

Products and funds trading

10 September 2024

Some products are open to new investments and/or top ups, others aren't. Some property related funds and cash funds have trading restrictions. Check your policy type below.

| Policy type (listed alphabetically by product name) | Policy numbers begin with | Can I make an investment by starting a new policy or scheme? | Can I top up my existing policy by increasing regular premiums or contributions? | Can I top up my existing policy by adding a single premium, single contribution or transfer payment? | Can I switch funds within my policy? | What fund trading restrictions apply? |
|-----------------------------------------------------------|---------------------------|--------------------------------------------------------------|----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Approved Retirement Fund | 7004 7005 | No | n/a | No | Yes | <ul style="list-style-type: none"> since 9 June 2010, you can't invest or switch into Cash fund |
| Buy Out Bond | 500 | No | n/a | No | Yes | <ul style="list-style-type: none"> since 9 June 2010, you can't invest or switch into Cash fund (Property fund isn't available on this product) |
| Capital Investment Bond net | F | No | n/a | No | Yes | <ul style="list-style-type: none"> since 1 January 1994, you can't invest or switch into Property fund (Cash fund is open on this product) |
| Capital Savings Plan net | F | No | Yes | No | Yes | <ul style="list-style-type: none"> since 1 January 1994, you can't invest or switch into Property fund (Cash fund is open on this product) |
| Corporate Pensions Series Executive, Group and AVC Plans+ | 502 501 | No | Yes | Yes | Yes | <ul style="list-style-type: none"> since 9 June 2010, you can't invest or switch into Cash fund (Property fund isn't available on this product) |
| Executive Pension Plus+ | 503 | No | Yes | Yes | Yes | <ul style="list-style-type: none"> since 9 June 2010, you can't invest or switch into Cash fund since 6 September 2021, you can't invest or switch into Property fund or Global Real Estate fund |
| Flexible Life Plan net | F | No | Yes | No | Yes | <ul style="list-style-type: none"> since 1 January 1994, you can't invest or switch into Property fund (Cash fund is open on this product) |
| MoneyWorks Bond gross | 442 | No | n/a | Yes | Yes | <ul style="list-style-type: none"> since 9 June 2010, you can't invest or switch into Cash fund |

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|---------------------------------|---------------------------|--------------------------------------------------------------|----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| MoneyWorks Bond net | 402 | No | n/a | Yes | Yes | (Cash fund is open on this product) |
| MoneyWorks Plan gross | 441 | No | Yes | Yes | Yes | • since 9 June 2010, you can't invest or switch into Cash fund (Property fund isn't available on this product) |
| MoneyWorks CoverPlan gross | 441 | No | Yes | Yes | Yes | • since 9 June 2010, you can't invest or switch into Cash fund (Property fund isn't available on this product) |
| MoneyWorks Plan net | 401 | No | Yes | Yes | Yes | (Property fund isn't available on this product, Cash fund is open on this product) |
| MoneyWorks SSIA | 444 | No | Yes | No | No | (with-profits fund is the only fund on this product) |
| Mortgage Plan net | F | No | Yes | No | Yes | • since 1 January 1994, you can't invest or switch into Property fund (Cash fund is open on this product) |
| Personal Pension Plan | 1 9 | No | No | No | Yes | • since 1 January 1994, you can't invest or switch into Property fund • since 9 June 2010, you can't invest or switch into Cash fund |
| Personal Pension Plan | 20000 | No | Yes | Yes | Yes | • since 9 June 2010, you can't invest or switch into Cash fund (Property fund isn't available on this product) |
| Personal Pension Plus | 20001 20002 | No | Yes | Yes | Yes | • since 9 June 2010, you can't invest or switch into Cash fund |
| Personal Pension Plus | 20003 | No | n/a | Yes | Yes | • since 9 June 2010, you can't invest or switch into Cash fund |
| Prosperity Bond gross | 443 | No | n/a | Yes | Yes | • since 9 June 2010, you can't invest or switch into Cash fund |
| Prosperity Bond net | 403 | No | n/a | No | No | (Property fund is the only fund on this product) |
| PRSA PRS, PRSA PRF and PRSA PRN | 203 204 205 | No | Yes | Yes | Yes | (Cash, Property and Global Real Estate funds are open on this product) |
| Synergy ARF | 760 761 | No | n/a | Yes | Yes | • since 9 June 2010, you can't invest or switch into Cash fund (Property and Global Real Estate funds are open on this product) |
| Synergy ARF | AR | Yes | n/a | Yes | Yes | • since 9 June 2010, you can't invest or switch into Cash fund (Property and Global Real Estate funds are open on this product) |

