

*Your guide to a*

# *Portfolio bond*

*from Standard Life*



**Hello.**

It's often said that the only constant in life is change. As we go through life, different things will become important and your priorities will change. But change is easier to manage when you have the flexibility to cope with it.

If you're investing money, you'll be looking for flexibility too. Your list of requirements may include giving your money the best opportunity to grow by selecting from a wide choice of investment managers and investment funds. But you may also want the freedom to move your money between them when you want. And you would probably want to know that you can easily access your money should you need to.

If you have a lump sum to invest, a Synergy Portfolio Bond from Standard Life could be the perfect solution for you.

# How can we help you?

The Synergy Portfolio Bond could be the ideal investment for you if you're looking to have your money grow. It can also provide you with a regular income. An investment bond gives you the potential over the longer term to achieve better returns than a deposit account and to beat the effects of inflation.

By putting your money in a Synergy Portfolio Bond from Standard Life, you have access to an extensive selection of funds that invest in all the main types of assets. Your money is managed for you by your choice of managers from our panel of leading international investment managers whose aim is to secure the best possible return within the risk profile of their funds.

*I want choice in my investment portfolio*

See page 5

*I want access to the best fund managers in the world*

See page 5

*I want easy  
access to my  
money*

See page 6

*I want the ability  
to change my  
investment choice  
easily*

See page 6

*I need an  
investment  
provider I can  
trust*

See page 8

The Synergy Portfolio Bond is a single premium investment product that gives you access to an exciting range of investment funds. It offers you capital growth potential and regular income options along with flexible product features.

*You'll get 1% extra if you're investing €100,000 or more*

**Making your investment**

If you're aged between 18 and 75, you can make an initial investment of €10,000 or more and you can add €5,000 or more to your investment at any time.

100% of your money will be invested if you're aged 70 or younger, and if you're between 71 and 75, 99% will be invested.

If you invest €100,000 or more, we'll add an extra 1% to your initial investment. Should you make an additional investment into your bond that brings your total investment to €100,000 or more, we'll add an extra 1% to that additional investment. However, if you cash in your bond within ten years of investing, this extra 1% will be reclaimed.

*...and it's good to know that 101% of the value of your bond will be paid to your estate if you die.*

## Portfolio bond

### An extensive selection of funds

#### World leading fund managers

The Synergy Portfolio Bond offers an extensive selection of funds that provide access to some of the world's leading fund managers.

You can opt for one or more of the wide range of asset class funds, such as equity, property, fixed interest or cash funds. Alternatively there is a broad selection of mixed portfolio funds, which invest in a combination of assets. You can choose from cautious managed funds, suitable for low risk investors, through to specialist equity funds, suitable for investors willing to take a higher risk for a potentially higher return.

### Exciting range of investment funds

#### Synergy funds

To make sure you can achieve the diversification you need within your portfolio, the Synergy funds offer a selection of different investment styles, including:

#### Actively managed

Funds with an investment strategy that aims for returns above a specified benchmark.

#### Multi-manager

Funds that give access to selected specialist fund managers within the one fund. The investment strategy aims for increased diversification and consistent outperformance.

#### Index tracking

Funds with the same weighting as a stock exchange index, in order to track its performance.

#### External funds

The external funds give you access to an extensive range of funds from leading international investment houses. We'll regularly add funds to ensure there is always a diverse and comprehensive selection to choose from.

#### Selection of world leading fund managers

A wide selection of respected fund managers from around the world is available through both the Synergy funds and the external funds.

A full list of the Synergy funds is available in the Investment Options guide, and the external funds are listed on our website [www.standardlife.ie](http://www.standardlife.ie).

*It's a big advantage to have access to a great range of fund managers all in the one investment bond – you can easily move your money between them when you want.*

Over time, your circumstances are likely to change, and so are your financial needs. Whether you want a regular income or just the facility to take out money should the need arise, you have the facility to access your money at any time. It's also important to have the flexibility to change your fund choice whenever you need or want to.

#### **Access to your money**

Although it's designed for medium to long term investments, you can access your money at any time. The minimum occasional withdrawal you can make is €900.

#### **Taking a regular income**

You can choose to take a regular income in a couple of different ways - as a fixed amount after tax, up to a maximum of 5% per annum of your investment, or as a percentage of your bond value before tax, up to a maximum of 5% per annum of the value of your bond.

Your regular income can be provided on a monthly, quarterly, half yearly or yearly basis. The minimum regular income you can take is €900 per annum.

#### **Switching between funds**

You have the flexibility to switch your money from one type of fund into another whenever you need or want to. For example, you may want to move from a higher risk equity fund that has provided good growth for you over a number of years into a low risk cash fund in order to protect the gains you've made, with a view to taking it out in a few months time for that special purpose you have planned.

*“I’ve a nice bundle put away safely for a rainy day. And I got a decent enough inheritance from my aunt recently, which hopefully I’ll use to put Aoife through college. That’s a few years off though, so I can afford to be a bit adventurous with how I invest it.”*



When you're making a long term financial commitment, you need to be confident in your investment provider. For your own peace of mind, you need to know you're dealing with an experienced, professional company with solid credentials that will give you all the support and service you need.

### **Experience**

Standard Life has been operating in Ireland since 1834. We provide Irish investors with a comprehensive range of investment and pension solutions. Established in Edinburgh in 1825, today Standard Life is now one of the world's leading financial service providers with operations in Europe, Asia and North America. The Standard Life group has more than 11,000 employees worldwide and manages assets in excess of €180 billion.

### **Service**

Your investment will be looked after with the highest level of customer service. We'll send you regular information on your investment and of course our customer service team will always be on hand to give you any other information or help you might need.

*“I'm going to be saving for a long time,*

*so I reckon it's worth taking the time now to make sure I choose a company I can rely on.”*

Here's a snapshot of the different ways the Synergy Portfolio Bond can help you.

**Extensive choice of funds and fund managers**

To make sure you can achieve the diversification you need within your portfolio, you have an extensive range of funds and fund managers to select from.

**Switching between funds and fund managers**

It's easy to transfer your money from one fund into another whenever you need or want to.

**Easy access to your money**

Whether you want to take a regular income, or just take out money should the need arise, you can easily access your money at any time.

**Easy to make additional investments**

With this bond, you can top up your investment whenever you want, and you can invest it differently each time.

**Support and security**

Your investment is supported by Standard Life's experience, credentials and dedication to customer service.

## Important things to consider

You should not base your decision to take out this bond solely on the information in this guide. Different forms of investment have different levels of risk, so we recommend that you get advice from your financial adviser before choosing what's most appropriate.

The value of investments may fall as well as rise.

The Key Features document contains further information, including details on tax and charges.

The information we have given is based on our understanding of Irish law and Revenue practice as at October 2006. Tax and legislation may change in the future.

## What happens next?

Before you take out an investment bond with us, you'll need to speak to your financial adviser to get an Illustration (of benefits and charges), Key Features document and application form, together with the Investment Options guide.

# Speak soon.

If there's anything we can help you with, give us a call or go to our website.

**Locall 1890 252 222**

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

Standard Life 90 St Stephen's Green Dublin 2  
Locall 1890 252 222 Email [customerservice@standardlife.ie](mailto:customerservice@standardlife.ie) Website [www.standardlife.ie](http://www.standardlife.ie)

Standard Life Assurance Limited adheres to codes of conduct issued by the Financial Regulator in Ireland and is authorised and regulated by the Financial Services Authority in the UK.

SYPB10 V01 1006 ©2006 Standard Life