

1. Tax Savings

A personal pension saves you tax both before and at retirement. You can get tax relief on your contributions, and your money grows tax-free until you retire. And once you've retired, you can take part of your pension benefits as a tax-free lump sum.

2. 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.

3. Wide choice of investment options

You can be as adventurous or as conservative as you like.

4. Flexible contributions

You can make both regular and single contributions and you can increase, reduce, stop or restart your contributions, and change how often you make regular contributions once your policy is set up.

5. Transfer all your pensions to one policy

You can transfer all your existing personal pensions into a single policy. This gives you the added convenience of dealing with a single financial adviser, while it may also be cheaper to deal with just one pension provider. It's an option worth discussing with your financial adviser.



Important Information

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

We recommend you get financial advice. You should not base your decision to invest solely on the information in this guide. For more information please see the Key Features Document (SYPPKF1) and the Synergy Investment Options Guide (SYIO1).



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.

Call (01) 639 7080 Email newbusiness@standardlife.ie Website www.standardlife.ie

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