

# Fund range

## Synergy Investment Bond

### Synergy approved retirement funds



Pre-June 2006 policy numbers beginning 46... and 76...

#### Asset class options

Asset class	Investment style	Fund	Volatility Rating	Annual charge
<b>European equities</b>	Indexed	European Equity Tracker	6	1%
	Multi-manager	European Equity Multi-Manager	6	1.65%
	Active	Standard Life European Equity	6	1%
<b>Irish equities</b>	Indexed	Irish Equity Tracker	7	1%
	Active	Standard Life Irish Equity	7	1%
<b>UK equities</b>	Indexed	UK Equity Tracker	6	1%
	Multi-manager	UK Equity Multi-Manager	6	1.55%
	Active	Standard Life UK Equity	6	1%
	Active	Standard Life UK Smaller Companies	6	1.3%
<b>North American equities</b>	Indexed	North American Equity Tracker	5	1%
	Multi-manager	North American Equity Multi-Manager	5	1.6%
	Active	Standard Life North American Equity	5	1%
<b>Far East equities</b>	Indexed	Japanese Equity Tracker	5	1%
	Indexed	Pacific Basin Equity Tracker	7	1%
	Multi-manager	Japanese Equity Multi-Manager	5	1.8%
	Multi-manager	Pacific Basin Equity Multi-Manager	7	1.8%
	Active	Standard Life Japanese Equity	6	1%
	Active	Standard Life Pacific Basin Equity	7	1%
<b>Property</b>	Active	Standard Life Property	3	1.2%
<b>Fixed interest (Bonds)</b>	Indexed	Government Bond Tracker	2	1%
	Active	Standard Life Corporate Bond	2	1%
	Active	Standard Life Fixed Interest	2	1%
	Active	Standard Life Euro Inflation Linked Bond	2	1%
<b>Money market instruments (including cash)</b>	Active	Standard Life Cash*	1	1%
	Active	Standard Life Euro Global Liquidity	1	1%

\* Closed to new investments from 9 June 2010.

## Mixed portfolio options

The **cautious** and **balanced** fund ranges invest in a combination of asset classes with the fund manager managing the asset mix for you. The **global equity** fund range contains overseas equity funds that invest in a portfolio of international shares.

Mixed portfolio	Investment style	Fund	Volatility Rating	Annual charge
<b>Global equity</b>	Indexed	Global Equity Tracker	5	1%
	Multi-manager	Global Equity Multi-Manager	5	1.6%
	Active	Standard Life Global Selector	6	1%
<b>Balanced</b>	Indexed	Balanced Tracker	4	1%
	Multi-manager	Balanced Multi-Manager	4	1.35%
	Active	Standard Life With Profits	4	1%
	Active	Standard Life Managed	4	1%
<b>Cautious</b>	Active	Standard Life Cautious Managed	2	1%
<b>Absolute return strategies</b>	Active	Global Absolute Return Strategies	3	1.35%
<b>Mixed portfolio</b>	Active	Standard Life Barclays Multi-Asset Protected 85 Fund	3	1.95%
<b>Emerging market equities</b>	Active	India Equity	7	1.5%
		China Equity	7	1.5%

**Volatility Rating** - This is an indicator of how much the fund price might vary. The higher the Volatility Rating (e.g. 7), the less stable the fund price is likely to be. We allocate ratings by considering how investments in similar asset classes vary from month to month. Typically, the higher the volatility rating, the greater the potential investment returns, but also the greater the potential for losses. The returns from investment linked funds are directly linked to the performance of the assets in which the funds are invested.

In exceptional circumstances, a request to change funds or surrender benefits may be deferred for up to one month, or six months for the Standard Life Property Fund.

The asset mix of each fund is continuously reviewed and may be changed in line with developments in relevant markets. The annual charge is taken into account when calculating daily prices. Charges may be altered in the future.

If you want more information, please see the individual Fund Facts leaflets. For information about products, and investment choices, visit [www.standardlife.ie](http://www.standardlife.ie)

**We strongly recommend that you consult your financial adviser before choosing funds.**

## A note about with profits

The Standard Life With Profits Fund is similar to a managed fund, but aims to smooth payouts by holding back some money in the good times and adding to payouts when the stock market underperforms. This can help investors who are worried about short term stock market ups and downs. Maximum investment per client is €1,000,000.

Standard Life's aim is that, subject to meeting all contractual obligations, payouts on a with profits policy should fairly reflect the experience of the Heritage With Profits Fund applicable to such a policy, after any adjustments for smoothing. This is subject to meeting all contractual obligations and maintaining an adequate financial position for the Heritage With Profits Fund.

With profits fair payouts take account of a policyholder's with profits investment, the returns we get on the assets we invest in, our deductions, and any discretionary adjustments we make. Any such adjustments are for smoothing and to ensure fair treatment between those policyholders who choose to leave with profits early and those who remain.

At demutualisation, all of the pre-demutualisation with profits sub-funds were transferred to a new overall fund called the Heritage With Profits Fund.

The Heritage With Profits Fund contains the majority of business sold by Standard Life before demutualisation.

**Warning: The value of your investment may go down as well as up**

**Warning: These funds may be affected by changes in currency exchange rates**