

| Volatility Rating* | Annual management charge | Fund | € Performance % | | | | Since launch** | Launch date | |
|--------------------|--------------------------|---|-----------------|------|-----------|-----------|----------------|-------------|-----------|
| | | | 1 mth | YTD | 3 years** | 5 years** | | | |
| 1 | 1% | Cash*** | 0.0 | 0.0 | 0.0 | 1.2 | 1.3 | April '05 | |
| | 1% | Euro Global Liquidity | -0.1 | -0.2 | N/A | N/A | N/A | Feb '10 | |
| 2 | 1% | Corporate Bond | -0.2 | 6.1 | 7.7 | 4.4 | 3.5 | April '05 | |
| | 1% | Government Bond Tracker+ | -0.4 | 3.4 | 3.0 | 3.7 | 2.5 | May '05 | |
| | 1% | Euro Inflation Linked Bond | -1.8 | 3.3 | 2.5 | 3.3 | 1.8 | Aug '05 | |
| | 1% | Fixed Interest | -0.2 | 3.6 | 4.1 | 4.9 | 4.1 | April '05 | |
| 3 | 1% | Cautious Managed | 0.1 | 6.5 | 8.5 | 2.2 | 4.5 | April '05 | |
| | 1.95% | Standard Life Barclays Multi-Asset Protected 85++ | 1.1 | 3.0 | N/A | N/A | 4.2 | Feb '10 | |
| | 1.2% | Property | 0.4 | 6.6 | 8.5 | -3.7 | 1.7 | April '05 | |
| | 1.35% | Global Absolute Return Strategies | -1.1 | 4.2 | 10.0 | N/A | 8.7 | Sept '08 | |
| 5 | 1% | Managed | 0.4 | 9.4 | 12.9 | -2.0 | 3.6 | April '05 | |
| | 1.35% | Balanced Multi-Manager | 0.3 | 8.7 | 11.7 | -4.2 | 1.5 | April '05 | |
| | 1% | Balanced Tracker+ | -0.1 | 7.1 | 11.3 | -3.4 | 1.1 | July '05 | |
| 6 | 1% | Japanese Equity | -2.1 | 7.6 | 9.1 | -5.1 | -0.5 | April '05 | |
| | 1.8% | Japanese Equity Multi-Manager | -2.3 | 5.6 | 6.8 | -7.3 | -3.3 | April '05 | |
| | 1% | Japanese Equity Tracker+ | -4.5 | 4.8 | 5.3 | -6.0 | -1.2 | July '05 | |
| | 1% | UK Equity | 2.1 | 11.0 | 16.4 | -2.2 | 4.8 | April '05 | |
| | 1.55% | UK Equity Multi-Manager | 2.6 | 8.1 | 17.7 | -4.0 | 2.6 | April '05 | |
| | 1% | UK Equity Tracker+ | 2.1 | 6.3 | 15.9 | -3.9 | 0.7 | July '05 | |
| | 1.6% | Global Equity Multi-Manager | 0.4 | 10.3 | 15.6 | -3.2 | 1.8 | April '05 | |
| | 1% | Global Selector | 0.4 | 15.0 | 17.8 | -1.7 | 3.4 | April '05 | |
| | 1% | Global Equity Tracker+ | -0.2 | 7.9 | 15.3 | -1.4 | 2.0 | July '05 | |
| | 1.5% | European Smaller Companies | 2.2 | 19.5 | 25.7 | N/A | 1.8 | Nov '07 | |
| | 1.65% | European Equity Multi-Manager | -0.9 | 9.9 | 8.1 | -7.9 | 1.0 | April '05 | |
| | 1% | European Equity | -1.0 | 9.8 | 13.0 | -3.7 | 4.7 | April '05 | |
| | 1% | European Equity Tracker+ | -1.5 | 7.3 | 8.6 | -6.8 | 1.0 | July '05 | |
| | 1.3% | European Ethical Equity | -1.2 | 10.1 | 7.3 | N/A | -10.8 | Nov '07 | |
| | 1% | North American Equity Tracker+ | 0.4 | 8.3 | 17.9 | 0.7 | 1.9 | July '05 | |
| | 1.6% | North American Equity Multi-Manager | 0.7 | 11.4 | 19.4 | -1.0 | 2.2 | April '05 | |
| | 1% | North American Equity | 0.5 | 11.9 | 18.2 | 1.0 | 3.4 | April '05 | |
| | 7 | 1.45% | Global REIT | 0.8 | 14.1 | 20.8 | -9.6 | -8.7 | Feb '07 |
| | | 1% | Irish Equity | 0.3 | 10.3 | 10.8 | -17.0 | -6.2 | April '05 |
| 1% | | Irish Equity Tracker+ | -0.3 | 12.4 | 9.1 | -18.2 | -8.5 | July '05 | |
| 1.3% | | UK Smaller Companies*** | 6.2 | 17.6 | 30.8 | 2.1 | 11.3 | April '05 | |
| 1% | | Pacific Basin Equity | 1.2 | 10.7 | 18.8 | 3.6 | 9.1 | April '05 | |
| 1.8% | | Pacific Basin Equity Multi-Manager | 2.5 | 12.3 | 18.4 | 1.8 | 7.9 | April '05 | |
| 1% | | Pacific Basin Equity Tracker+ | 0.8 | 9.2 | 20.7 | 3.2 | 8.4 | July '05 | |
| 1.5% | | India Equity++ | -3.9 | 16.5 | 8.8 | N/A | -10.7 | Nov '07 | |
| 1.5% | | China Equity | 3.9 | 14.0 | 15.2 | N/A | -4.6 | Nov '07 | |

