

30 November 2011

The fund aims to provide a return before charges equivalent to overnight deposits by investing in deposits and short term money market instruments. The unit price for this particular fund is guaranteed not to fall by Standard Life.

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.

Standard Life  
Ireland  
Investment Fund

Money Market  
Fund

Monthly

Fund Manager	Stuart Lindsay
Launch Date	1 September 1984
Current Fund Size	€121.9m
Base Currency	EUR
AMC	1.00%

**This document is intended for use by individuals who are familiar with investment terminology. Please contact your financial adviser if you need an explanation of the terms used.**

### Fund Information \*

#### Composition by Asset

	Fund %
Deposits	75.4
Certificate of Deposits	24.6

#### Top Ten Holdings

Bonds	Fund %
Rabobank International	9.7
Danske Bank	9.6
DZ Bank	9.6
ING Bank NV	9.6
HSBC Bank	9.6
Royal Bank of Scotland	9.6
UBS	9.6
National Australia Bank	8.2
Commerzbank	8.2
Den Norske Bank	8.2
Assets in top ten holdings	91.9

## Fund Performance \*

### Cumulative Performance

Source: Standard Life Investments (Fund) and Thomson Datastream (Benchmark)

	1 Month (%)	YTD (%)	1 Year (%)	3 Years (% p.a.)	5 Years (% p.a.)
Synergy Cash	0.0	0.0	0.0	0.1	1.3
EONIA	0.1	0.8	0.9	0.7	2.0

### Year on Year Performance

Source: Standard Life Investments (Fund) and Thomson Datastream (Benchmark)

	Year to 30/11/2011 (%)	Year to 30/11/2010 (%)	Year to 30/11/2009 (%)	Year to 30/11/2008 (%)	Year to 30/11/2007 (%)
Synergy Cash	0.0	0.0	0.4	3.3	3.1
EONIA	0.9	0.4	0.9	4.1	4.0

Note: The Performance figures quoted are calculated over the stated period to 30 November 2011 with gross income reinvested. Figures are based on units which contain 1.00% AMC. For the relevant charges on your policy please refer to your policy documentation. Performance excludes policy charges or tax which may apply. It is not the return on a premium.

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**Warning: Past performance is not a reliable guide to future performance**  
**Warning: The value of this investment may go down as well as up**  
**Warning: This investment may be affected by changes in currency exchange rates**

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