

The Standard Life International Bond on Elevate

Quick Guide

For financial adviser use only, not to be distributed to or relied upon by retail clients.

Investing in the Standard Life International Bond on the Elevate platform, provided by Standard Life Aberdeen, means you and your clients can enjoy the potential benefits of these two leading propositions and our outstanding adviser support.

Why consider the Standard Life International Bond through Elevate?

- ✓ Manage more of your clients' assets in one place
- ✓ Manage consistent strategies across multiple products
- ✓ A wide range of investments including an extensive range of super clean funds
- ✓ Potential to add a Discretionary Investment Manager to manage investments in the Elevate General Investment Account (GIA).*
- ✓ Extra control when withdrawing or gifting money
- ✓ A range of payment options to meet your clients' changing needs
- ✓ Explicit charging structures on the bond and Elevate
- ✓ Flexible adviser charging through the bond
- ✓ Family wealth transfer support
- ✓ Tax advantages to a Dublin base

Tax treatments are subject to change and depend on individual circumstances.

Adviser support

We're focused on supporting you. Find answers to technical queries regarding the bond online 24 hours a day using Techzone. This site hosts insights from a team of technical experts who have many of years combined experience in the financial services industry.

Our Defaqto ratings

- ✓ Elevate: Defaqto Gold Platform Service Rating 2018
- ✓ Standard Life International: Defaqto Gold Investment Bond service rating 2018

Simple, transparent charges

The platform and bond charges are designed so that your clients only pay for what they use. Both charges are tiered so that the more your clients invest the lower their charges will be.

Standard Life International Bond charge

Total bond value	Charge p.a
£0 – £99,999	0.55%
£100,000 – £149,999	0.45%
£150,000 – £249,999	0.40%
£250,000 – £499,999	0.25%
£500,000 – £749,999	0.20%
£750,000 – £999,999	0.15%
£1,000,000 +	0.10%

Elevate portfolio charge

Total portfolio value	Charge p.a
£0 – £149,999	0.30%
£150,000 – £999,999	0.25%
£1,000,000 – £2,499,999	0.20%
£2,500,000 – £4,999,999	0.15%
£5,000,000 +	0.10%

Your clients could qualify for lower tiered charges by taking advantage of the account linking feature. Their International Bond and individual portfolio values on Elevate can be combined to determine the tiered charge that applies.

* In order to access this functionality, you must contact Standard Life International first to confirm we have an appropriate agreement in place with the relevant Discretionary Investment Manager.

Contact us

To find out more about the International Bond, call your Relationship Manager or the dedicated support teams who are here to support you every step of the way. Contact details are below or to find out more go to adviserzone.com

What would you like to do?	Contact details	
Get a quote	tech_quotes@standardlife.com	
Ask a new business query	new_business_team@standardlife.ie	0345 300 4273
Ask a bond servicing query	service@standardlife.ie	0345 300 4273
Ask an Elevate servicing query	Elevate_Enquiries@standardlife.com	0345 600 2399
Register with Standard Life	Origo Services	

Emails are not secure as they can be intercepted, so please don't send personal or confidential information in this way.

Important information

The minimum investment in the Standard Life International Bond is £50,000.

You will need to read and sign the relevant adviser section in the International Bond application form (IB30indv/IB30trust), which sets out the terms that apply to the use of the Elevate GIA as an investment option on the bond. The application forms are available on adviserzone.com

If required, please speak to your Standard Life contact for a user guide which explains how to set up offshore bonds on the Elevate platform. This can also be found on the Elevate Help centre.

Please remember that past performance is not a guide to future performance. The value of investments can go down as well as up and are not guaranteed. Your client could get back less than they invest.

Elevate Portfolio Services Limited trades as Elevate and is part of Standard Life Aberdeen Group.

Elevate Portfolio Services Limited is registered in England (01128611) at 14th Floor 30 St Mary Axe, London, EC3A 8BF and is authorised and regulated by the Financial Conduct Authority. www.elevateplatform.co.uk

Standard Life International dac is authorised and regulated by the Central Bank of Ireland. Standard Life International dac is a designated activity company limited by shares and registered in Dublin, Ireland (408507) at 90 St Stephen's Green, Dublin 2. Standard Life International dac is part of the Phoenix Group and uses the Standard Life brand under licence from the Standard Life Aberdeen Group.

www.standardlife.co.uk/International-Bond