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| Synergy Buy Out Bonds (including QROPS version) | BB | Yes | n/a | No | Yes | • since 9 June 2010, you can't invest or switch into Cash fund (Property and Global Real Estate funds are open on this product) |
| Synergy Executive Pension | EP | No | Yes | Yes | Yes | • since 9 June 2010, you can't invest or switch into Cash fund • since 6 September 2021, you can't invest or switch into Property fund or Global Real Estate fund |
| Synergy Investment Bond | 460 | No | n/a | Yes | Yes | • since 9 June 2010, you can't invest or switch into Cash fund (Property and Global Real Estate funds are open on this product) |
| Synergy Investment Bond | AB | Yes | n/a | Yes | Yes | • since 9 June 2010, you can't invest or switch into Cash fund (Property and Global Real Estate funds are open on this product) |
| Synergy Personal Pension | PP | Yes | Yes | Yes | Yes | • since 9 June 2010, you can't invest or switch into Cash fund (Property and Global Real Estate funds are open on this product) |
| Synergy Portfolio ARF | 762 763 | No | n/a | Yes | Yes | • since 9 June 2010, you can't invest or switch into Cash fund (Property and Global Real Estate funds are open on this product) |
| Synergy Portfolio ARF | AS | No | n/a | Yes | Yes | • since 9 June 2010, you can't invest or switch into Cash fund (Property and Global Real Estate funds are open on this product) |
| Synergy Portfolio Bond | 461 | No | n/a | Yes | Yes | • since 9 June 2010, you can't invest or switch into Cash fund (Property and Global Real Estate funds are open on this product) |
| Synergy Portfolio Bond | AC | No | n/a | Yes | Yes | • since 9 June 2010, you can't invest or switch into Cash fund (Property and Global Real Estate funds are open on this product) |
| Synergy PRSAs and PRSA (AVC)s (including Vested and QROPS versions) | PR PA | Yes | Yes | Yes | Yes | (Cash fund isn't available on this product) (Property and Global Real Estate funds are open on this product) |
| Synergy Regular Invest | RP | Yes | Yes | Yes | Yes | (Cash fund isn't available on this product) (Property and Global Real Estate funds are open on this product) |

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| Tower Pension Series Executive, Group and Retirement Account Plans+ | L | No | Yes | Yes | Yes | <ul style="list-style-type: none"> • since 1 January 1994, you can't invest or switch into Property fund • since 9 June 2010, you can't invest or switch into Cash fund |
| Universal Life Plan net | F | No | Yes | No | Yes | <ul style="list-style-type: none"> • since 1 January 1994, you can't invest or switch into Property fund (Cash fund is open on this product) |
| Variable Investment Bond net | F | No | No | No | Yes | <ul style="list-style-type: none"> • since 1 January 1994, you can't invest or switch into Property fund (Cash fund is open on this product) |
| Variable Protection Plan net | F | No | No | No | Yes | <ul style="list-style-type: none"> • since 1 January 1994, you can't invest or switch into Property fund (Cash fund is open on this product) |
| With Profits Bond | 45 | No | No | No | No | (with-profits fund is the only fund on this product) |

Net savings and investment policies don't have exit tax payable as tax is paid within fund. Gross savings and investment policies are subject to the gross roll up tax regime with exit tax payable.

+ You can add a new member to an existing pension scheme.

Restrictions on your existing contracted regular premium or contribution are not given here. Typically, you cannot increase the proportion of your regular premium or contribution into a fund that we have restricted (for example, Property, Cash, With-Profits).

For information about restrictions on with-profits funds, see our guides on [standardlife.ie/withprofits](https://www.standardlife.ie/withprofits)

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Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.

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