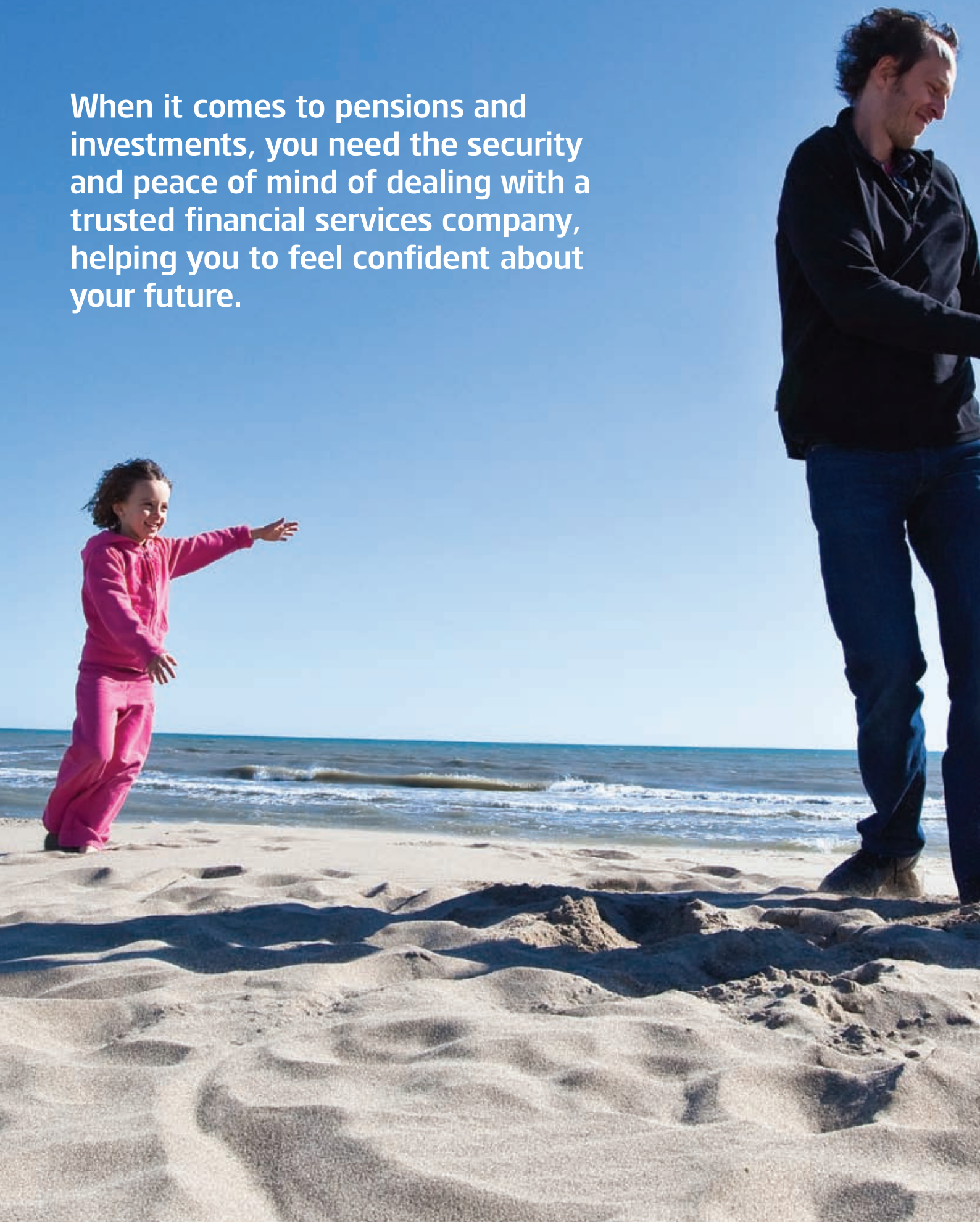




Synergy Buy Out Bond

Your guide to how it works

When it comes to pensions and investments, you need the security and peace of mind of dealing with a trusted financial services company, helping you to feel confident about your future.



I want to keep track of my pension investments

It's not unusual to change jobs during your career, which may mean that you can lose track of your pension investments.

So it could make financial sense to dust off that old work pension and get it working for you again by converting to a personal retirement bond, also known as a buy out bond. Transferring your pension to a Synergy Buy Out Bond from Standard Life allows you to build up a retirement fund.



Why choose Standard Life?

Standard Life is a leading long-term savings and investments company. Headquartered in Edinburgh and operating internationally, we've been in Ireland since 1834 and have helped generations of Irish customers plan for their future.

Global investment expertise

Standard Life Investments manage the majority of our funds. Based in Edinburgh, they are global active fund managers with a talented and experienced team of more than 300 investment professionals (at February 2010).

Your policy is protected

Your policy is covered by the UK's Financial Services Compensation Scheme*. This covers 90% of the value of your claim – with no upper limit. There's no equivalent Irish compensation scheme.

*See page 06

You have a wide choice

You can choose from a wide range of funds. You also have the option to invest in deposits, shares and direct property.

Service is at hand

We'll send you regular information on your investment and will administer your policy.



And if you need any help, our customer service team is only a phone call away on (01) 639 7080

Why a Synergy Buy Out Bond?

How it works

You can transfer the value of your executive, company, or other occupational pension scheme or another buy out bond to a Synergy Buy Out Bond.

Not transferring your pension may mean that your old work pension is under the control of trustees and an employer who you no longer deal with. This means you may have little control over how your retirement fund is invested or when you can access it.

Transferring your pension lets you track performance easily

Occupational pension schemes are run by trustees, who make the investment decisions. By transferring to a Synergy Buy Out Bond, however, it's easier to monitor how your pension is performing, and make investment changes if you need to.

What if my pension is in the UK?

If you've a UK pension, but are now living in Ireland, you might want to transfer your pension to a Synergy Buy Out Bond to give you more control over your investments – both now and when you retire.

We are approved by the UK revenue authorities to accept UK pension transfers into the Synergy Buy Out Bond.



You'll find further information in our Guide to UK Pension Transfers (SYUKPT1)

Did you know? You can access your retirement fund from a Buy Out Bond any time after your 50th birthday.

Information about Synergy Buy Out Bonds

Your policy is protected

Standard Life in Ireland operates as a branch of our UK parent company. This means that any 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. So if you invest in a Standard Life pension or investment policy, 90% of the claim is covered, without any upper limit.

You can find out more about the Financial Services Compensation Scheme at www.fscs.org.uk

There is no equivalent Irish compensation scheme.

For information on FSCS cover on investment options through the Synergy product range, see Your policy is protected (FSCSFAQ).

Important information

If you are considering bringing all your personal pensions under one policy, please ensure that your new policy meets your needs. Make sure that you are aware of the financial consequences of replacing any existing pension arrangements by talking to your financial adviser.

Laws and tax rules may change in the future. The information here is based on our understanding of the situation in August 2010.

We recommend you get financial advice. You should not base your decision to invest solely on the information in this guide.



Warning: The value of this investment may go down as well as up.

Find out more

Talk to your financial adviser for advice on how to plan for your financial future, or if you're ready to start, they'll give you the application form you need to set up your plan.

Call us on (01) 639 7080

(Mon-Fri, 9am to 5pm). Call charges will vary and calls may be recorded and/or monitored to help improve customer service.

www.standardlife.ie