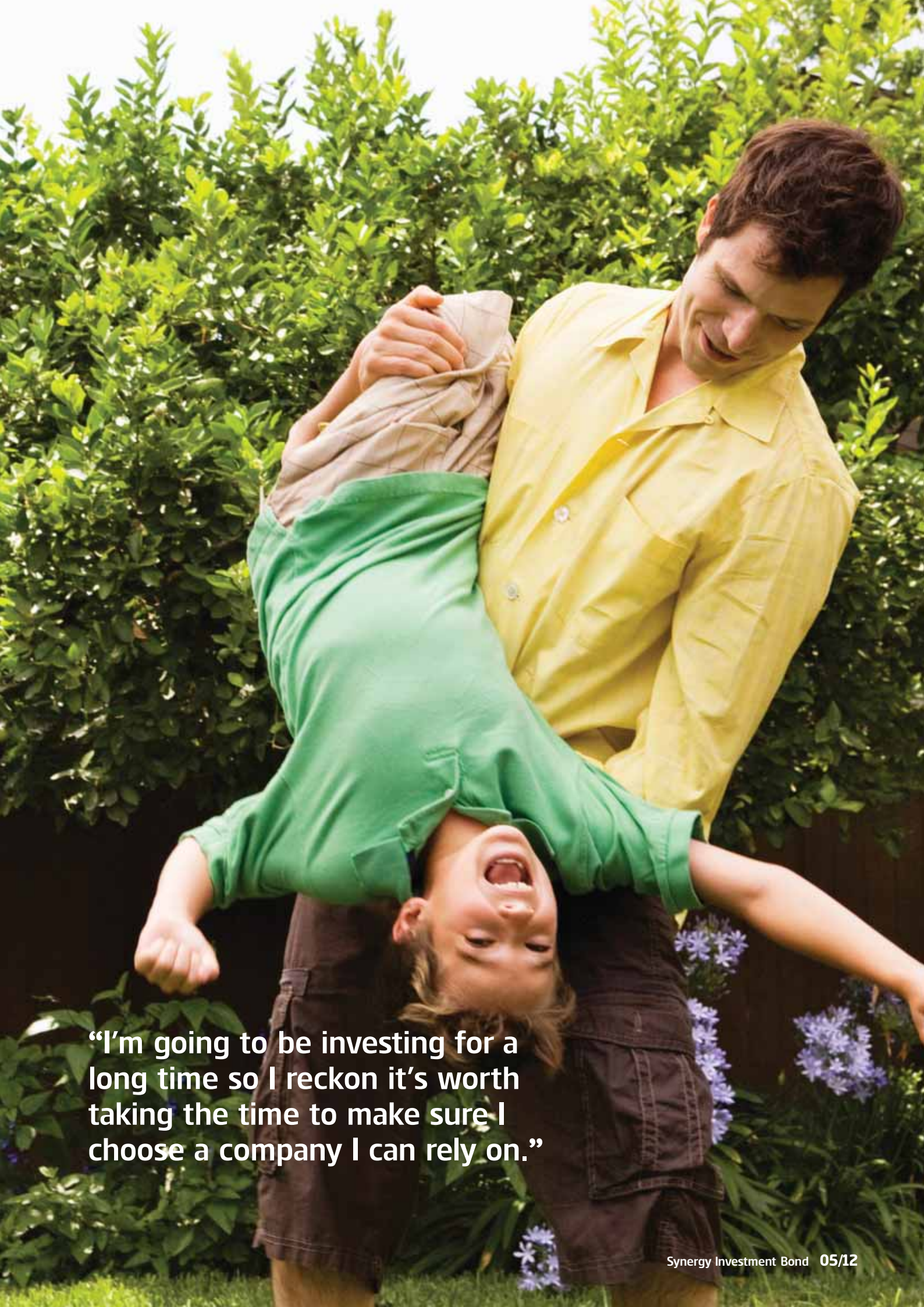
* Source: Standard Life Investments, 31 December 2015

** Execution-only stockbroking



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





“I’m going to be investing for a long time so I reckon it’s worth taking the time to make sure I choose a company I can rely on.”

