

Standard Life Barclays Multi-Asset Protected 85 Fund



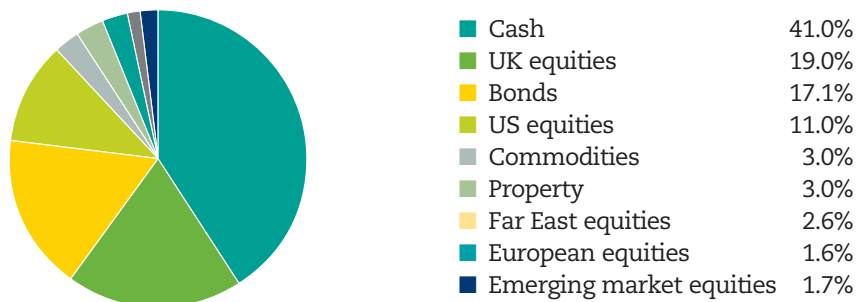
This fund has reached its first anniversary with a **performance of 7% for the year.**

How does this fund work?

- It invests 100% in an externally managed fund, the Multi-Asset protected 85 Fund which is managed by Barclays Capital Fund Solutions*
- Aims to achieve a level of **investment protection**** by investing in a fund that benefits from protection of **85% of the highest ever recorded unit price**

Why should you invest in this fund?

Diversification: this fund invests in a cautious index*** as well as a multi-asset index that gives access to equities, commodities, property and bonds



Source: Barclays Capital at 31 January 2011

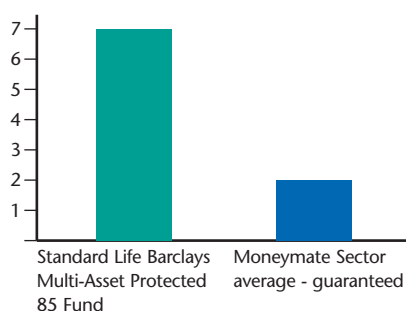
Flexibility of daily pricing: With this fund you can buy or sell units on a daily basis, and investments are not locked in for a fixed term+

Price protection: The fund is designed to protect against the unit price falling below a certain level. As the unit price increases, the protected price also increases. This protection level is set at 85% of the highest ever unit price. The current protected price is €0.91 (as at 15 February 2011)

Strength of Barclays: The price protection of this fund is provided by Barclays Bank PLC. This is one of the 'Worlds 50 Safest Banks'† and is AA- rated by Standard & Poor's and Aa3 by Moody's^

Fund performance

15 February 2010 to 15 February 2011



*Want the potential for growth while also benefiting from a high level of investment protection**?*

	1 year performance	Protected price (as at 15/02/11)
Standard Life Barclays Multi-Asset Protected 85 Fund	7.0%	€0.91
Average - Guaranteed sector	2.1%	n/a

Source: MoneyMate: Local currency, Bid to Bid, Gross income re-invested on Ex-dividend date

Policyholder protection: As Standard Life in Ireland operates as a branch of our UK parent company, policies taken out since 1 December 2001 are covered by the UK's Financial Services Compensation Scheme (FSCS) in the event that Standard Life is in default.

This means that if you invest in a Standard Life pension or investment policy in Ireland, your policy is protected by the FSCS, which covers 90% of the claim, without any upper limit.

For more information visit the FSCS website, www.fscs.org.uk

Which of the following Life Assurance providers operating in Ireland offer policies that are covered by the UK FSCS?

Company	Covered?
Standard Life	Yes
Irish Life	No
Aviva	No
Zurich	No
Canada Life	No
Friends First	No
New Ireland	No
Caledonian Life	Yes

Source: Central Bank of Ireland register of Life Assurance undertakings regulated by the Central Bank of Ireland and FSA register. As at January 2011.

How to access this fund

The Fund is available on the following products:

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

*Barclays Capital Fund Solutions is the asset management business of Barclays Capital, the Investment Banking division of Barclays Bank plc.

**The price protection offered by the Multi-Asset Protected 85 Fund, the externally managed fund, is not guaranteed and is provided by Barclays Bank plc. In certain circumstances the protection could be reduced or even removed.

***The return of the Multi-Asset Protected 85 Fund is linked to the performance of a multi-asset index and a cautious index component. Cautious index means the EONIA index. The EONIA index means, the Euro Overnight Index Average calculated as the weighted average of all overnight unsecured lending transactions in the interbank market, initiated within the euro area by the contribution panel banks.

+In exceptional circumstances, we may delay you making a withdrawal or switch if it is necessary to do so in order to maintain fairness and equity between unit holders remaining in and unit holders leaving the fund.

† Global Finance magazine August 2010.

^ Source: Standard & Poor's January 2010; Moody's February 2009.

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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

You should not base your decision to invest in this fund solely on the information in this guide. So before you proceed, you'll need to speak with your financial adviser.