



Synergy Portfolio Bond

Your guide to how it works

Standard Life 

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Synergy Portfolio Bond

A Synergy Portfolio 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 Portfolio 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.

A Synergy Portfolio Bond may also provide you with regular 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 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 the 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 09

You have a wide choice

Through our Synergy funds you can access a wide range of opportunities in one place.

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 are 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

Synergy funds

Standard Life's Synergy funds are all about choice. They give you a wide range of investment opportunities. Here are some examples.

Global Absolute Return Strategies fund:

Looks to generate returns in a wider variety of ways than conventional funds. It invests in a combination of different strategies across global markets – using traditional asset classes and more advanced derivative techniques.

Property fund:

Invests mainly in UK commercial properties across the retail, office and industrial sectors.

Managed fund:

Aims to reduce the risk of investing in just one asset class by choosing diversified assets including equities, bonds and property.

European Smaller Companies fund:

Invests mainly in the shares of smaller companies listed on the European stock markets.

India Equity fund:

Invests mainly in the shares of companies listed on Indian stock markets.



For more information on the Synergy funds, please see our Investment Options Guide (SYI01) or visit www.standardlife.ie



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.

Want to grow your money?

How much do you need to invest?

The minimum investment into a Synergy Portfolio 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 Portfolio Bond.

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

If you invest €100,000 or more in your Synergy Portfolio 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 (SYPBKF1).

“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 plan that I can feel confident about.”

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 Portfolio 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. You'll find further information in our Key Features document (SYPBKF1).

Information about Synergy Portfolio 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 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