

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%            |
| <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</b> | Active           | Standard Life Euro Global Liquidity      | 1                 | 1%            |

## 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%          |
|                                   | Active           | 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 this investment may go down as well as up**

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

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Standard Life Assurance Limited is registered in Ireland (905495) at 90 St Stephen's Green, Dublin 2 and Scotland (SC286833) at Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH.

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