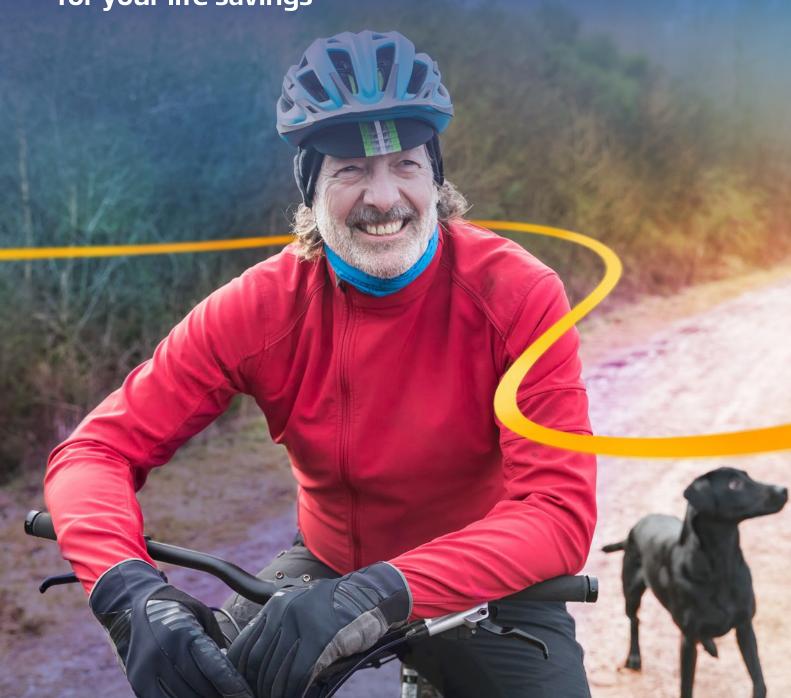


Your Investment. Your Way.

A guide to planning for your life savings



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Building your future

Long-term saving and investing can sound complicated, but it doesn't have to be. Whether you're a seasoned investor or new to it, there are so many options. It can be as straightforward or sophisticated as you like. It's really just about looking at your future goals and working out how to get there financially in a way that works for you.

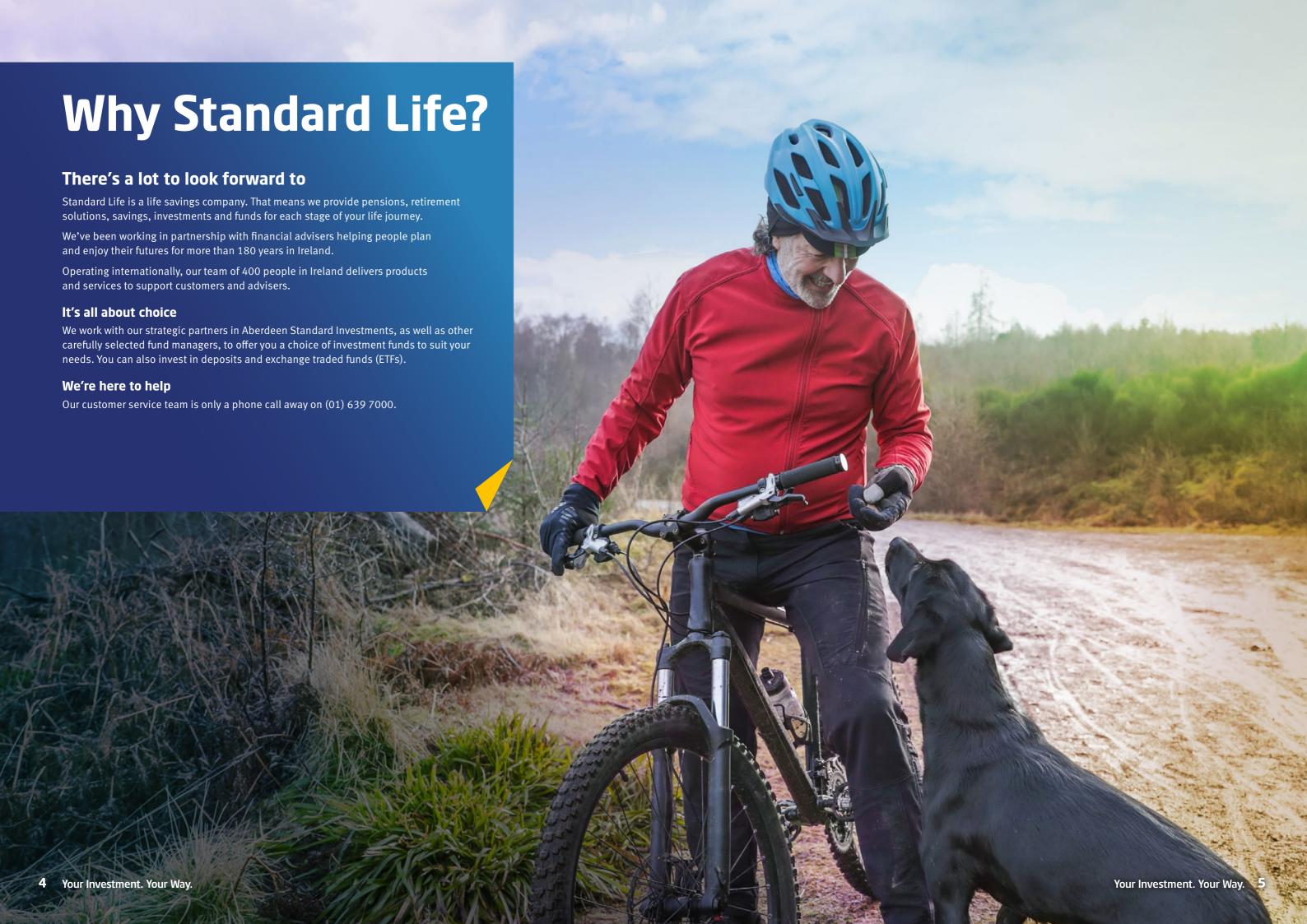
We all want to have something to look forward to. Starting to save or invest can help make your dreams a reality, give you peace of mind and bring you closer to living your best life. So whether you're reading this because...

