

# Investment funds



Risk profile	Investment sector	Fund	Volatility rating	Annual charge
Low risk	Cash	Standard Life Cash	1	1%
Low to medium risk	Fixed Interest (Bonds)	Government Bond Tracker	2	1%
		Standard Life Corporate Bond	2	1%
		Standard Life Fixed Interest	2	1%
		Standard Life Euro Inflation Linked Bond	2	1%
	Cautious	Standard Life Cautious Managed	3	1%
Commercial property	Standard Life Property	3	1.2%	
Medium risk	Balanced	Standard Life Managed	4	1%
		Balanced Multi-Manager	4	1.35%
		Balanced Tracker	4	1%
Medium to high risk	Global property	Standard Life Global REIT	5	1.45%
	Global equities	Global Equity Multi-Manager	5	1.6%
		Standard Life Global Selector	5	1%
		Global Equity Tracker	5	1%
	UK equities	Standard Life UK Equity	5	1%
		Standard Life UK Smaller Companies	5	1.3%
		UK Equity Multi-Manager	5	1.55%
	European equities	UK Equity Tracker	5	1%
		Standard Life European Smaller Companies	6	1.5%
		European Equity Multi-Manager	6	1.65%
		Standard Life European Equity	6	1%
	Irish equities	European Equity Tracker	6	1%
		Standard Life European Ethical Equity	6	1.3%
		Irish Equity Tracker	6	1%
	North American equities	Standard Life Irish Equity	6	1%
North American Equity Tracker		6	1%	
North American Equity Multi-Manager		6	1.6%	
High risk	Far East equities	Standard Life North American Equity	6	1%
		Standard Life Japanese Equity	7	1%
		Japanese Equity Multi-Manager	7	1.8%
		Japanese Equity Tracker	7	1%
		Standard Life Pacific Basin Equity	7	1%
	Emerging market equities	Pacific Basin Equity Multi-Manager	7	1.8%
		Pacific Basin Equity Tracker	7	1%
		Standard Life India Equity	7	1.5%
	Standard Life China Equity	7	1.5%	

**Volatility rating** - this gives a guide to the risk and return characteristics of each fund. Funds with more stable fund prices show less volatility and funds with less stable fund prices show higher volatility. Funds are rated by considering how investments in similar classes vary from month to month. Typically the higher the volatility the greater the potential returns, but also the greater the potential for losses. The ratings shown are on a scale of 1 to 7, where 1 is more stable and 7 is less stable.

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