

Supplementary Information Document **Standard Life**

Purpose

This document provides you with Supplementary Information about this Insured Fund and should be read alongside the Product Key Information Document provided by Standard Life International dac.

Product

Fund Name:	Standard Life Vanguard Global Stock Index Fund	Insured Fund Provider:	Standard Life International dac
Citicode:	PG1L		
Date of Production:	22/10/2024		

What is this product?

Fund type description

This is a Unit Linked Insured Fund. The mix of assets held in a unit-linked fund varies from fund to fund, and may include direct or indirect investments. Each fund you can choose to invest in may have a different mix of assets and different level of risk according to its objective.

Intended retail investor

The Fund is designed for retail investors and is accessed through an investment linked product. The fund has a recommended holding period of 5 years, this document however, is produced based on the product's 7 year recommended holding period.

Objective

The Standard Life Vanguard Global Stock Index Fund invests fully in the Vanguard Global Stock Index Fund. The fund seeks to provide long-term growth of capital by tracking the performance of the Morgan Stanley Capital International ("MSCI") World Index, a market capitalisation-weighted index of common stocks of companies in developed countries. The fund attempts to track its index by holding a portfolio of all, or a representative sample, of the securities in the MSCI World Index in approximately the same proportions as represented in the index itself.

The value of investments within the fund can fall as well as rise and is not guaranteed - you may get back less than you pay in. The fund may use derivatives for the purposes of efficient portfolio management, reduction of risk or to meet its investment objective if this is permitted and appropriate. The value of overseas assets held in the fund may rise and fall as a result of exchange rate fluctuations.

What are the risks and what could I get in return?



The risk indicator assumes that you keep the Fund for 7 years.

Please see Your Investment Options guide (SYIO1) for details of risks.

The summary risk indicator is a guide to the level of risk of this Fund compared to other Funds. It shows how likely it is that this Fund will lose

money because of movements in the markets.

This Fund has been classified as a 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity of the Fund to pay out.

This Fund does not include any protection from future market performance so you could lose some or all of your investment.

What are the risks and what could I get in return? (continued)

This table shows the money you could get back over the next 7 years, under different scenarios, assuming that you invest €10,000.

The scenarios shown are illustrations using the worst, average, and best performance of the fund.

The scenarios presented are an estimate of future performance based on evidence from the past. And are not an exact indicator. What you will get from this fund depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The stress scenario shows what you might get back in extreme market circumstances.

The figures shown include all the costs of the product itself, where applicable, but may not include all the costs that you pay to your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

Recommended holding period:		7 years	
Example Investment:		€10000	
		If you exit after 1 year	If you exit after 7 years
Scenarios			
Minimum	There is no minimum guaranteed return if you exit before 7 years. You could lose some or all of your investment.		
Stress	What you might get back after costs	€1500	€990
	Average return each year	-85.00%	-28.09%
Unfavourable	What you might get back after costs	€8630	€11920
	Average return each year	-13.67%	2.54%
Moderate	What you might get back after costs	€10850	€19140
	Average return each year	8.51%	9.71%
Favourable	What you might get back after costs	€14200	€21520
	Average return each year	42.04%	11.57%

This type of unfavourable scenario occurred for an investment between 31/12/2021 and 30/09/2024.

This type of moderate scenario occurred for an investment between 29/01/2016 and 31/01/2023.

This type of favourable scenario occurred for an investment between 31/12/2014 and 31/12/2021.

What are the costs?

	If you exit after 1 year	If you exit after 7 years
Total costs	€94	€965
Annual cost impact (*)	0.9%	0.9% each year

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 10.6% before costs and 9.7% after costs.

What are the costs? (continued)

One-off costs upon entry or exit		Annual cost impact if you exit after 7 years
Entry costs	The impact of the costs paid when entering the Fund.	0.0%
Exit costs	The impact of the costs of exiting the Fund.	0.0%
Ongoing costs taken each year		
Management fees and other administrative or operating costs	The impact of the costs that are taken each year for managing the Fund.	0.9%
Transaction costs	The impact of the costs of buying and selling underlying investments for the Fund.	0.0%
Incidental costs taken under specific conditions		
Performance fees	The impact of the performance fee.	0.0%

The table above shows the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period and what the different cost categories mean.

Other relevant information

Please ensure you read the following documents which we are legally required to make available to you. These should be provided by your financial adviser.
- Synergy Investment Bond Policy Provisions (SYIB60) or Synergy Regular Invest Policy Provisions (SYRI60).

You may also wish to read:

- your personal illustration, Synergy Investment bond Key Features Document (SYIBKF1) or Synergy Regular Invest Key Features Document (SYRIKF1), and Self-Directed Options guide (SYSDO1) which can be provided by your financial adviser.

The following links are to access your Past performance & Monthly scenarios documents.

Past Performance