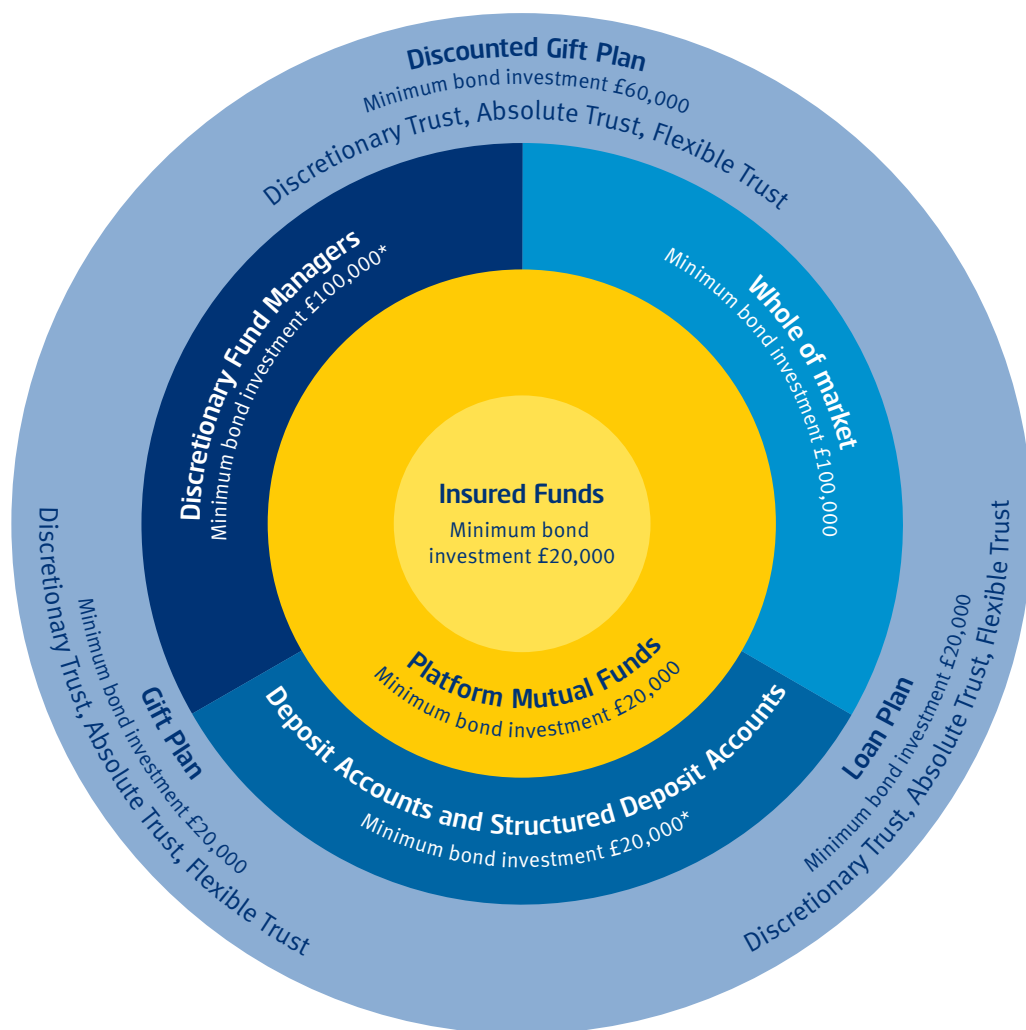


For advisers' use only - not to be relied on by anyone else

* Please note that some Discretionary Fund Managers and Deposit Account providers may specify their own minimum investment.



Large fund discounts

Large fund discounts are based on the total value of the bond across all investments, as per the table below. These can help offset part of the effect of product charges.

Total size of investments	Discount
£20,000 - £149,999.99	0%
£150,000 - £249,999.99	0.05%
£250,000 - £499,999.99	0.20%
£500,000 - £749,999.99	0.25%
£750,000 - £999,999.99	0.30%
£1m and over	0.35%

Summary of charges

	Insured Funds	Platform Mutual Funds	Whole of Market Funds	Deposit Accounts and Structured Deposit Accounts	Discretionary Fund Managers (DFMs)
Fund range	48	Approximately 1,400	Any permitted – as long as it is compatible with the International Bond	Over 30 Deposit Accounts from various providers and a selected panel of Structured Deposit providers	Selected panel of DFMs to choose from – see our Discretionary Fund Manager sales aid (IB41) for details
Fund management charge (FMC)	0.6% - 1.5%	Retail AMC	Retail AMC	–	DFM AMC
Product charge	–	–	0.8% pa	0.55% pa	0.55% pa
Initial charge on mutual funds	–	No initial charge on most platform mutual funds. Only Liontrust and MLC fund range apply an initial charge.	Varies by fund	–	–
Rebates	–	–	Credited to International Bond Bank Account	–	–
Dealing/ switching charge	No dealing/ switching charges for switches involving only insured or platform funds	No dealing/ switching charges for switches involving only insured or platform funds	£20 per buy/sell	Subject to terms and conditions of individual account	If applicable, included within the DFM charge
Large fund discounts	Up to 0.35% of the total bond value. See the table on page 1 for more information.				
Initial commission	Up to 8% upfront or Funded Initial Commission (1% cost 0.2% for six years) Funded Initial Commission can be rebated to increase allocation.				
Fund based renewal commission	Up to 1% (explicit 1:1).				



Important Information:

Charges are regularly reviewed and may be increased to reflect increases in overall costs and/or changes in the assumptions made. Any increases in charges will not increase Standard Life International's profit margins above reasonable levels.

The information in this document is correct as at September 2009.

For more information on charges and Large Fund Discounts, please read the International Bond Adviser Guide (IB12) or speak to your Account Manager.

For more information on the commission options available, please read the International Bond Commission Guide (IB20) or speak to your Account Manager.

Standard Life International Limited is a company registered in Ireland (number 408507) at 90 St Stephen's Green, Dublin 2.

Standard Life International Limited is authorised and regulated by the Central Bank of Ireland for the conduct of Linked Long Term Insurance Business and subject to limited regulation by the Financial Services Authority.

Details about the extent of our regulation by the Financial Services Authority are available from us on request.

Telephone 00353 16397766. *Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.* www.slinternational.ie