- You're looking for a new home for your investments
- You're starting to save for a big life event such as your children's education or a deposit for a house
- You're interested in learning more about moving your money from deposits and savings accounts with your bank and dipping your toes in the world of investments

...we could have the answer for you.

Are you ready to get started?





Your options made simple Which one is for you?

With Standard Life, you can choose between a Synergy Investment Bond and a Synergy Regular Invest.

You can invest a lump sum into a Synergy Investment Bond and a Synergy Regular Invest allows you to put money away on a regular basis to potentially build a sizeable lump sum over time. And with Standard Life you have a range of investment choices to suit your needs.

Synergy Investment Bond might suit you if:

- You have €10,000 or more to invest
- You want to invest for the long term
- You're looking for potential long-term growth
- You're looking for alternative to deposits for your money

Once your Synergy Investment Bond is set up you can top up with amounts of €5,000 or more.

It's accessible

The Synergy Investment Bond is designed for long-term investing, but you can access your money if you need to.

When you make a withdrawal, the growth in your policy is subject to exit tax.

You can set up a regular withdrawal from your Synergy Investment Bond. Of course taking regular withdrawals from your policy might reduce the value to less than your original premiums. So if you are planning to do this, remember to check your balance to make sure you have enough money still invested to meet your long-term goals.

There may be a charge if you cash in some or all of your policy within five years of investment.

Synergy Regular Invest might suit you if:

- You want to save €125 or more each month
- You want to invest for the long term
- You're looking for potential long-term growth
- You're looking for an alternative to deposits for your money
- You don't want to make regular withdrawals

It's flexible

You can change the amount you save if your circumstances change and after a year saving you can stop and restart your premiums if you need to. You can also make lump sum investments of €500 or more.

You can make occasional withdrawals on this policy. There will be a charge if you do this or cash in your policy within five years of investment. When you make a withdrawal the growth on your policy is subject to exit tax.



It's important to keep a separate savings account for unexpected emergencies or a 'rainy day'. That way your long-term savings can keep working towards your goal.

Stay close to your investments

You can keep an eye on your policy at www.standardlife.ie/login

Warning: If you invest in this product you may lose some or all of the money you invest

Warning: The income you get from this investment may go down as well as up.

Warning: The value of your investment may go down as well as up



You'll find more information in our Key Features documents (SYIBKF1 and SYRIKF1) available at www.standardlife.ie

Your Investment. Your Way.

Make the right decision for you

Synergy Investment Bond and Synergy Regular Invest are long-term investments.

Once you've chosen the right product for you, it's time to think about your investment options.

At Standard Life we have a range of options to choose from with different levels of risk. To make the right investment choice, you need to consider your personal circumstances and understand what level of risk you're comfortable with.

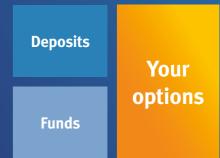
Your financial adviser can take you through a Risk Questionnaire to help you understand your attitude to investment risk, or you can go to standardlife.ie and complete one online.



Control and choice

It's all about choice.

At Standard Life, we've a wide range of funds for you to choose from. And with our self-directed options you can invest in deposits and ETFs giving you the flexibility to choose the right investment for you.



ETFs



You can find more information in our Investment Options Guide (SYIO1) and Self-Directed Options guide (SYSD01) available at www.standardlife.ie

Warning: The value of your investment may go down as well as up

Warning: This investment may be affected by changes in currency exchange rates

Ask the experts first

Because these investment options carry different levels of risk, we recommend that you talk to your financial adviser who'll be able to answer your questions and help decide what's right for you.



For fund factsheets, performance and other information, at any time visit our Fund Centre:

www.standardlife.ie/funds



Many families want to give a helping hand and support each other financially, whether it's sharing the cost of education, the deposit for a new house or providing care for a parent or elderly relative in the latter stage of life.

It may not be something you've given much thought to, but giving money to your family and how to manage it are significant decisions. Done well it can ensure that you see your loved ones enjoying your gift while you're still living rather than giving it to them as an inheritance.

There are tax implications for your family if you plan on making a gift of money or assets to them in the future. It's important to talk to your financial adviser about how such a gift will impact the people you want to help and find the most tax efficient way of making it happen.

Talk to your financial adviser today to learn more about how you can give a helping hand to your family.

Death benefit

On the death of the last surviving life assured, we will pay 101% of the policy value to the policy owner.

Life assurance premium levy

The 1% life assurance premium levy will be deducted from all premiums on Synergy Investment Bond and Synergy Regular Invest.

Laws and tax rules may change in the future. The information here is based on our understanding in February 2019.

We recommend you get financial advice. You should not base your decision to invest solely on the information in this guide.

Find out more

Talk to your financial adviser about how to plan for your future, they'll give you the information you need to get you started. Also, you can call us or visit our website.

(01) 639 7000

Mon-Fri, 9am to 5pm. Call may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.

www.standardlife.ie

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