

**Standard Life**  
There's a lot to look forward to

# Your Investment Options

This guide sets out the investment options available on Synergy pension, savings and investment products





# Investment options

## **It's your money - it's your choice where to invest it.**

**Investing your money for the long term is a big decision. So before you make that leap, it's important to know that you'll have the choice as to how and where your money is invested and flexibility to change your investment choices if your personal circumstances change.**

With Standard Life, you can choose from a wide range of funds. We also offer deposits, direct property and execution-only stockbroking. Because these investment options carry different levels of risk and we don't give advice, we recommend that you talk to your financial adviser.

# Why choose Standard Life?

**Standard Life is a life savings company. That means we provide pensions, retirement solutions, savings, investments and funds for each stage of your life journey.**

**We've been working in partnership with financial advisers helping people plan and enjoy their futures for more than 180 years in Ireland.**

**Operating internationally, our team of 400 people in Ireland delivers products and services to support customers and advisers.**

## **Global investment expertise**

Aberdeen Standard Investments manage the majority of our funds. They are a leading global asset manager with a talented and experienced team.

## **You have a wide choice**

You can choose from a wide range of funds. You also have the option of deposits, direct property and execution-only stockbroking.



**We'll provide regular information on your investment and if you need help at any stage, call us on (01) 639 7000**



Standard Life International dac is an insurance undertaking with its registered address at 90 St Stephen's Green, Dublin 2 and 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](http://www.thephoenixgroup.com)

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).





# Funds

Standard Life's funds are all about choice. They give you a wide range of investment opportunities. Here are some examples.

---

<b>MyFolio Active III Fund:</b>	MyFolio Active III may suit you if you have a balanced attitude towards risk. This fund is part of a family of multi-asset funds that are risk-based. They range from MyFolio Active I, which is a low risk fund up to MyFolio Active V, which is at the higher end of the risk scale.
<b>Diversified Income Fund:</b>	Provides true diversification across a wide range of income producing asset classes, while aiming to deliver a sustainable annual return - investing in traditional assets like equities and bonds, as well as social housing, renewable energy and aircraft leasing.
<b>European Smaller Companies Fund:</b>	Invests mainly in the shares of smaller companies listed on the European stock markets.
<b>Property Fund:</b>	Invests mainly in UK commercial properties across the retail, office and industrial sectors.

---

**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.**

**Warning: If you invest in these funds you may lose some or all of the money you invest.**

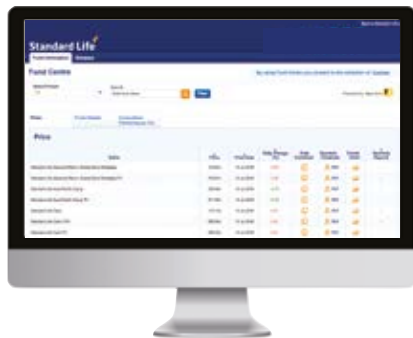


We recommend you speak to a financial adviser before choosing funds.



For more information on MyFolio funds, visit [www.standardlife.ie/myfolio](http://www.standardlife.ie/myfolio) for the MyFolio guide (MYF10)

You'll probably be one of many investors in each fund you choose. Sometimes, in exceptional circumstances, we may wait before we carry out your request to switch your funds, transfer or cash in your policy. This is to maintain fairness between those remaining in and those leaving the fund. For more information, see Fund pricing, switching, transferring or cashing in on page 13. Before you choose a fund, you should read its latest fact sheet and supplementary information document.



**For fund factsheets,  
supplementary information  
documents, volatility,  
performance and other  
information, at any time,  
visit our Fund Centre:  
[www.standardlife.ie/funds](http://www.standardlife.ie/funds)**



# Funds

## MyFolio

### Annual management 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 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%

## 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 Absolute Return Global Bond Strategies (ARGBS)	1.2%
Standard Life Corporate Bond	1%
Standard Life Euro Global Liquidity	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%

## Property

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

\* Not available on the Synergy PRSA.



# Self-directed options

**With our self-directed options you can choose deposits, direct property and stockbroking\*.**

## Deposits

You can choose from a range of demand and fixed term deposits.

For more information go to the deposits page on [www.standardlife.ie](http://www.standardlife.ie)

## Direct property

You can buy residential property in Ireland, England or Wales through your pension or approved retirement fund. You decide on the property you want to include in your policy.

We've appointed a range of partners such as solicitors, surveyors, insurers and property management companies.

## Stockbroking\*

You can invest in a choice of quoted shares, government bonds, exchange traded funds (ETFs) or other securities.

Investing through an execution-only stockbroker means you are not given any investment advice. Instead, the stockbroker carries out deals and settles transactions for you, based on the investment decisions you make yourself. This makes it easy for you to control and manage your own share portfolio.

Our appointed execution-only stockbroker is Stocktrade, based in Dundee.

\* Execution-only

**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.**

**Warning: If you invest in these options you may lose some or all of the money you invest.**



**For more information, ask your financial adviser for the Self-directed options guide (SYSD01) and Direct Property guide (SYDPG).**



# Accessing your investment options

You have the flexibility to choose from the following range of investment options available on our Synergy products (policies started in July 2006, or later).

