

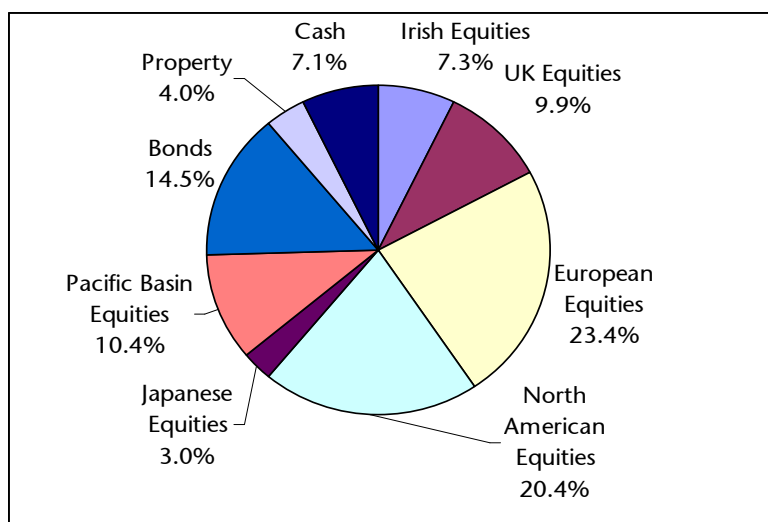
Balanced Tracker Fund

February 2010

Description

The fund aims to provide long term growth whilst investing in a diversified portfolio of assets (including equities, fixed interest and property) in order to reduce the risk associated with being solely invested in any one asset class. The fund is predominantly invested in equities. These assets can be from Ireland and overseas. Both the equity and fixed interest assets are passively managed and asset allocation is managed in line with the peer group average.

Where the fund invests*



Top ten holdings*

Holding	% of fund
FTSE 100 Index Future	9.9
CRH	2.6
Italy 5.25% 2017	1.6
Bundesrepublik Deutschland 3.75% 2017	1.6
France 5% 2016	1.6
France 5.75% 2032	1.3
UK Property Fund	1.1
Italy 6.5% 2027	1.0
Ryanair Holdings plc	0.9
Spain 6% 2029	0.8
% of fund in top ten holdings	22.3

Performance to 1 March 2010

	Year to date	1 year	3 years annualised	Since launch**	Growth since launch
Standard Life Balanced Tracker Fund	-1.3%	32.1%	-9.9%	-1.7%	-7.8%
MoneyMate Managed Balanced Sector Average	0.3%	28.5%	-7.5%	-1.3%	-5.7%

**annualised from 1 July 2005

Source: MoneyMate, bid to bid, gross income reinvested

Performance excludes policy charges or tax which may apply. It is not the return on a premium paid on a policy.

Balanced Tracker Fund

February 2010



Fund facts*

Fund size***	€1.5 million
Launch	1 July 2005
Sector	MoneyMate Managed Balanced
Annual management charge	1%
Number of holdings***	1,948
Fund Manager	Standard Life Investments' Multi-Asset team

***relates to underlying fund

Standard Life Investments

We're motivated by a single purpose - to meet your needs with integrity and to the highest possible standard. We do this through a critical combination of talented people, a unique investment philosophy, and a robust, repeatable investment process intelligently applied.



How to access this fund

Synergy products

Synergy Investment Bond
Synergy approved retirement funds
Synergy Personal Pension
Synergy Executive Pension
Synergy Buy Out Bond

Other products

PRSA
Executive Pension Plus

*Source: Standard Life Investments, at 31 December 2009

The fund may use derivatives for the purpose of efficient portfolio management, reduction of risk or to meet its investment objective if this is permitted and appropriate.

This fact sheet does not constitute investment advice. Contact your financial adviser for further information.

Warning: Past performance is not a reliable guide to future performance

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

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

Standard Life 90 St Stephen's Green Dublin 2
Telephone (01) 639 7000 Email marketing@standardlife.ie Website www.standardlife.ie

Standard Life Assurance Limited adheres to codes of conduct issued by the Financial Regulator and is authorised and regulated by the Financial Services Authority in the UK.

FFBT V01 0210 © 2010 Standard Life