*At 3 August 2010

**Returns over 3 years, 5 years and since launch are annualised. Source: Money Mate

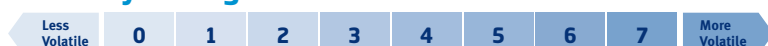
***closed to new investments and fund switches

+This fund will close to new and existing investments from 28 May 2012

++ This fund is not available on Synergy PRSA

Performance (net of annual management charges) excludes policy charges and tax which may apply. It is not the return on a premium or contribution.

Volatility Rating



The volatility rating of a fund indicates how much the fund price might move compared to other funds. The higher the volatility rating, the less stable the fund price is likely to be. You can use this to help you decide how much risk you're comfortable taking with your investments.

We set ratings based on our experts' judgement, using data on:

- ▶ how the fund price has varied from month to month in the past, compared to other funds available
- ▶ how investments in similar asset classes vary from month to month and the investment policy of the fund

Typically higher volatility rating mean greater potential investment returns over the longer term. But high volatility funds can suddenly fall or rise in value. The volatility rating is not the only factor you should consider when selecting a fund. If you're not sure which funds to choose please seek advice from a financial adviser.

We regularly review our charges and sometimes we need to increase them to reflect changes in our overall costs, or assumptions. Any increases will be fair and reasonable

The **Standard Life Barclays Multi-Asset Protected 85 fund** invests 100% in an externally managed fund the Multi-Asset Protected 85 Fund managed by Barclays Capital Fund Solutions, the asset management business of Barclay's Capital, the Investment Banking division of Barclay's Bank PLC. The price protection offered by the Multi-Asset Protected 85 Fund the externally managed fund, is not guaranteed and is provided by Barclay's Bank PLC. In certain circumstances, the protection could be reduced or even removed. Please refer to the customer brochure (BMAP85) for more information on these circumstances. The Synergy products are not sponsored, endorsed, sold or promoted by Barclays Bank PLC.

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- ▶ Synergy Executive Pension
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- ▶ Synergy approved retirement funds
- ▶ Synergy Portfolio approved retirement funds
- ▶ Synergy Buy Out Bond
- ▶ Synergy Investment Bond
- ▶ Synergy Portfolio Bond
- ▶ Synergy Regular Invest

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The value of investments within these funds will go down as well as up and may also be affected by changes in currency exchange rates. The information shown relates to the past. Past performance is not a guide to the future.

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