Here's how you can access them.

	Funds	Self-Directed options		
		Deposits	Direct Property	Execution-only stockbroking
<b>Synergy Executive Pension</b>	Yes	Yes	Yes	Yes
<b>Synergy Personal Pension</b>	Yes	Yes	Yes	Yes
<b>Synergy PRSA</b>	Yes	Yes	No	Yes**
<b>Synergy approved retirement funds</b>	Yes	Yes	Yes	Yes
<b>Synergy Buy Out Bond</b>	Yes	Yes	Yes***	Yes
<b>Synergy Investment Bond</b>	Yes	Yes	No	Yes*
<b>Synergy Regular Invest</b>	Yes	Yes	No	Yes*
<b>Synergy Portfolio Bond<sup>^</sup></b>	Yes	No	No	No
<b>Synergy Portfolio approved retirement funds<sup>^</sup></b>	Yes	Yes	Yes	Yes

\* Exchange traded funds only

\*\* Company shares, government and corporate bonds only

\*\*\*Direct Property option is not available on UK transfer payments to a Qualifying Recognised Overseas Pension Scheme

<sup>^</sup> Open to top ups only

**Warning: If you invest in a pension product you will not have access to your money until you retire.**

**Warning: If you invest in these products you may lose some or all of the money you invest.**

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



# Important points to consider before you invest

Choosing your long term investments is a big decision. Before you make a decision on your long term investments, consider the following points.

## 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.

## Self-Directed Options

**Setting up your investment:** If you invest in a Self-Directed Option, a policy cash account will be set up within your policy to facilitate your Self-Directed Options and from which payments are credited and deducted. The policy cash account is a deposit account provided by a third party. For further information see your product's Key Features document and Self-Directed Options guide (SYSD01).

Synergy product charges apply including a management charge of 1% per annum. The return on your Self-Directed Options will also be affected by the fund based renewal commission you have agreed with your financial adviser.

**Regular payments into the Self-Directed Options:** It's not possible to have regular payments transferred automatically from your policy cash account into your chosen Self-Directed Options. Your money will be invested in your policy cash account until you specifically ask us to transfer it to your chosen investment.



**For more information on the policy cash account, refer to your product's Key Features document available on [www.standardlife.ie](http://www.standardlife.ie)**

**Deposits:** It is your responsibility to ensure that the deposit you select meets your needs so it is important that you seek appropriate financial advice. Standard Life does not endorse or recommend any deposit or deposit provider and is not responsible for the solvency of a deposit provider or a deposit's performance.

In the event of a deposit provider being unable to meet any claims against it, money from your policy held with that provider will not be covered by schemes such as the Deposit Guarantee Scheme.

Fixed term deposits should only be taken out if you do not require access to your money for the term. Early withdrawal from fixed term deposits is at the discretion of the deposit provider who may impose early withdrawal charges.

Demand deposits have a variable interest rate. The variable interest rate applied to your demand deposits may increase or decrease, at the discretion of the deposit provider. If the variable interest rate for your demand deposit changes, we'll update the change on our website, [www.standardlife.ie](http://www.standardlife.ie) as soon as reasonably possible.

For current demand deposit rates, please see [www.standardlife.ie](http://www.standardlife.ie), contact your financial adviser, or call **(01) 639 7000**.

The rates may change or be withdrawn at short notice. The rate you get is the rate available on the day we transfer the money to the deposit provider. This may take up to five working days.

Deposit account terms and conditions with each of the relevant providers apply and may change at any time at the sole discretion of the deposit provider.

There may be other deposit providers not shown on our website which are available as an investment option. Please call us on **(01) 639 7000** or email [customerservice@standardlife.ie](mailto:customerservice@standardlife.ie) for more information.

## **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.

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.



## **Information about Synergy Executive Pensions**

At the start of the policy, you – the member – choose what the contributions are invested in, in conjunction with the trustees of the scheme. The trustees can override your investment choice. There is no default investment strategy, so if you fail to choose, the trustees must make an investment choice before we can invest the contributions. The trustees are not liable for the performance of the investments, whether selected by themselves or in consultation with you.

After you join the scheme – and for any subsequent additional investments – we'll issue documents to the trustees of the scheme which give investments chosen, their proportions and allocation rates applicable to your and your employer's contributions. For details on how to switch between funds, please refer to the relevant section of the Policy Provisions (SYEP60).



**For an explanation of member directions, limitations and restrictions, refer to the relevant section of the Rules (SYEPR).**

## **Third party providers**

Standard Life is not responsible for the performance or solvency of the third parties providing investment options through the Synergy product range.



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

If you have a complaint, please write to the Operations Director, Standard Life, 90 St Stephen's Green, Dublin 2. If you want information on our complaint handling procedure, please ask us. If you aren't satisfied with our reply, you can refer your complaint to the Financial Services and Pensions Ombudsman. This won't affect your legal rights.



# Find out more

Talk to your financial adviser, they'll give you the information you need. 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](http://www.standardlife.ie)**



[www.facebook.com/StandardLifeIreland](https://www.facebook.com/StandardLifeIreland)



[www.youtube.com/StandardLifeIreland](https://www.youtube.com/StandardLifeIreland)