



# Synergy Investment Bond

Your guide to how it works

Standard Life 



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# Synergy Investment Bond

**A Synergy Investment Bond could help you on your way to achieving the lifestyle you're hoping for in the future.**

So if you've a lump sum to invest, and are looking for potential growth over the long term the Synergy Investment Bond could be for you.

With Standard Life, you get many investment choices, so you can be as adventurous or as conservative as you like. And you can switch your investments if your circumstances change.

It may also provide you with a regular income and occasional withdrawals. It is all about having choices. So now it's up to you.

# Why choose Standard Life?

Standard Life is a leading provider of long-term savings and investments. 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 protected 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 10

## You have a wide choice

You can choose from a wide range of funds. You also have the option to invest in deposits and Exchange Traded Funds (ETFs).

## 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**





**“I’m going to be investing for a long time so I reckon it’s worth taking the time to make sure I choose a company I can rely on.”**

# You decide how your money is invested

Paying into an Investment Bond is a long-term investment, so it's important you have a number of options. The Synergy Investment Bond offers:



**“I want an investment that can change when I need it to. And I want to choose where my money’s invested, so that I’ve got a policy that I can feel confident about.”**

## Control and Choice

With Standard Life your investment can be as simple or as sophisticated as you like, offering you more control and choice over your investment.

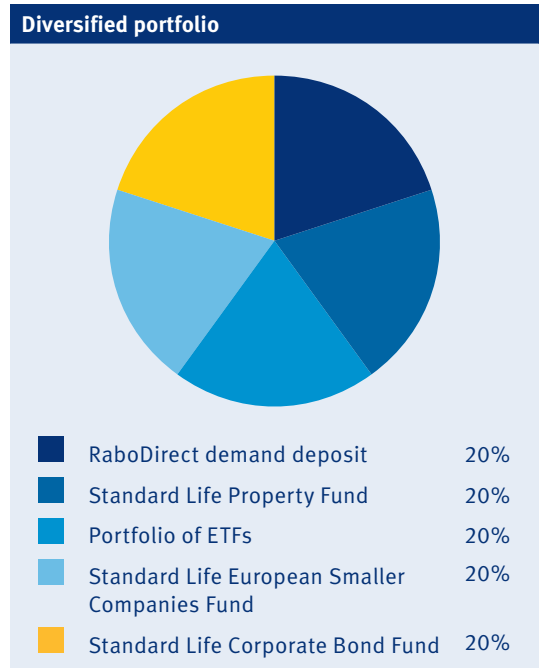
Our Synergy funds are all about choice. They give you a wide range of investment opportunities and you can choose from more than 30 funds.

With our self-directed options you can choose to invest in deposits and ETFs giving you the flexibility to select the right investment for you.

And...

You can combine all of this into a diversified portfolio of your choice.

Here's a sample:



**Ask the experts first.**  
This sample is not a recommendation. Because these investment options carry different levels of risk, we recommend that you talk to your financial adviser who'll be able to answer your questions and help decide what's right for you.



You can find more information in our Investment Options Guide (SYI01).

# Want to grow your money?

## How much do you need to invest?

The minimum investment into a Synergy Investment bond is €10,000 and you can top up with €5,000 or more.

The 1% Life Assurance Premium Levy will be deducted from all premiums invested in your Synergy Investment Bond.

## 1% extra for investments of €100,000 or more

If you invest €100,000 or more in your Synergy Investment Bond, we'll add an extra 1% to your original investment. If you make a top up which brings your total investment to €100,000 or more e.g. if you invested €80,000 at the outset, and later add a further €20,000, we'll add an extra 1% to that top up amount.

If you cash in your bond within ten years of investing, however, this extra 1% will be reclaimed.



You'll find further information in our Key Features document (SYIBKF1).

# Want to take regular or occasional withdrawals?

Growing your money is important. But what if you want an income from your policy as well? The Synergy Investment Bond has been designed for long-term investments, but it's comforting to know that you can access your money.

## Taking a regular withdrawal

You can choose to take a regular withdrawal in a couple of different ways.

- ▶ Take a fixed amount after tax, up to 5% a year of your investment

**or**

- ▶ Take a percentage of your policy value before tax, up to 5% a year

You can take your regular withdrawal on a monthly, quarterly, half-yearly or yearly basis, and the minimum you can take is €900 a year

Taking withdrawals may reduce your policy value to less than your original single premium(s).

## Occasional withdrawals

The minimum occasional withdrawal you can make is €900. If you take an occasional withdrawal or cash in your policy within the first six years of making an investment we will apply an early encashment charge. After this there will be no early encashment charge. You'll find further information in our Key Features document (SYIBKF1).

# Information about Synergy Investment 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](http://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 things to consider

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

**Warning: The income from this investment may go down as well as up**

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



## 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](http://www.standardlife.ie)**