

The International Bond can be written on either a Capital Redemption or Life Assurance basis.

Unless otherwise stated, all features in this document apply to both options.

Managed transaction account

– Keeping Cash Healthy

SL International (SL Intl) operates a process whereby we notify the adviser if the International Bond bank account goes into a negative position. We offer to facilitate clearing the balance and may also set aside monies to cover future charges and withdrawals.

On-line fund switching

Straight through processing for retail International Bond with no manual intervention for Insured and Mutual funds. Confirmation schedule produced for the adviser's audit trail.

Probate on death

(Death Benefits apply to life assurance bonds only)

SL Intl will usually only require a UK grant of probate before paying out the proceeds. SL Intl reserve the right to ask for Irish probate where it is believed there is an Irish Will or the bondholder was resident in Ireland at the time of death.

Multi custodianship

Split investments as the client would like. For example: invest 25% with one Discretionary Investment Manager (DIM), 25% with another, 30% in a deposit account, 15% to mutual funds and retain 5% in the International Bond bank account.

Up to 9,999 segments

Up to 9,999 segments to provide maximum flexibility. Bonds by default are set up with the greatest number of segments, with a minimal value per segment of £200.

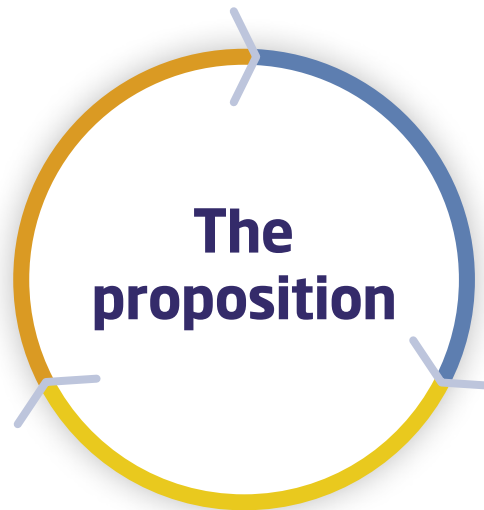
True segment assignment

Fully automated – allows both assignees and assignors to have their own investment and withdrawal strategies. Also allows different rates of Ongoing Adviser Charge on assigned segments.

For use with Advisers and Investment Professionals only.

Tax and planning tools

Advisers are provided with access to tax planning tools. These can help with planning a client's tax efficient income strategy in retirement by utilising their many tax allowances.



VAT free Discretionary Investment Manager fees

DIM fees on offshore bonds are exempt from VAT even if the DIM is a UK company, provided the assets being managed constitute a pooled fund portfolio bond and not a highly personalised bond.

Recurrent single payments

Allows automated collection of regular and flexible payments into an open architecture structure.

Chargeable Event Calculations

The systems utilised by SL Intl are able to calculate the effect of full and part surrender of segments, as well as the combination of the two that gives the lowest chargeable gain.

Buying power

We negotiate fund charge prices with 3rd party investment managers.

Detailed illustration reflecting portfolio cost

Fund projections and reduction-in-yield figures based on the Ongoing Fund Charges shown. AMCs plus any additional costs for Insured & Mutual funds are itemised within the illustration.

Comprehensive product pricing

No dealing, switching or initial fees for investments into or out of Insured and Mutual funds.

Multiple investment options via some Discretionary Investment Managers.

SL Intl's "Enhanced Discretionary" option allows the DIM to select additional categories of investments which are usually restricted, to be linked to the International Bond.

Online new business process with e-signature

Use DocuSign, or a choice of many other e-Signatory platforms, to complete International Bond application forms on line, forward seamlessly to your customer for their e-signature and pass to SL Intl when you are happy with content.

Estate Planning Support

We offer a range of trusts to support your client needs, including Gift Plan, Loan Plan, Discounted Gift Plan and a Flexible Reversionary Plan.

- Where available – individuals can make use of their Personal Allowance, Savings Band and Personal Savings Allowance.
- Segments can be assigned to Nil/Basic Rate taxpayers for encashment or to maintain in their own risk-related portfolios within the bond.
- Use in combination with a range of Trusts and plans to enable estate and succession planning.
- Fund education costs including school and university fees.
- As SL Intl is not based in the UK there is the ability to obtain gross returns on qualifying investments.

- Allows Pension scheme trustees to widen investment choice and reduce administration costs for: Defined Benefit schemes, SIPP/SSAS, QROPs, QNUPs & Open Annuities.



- For high-income individuals wanting to regularly invest using flexible, recurrent single payments.
- Ability to use tax-deferred withdrawals as 'income' to retain personal allowance.
- For trustees of existing Trusts and for Personal Injury Awards to provide a tax-efficient investment vehicle.
- Defer chargeable gain until Nil/Basic Rate taxpayer when personal allowance, savings rate band, personal savings allowance are available.
- As a means for non-UK domiciles to reduce UK tax liability when becoming UK deemed domicile.

- Key part in a tax-efficient retirement plan investment portfolio.
- Ability to defer tax to a later date when a Nil/Basic Rate taxpayer or non-UK resident.



Important information

The value of investments and any income from them may fall as well as rise and investors may not get back the amount originally invested. In addition, the value of investments may increase or decrease as a result of changes in exchange rates between currencies.

Any reference to legislation and tax is based on Standard Life International's understanding of law and tax practice in Ireland and the UK at February 2022.

The value of tax reliefs to the investor depends on their financial circumstances and may vary.

No guarantees are given regarding the effectiveness of any arrangements entered into on the basis of this presentation.

Standard Life International dac is authorised and regulated by the Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

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
www.standardlife.co.uk/international-bond.

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