You decide how your money is invested

Paying into an Investment Bond is a long-term investment, so it's important you have a number of options. The Synergy Investment Bond offers:



* Execution-only stockbroking

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

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

“I want an investment that can change when I need it to. And I want to choose where my money’s invested, so that I’ve got a policy that I can feel confident about.”

Control and choice

With Standard Life your investment can be as simple or as sophisticated as you like, offering you more control and choice over your investment.

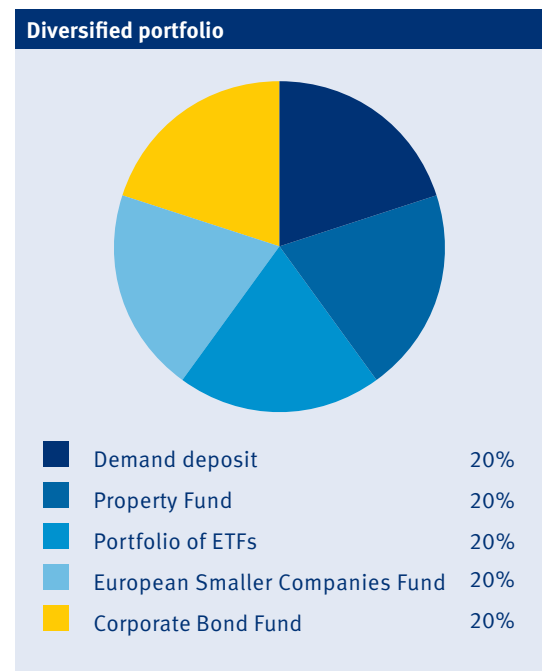
We've a wide range of funds for you to choose from.

With our self-directed options you can choose to invest in deposits and ETFs giving you the flexibility to select the right investment for you.

And...

You can combine all of this into a diversified portfolio of your choice.

Here's a sample:



You can find more information in our **Investment Options Guide (SYIO1)** and **Self-Directed Options guide (SYSD01)**



Ask the experts first.

This sample is not a recommendation. Because these investment options carry different levels of risk, we recommend that you talk to your financial adviser who'll be able to answer your questions and help decide what's right for you.



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

How much do you need to invest?

The minimum investment into a Synergy Investment bond is €10,000 and you can top up with €5,000 or more.

The 1% Life Assurance Premium Levy will be deducted from all premiums invested in your Synergy Investment Bond.



You'll find further information
in our Key Features
document (SYIBKF1).

Want to take regular or occasional withdrawals?

Growing your money is important. But what if you want an income from your policy as well? The Synergy Investment Bond has been designed for long-term investments, but it's comforting to know that you can access your money.

Taking a regular withdrawal

You can choose to take a regular withdrawal in a couple of different ways.

- ▶ Take a fixed amount after tax, up to 5% a year of your investment

or

- ▶ Take a percentage of your policy value before tax, up to 5% a year

You can take your regular withdrawal on a monthly, quarterly, half-yearly or yearly basis, and the minimum you can take is €900 a year.

Occasional withdrawals

The minimum occasional withdrawal you can make is €900. You'll find further information in our Key Features document (SYIBKF1).

If you take a withdrawal, it may be subject to an early encashment charge, depending on what you've agreed with your financial adviser. There's no early encashment charge on regular withdrawals.

Taking a withdrawal may reduce your policy value to less than your original premiums.

When you take a withdrawal, the growth in your policy is subject to exit tax. You'll find further information in our Key Features document (SYIBKF1).

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Information about Synergy Investment Bonds

Your policy's protected by the UK's Financial Services Compensation Scheme

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, **100% of the claim is covered**, with no upper limit.

For information on FSCS cover, see **Your policy is protected (FSCSFAQ)**.

There is no equivalent Irish compensation scheme.

Death benefit

On the death of the last surviving life assured, we will pay 101% of the value of the policy to your estate.

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 January 2017

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

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

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