

Fixed Interest Fund

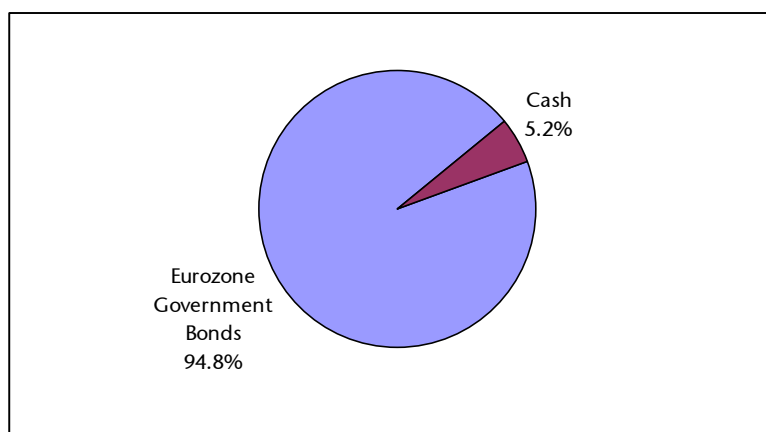
May 2010



Description

The fund aims to provide long term growth mainly from the reinvestment of income generated by investing predominantly in euro fixed interest securities such as government bonds and corporate bonds. The fund is actively managed by our investment teams who may also invest a proportion of assets in other fixed interest securities (e.g. non-euro bonds) and/or money market instruments to try to take advantage of opportunities they have identified.

Where the fund invests*



Top ten holdings*

Holding	% of fund
France 4.00% 2014	5.3
Bundesrepublik Deutschland 3.50% 2019	4.8
Italy 6% 2031	4.8
Kingdom of Netherlands 4.25% 2013	3.9
France 3.50% 2015	3.6
% of fund in top ten holdings	22.4

Performance to 1 June 2010

	Year to date	1 year	3 years annualised	Since launch**	Growth since launch
Standard Life Fixed Interest Fund	4.8%	11.3%	7.4%	4.9%	27.8%
MoneyMate Fixed Interest sector average	3.6%	9.6%	5.3%	3.4%	18.8%

**annualised from 1 April 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.

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Fund facts*

Fund size***	€132.2 million
Launch	1 April 2005
Sector	MoneyMate Fixed Interest
Annual Management charge	1%
Number of holdings***	60
Fund Manager	Gregor MacIntosh

***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 March 2010

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

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