

Synergy funds

Asset class	Investment style	Fund	Annual charge
European equities	Indexed	European Equity Tracker	1%
	Multi-manager	European Equity Multi-Manager	1.65%
	Active	Standard Life European Equity	1%
Irish equities	Indexed	Irish Equity Tracker	1%
	Active	Standard Life Irish Equity	1%
UK equities	Indexed	UK Equity Tracker	1%
	Multi-manager	UK Equity Multi-Manager	1.55%
	Active	Standard Life UK Equity	1%
	Active	Standard Life UK Smaller Companies	1.3%
North American equities	Indexed	North American Equity Tracker	1%
	Multi-manager	North American Equity Multi-Manager	1.6%
	Active	Standard Life North American Equity	1%
Far East equities	Indexed	Japanese Equity Tracker	1%
	Indexed	Pacific Basin Equity Tracker	1%
	Multi-manager	Japanese Equity Multi-Manager	1.8%
	Multi-manager	Pacific Basin Equity Multi-Manager	1.8%
	Active	Standard Life Japanese Equity	1%
	Active	Standard Life Pacific Basin Equity	1%
Property	Active	Standard Life Global REIT	1.45%
	Active	Standard Life Property	1.2%
Fixed Interest (Bonds)	Indexed	Government Bond Tracker	1%
	Active	Standard Life Corporate Bond	1%
	Active	Standard Life Fixed Interest	1%
	Active	Standard Life Euro Inflation Linked Bond	1%
Cash	Active	Standard Life Cash	1%
Global equity	Indexed	Global Equity Tracker	1%
	Multi-manager	Global Equity Multi-Manager	1.6%
	Active	Standard Life Global Selector	1%
Balanced	Indexed	Balanced Tracker	1%
	Multi-manager	Balanced Multi-Manager	1.35%
	Active	Standard Life Managed	1%
Cautious	Active	Standard Life Cautious Managed	1%