Individual Proposition

Due diligence guide

(incorporating AMPP, Active Money SIPP, Tailored Investment Bond, International Bond, Investment Funds and ISA)

For adviser use only
Introduction

Choosing the right provider can add real value. To you, your business and your clients. Making an informed choice, however, can be a complex and time-consuming process.

During your selection process, the pressure to get things right is immense. That’s why we’re here, to help keep things simple.

This guide explains how we can help you by covering the main areas of due diligence.

But best of all?

How we believe it can add real value to you, your business and your clients.

Both now and in the future.

Information is correct as at January 2020 unless otherwise stated.
Remember, this guide is not an exhaustive list of what you should be looking at in your due diligence.

As you work through each section, you’ll probably start to think of other topics that are important to you and your clients.

If you need more help, we’re here.

Any further questions?
Contact your Standard Life Account Manager

New to Standard Life?
Call us on 0345 60 60 036
Call charges will vary.

adviserzone.com
1. The provider

As an adviser, you need to be confident the provider you use can support your business, both today and in the future.

We operate a service model that puts your clients at the heart of everything we do. Our commitment and our experience should give you the reassurance you need.
1.1 Who’s the provider?

The Standard Life brand has a history dating back nearly 200 years. Today it is focused on being customer’s first choice for their life savings. Around 4.5 million customers trust Standard Life with their savings.

In the UK, Standard Life offers products including pensions, savings products and retirement solutions.

Standard Life Assurance Limited is the provider of the Active Money SIPP, AMPP and the Tailored Investment Bond and Standard Life International dac is the provider of the International Bond. Both are owned by the Phoenix Group and use the Standard Life brand under licence from the Standard Life Aberdeen Group.

Standard Life Savings Limited offers savings products and is the provider of the Fundzone platform. It is a subsidiary of Standard Life Aberdeen plc.

Standard Life Aberdeen plc was formed in August 2017 following the merger of Standard Life plc and Aberdeen Asset Management PLC. Headquartered in Scotland, with employees in 50 locations worldwide, Standard Life Aberdeen plc has a range of client and customer brands including Aberdeen Standard Investments, Standard Life, 1825 and Aberdeen Standard Capital.

In August 2018 Standard Life Aberdeen plc completed the sale of Standard Life Assurance Limited to Phoenix Group Holdings. You can find more information about Standard Life Aberdeen plc’s strategic partnership with Phoenix at standardlife.com and standardlifeadviser.co.uk.

1.2 How committed are you to the Adviser market?

Financial Advisers are a primary source of business, and a main driver of growth for both Standard Life Assurance Limited and the Standard Life Aberdeen group. We’re investing more in support, technology and propositions to support you and your business than at any other stage in our history.

- We offer an enhanced range of core pension, retirement and investment products.
- We offer a comprehensive range of online tools and services to help you support your clients on our dedicated adviser website adviserzone.com
- We have dedicated account managers to give you the support you need.
- We promote the role and value of Financial Advisers to the regulator, Government bodies and consumer groups.

1.3 Is your business currently making a profit?

In 2018 Standard Life Aberdeen plc made an adjusted profit before tax of £650m (Continuing operations) and £860m (total including Discontinued operations).

In 2018 Standard Life Assurance Limited reported an operating profit of £378m.

1.4 What ratings do you currently have?

Standard Life Assurance Ltd has the following credit ratings:

<table>
<thead>
<tr>
<th>Agency</th>
<th>Rating</th>
<th>Last reviewed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Moody’s</td>
<td>A2</td>
<td>October 2018</td>
</tr>
<tr>
<td>Standard &amp; Poors</td>
<td>A+</td>
<td>June 2018</td>
</tr>
<tr>
<td>AKG</td>
<td>B+</td>
<td>April 2018</td>
</tr>
</tbody>
</table>

Standard Life Aberdeen plc have the following credit ratings:

<table>
<thead>
<tr>
<th>Agency</th>
<th>Rating</th>
<th>Last reviewed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Moody’s</td>
<td>A3</td>
<td>May 2018</td>
</tr>
<tr>
<td>Standard &amp; Poors</td>
<td>A-</td>
<td>June 2018</td>
</tr>
</tbody>
</table>

1.5 Are you subject to regulatory assessments?

We have a close and co-operative working relationship with our regulators. As a part of that relationship we participate in a rolling programme of supervision work and are involved in thematic reviews by our Regulators, which include the FCA for products offered in the UK and the Central Bank of Ireland for the wider Standard Life International business.
2. Terms and conditions

Make sure you have a good read of the terms and conditions. This is essential as these are binding agreements between the provider and both you and your client. You need to make sure you understand their clauses so you understand our respective responsibilities.
2.1 Who signs terms and conditions?
Before accessing our adviserzone.com secure site and/or the services, you must register and accept the terms and conditions.
Please see the terms and conditions.

2.2 Who is eligible to apply for your products?

<table>
<thead>
<tr>
<th>Product Type</th>
<th>Eligibility Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Active Money SIPP; and Active Money Personal Pension</td>
<td>Your client must be a UK resident</td>
</tr>
</tbody>
</table>
| Tailored Investment Bond | The bondholder must be  
  a) at least 18 years of age; and  
  b) resident in the UK, Channel Islands or Isle of Man; and  
  The lives assured should be resident in the UK, Channel Islands or Isle of Man and aged between 3 months and 84 years. The settlor(s) should be at least 51 at next birthday for Discounted Gift Plans. |
| International Bond | The International Bond can be written on either a Capital Redemption or Life Assurance basis.  
  **Capital Redemption Option**  
  The bondholder must be:  
  a) at least 18 years of age. We may not accept an initial premium where the age of the bondholder is above 89.  
  b) resident in the UK, Channel Islands or Isle of Man.  
  **Life Assurance Option**  
  The bondholder must be:  
  a) at least 18 years of age; and  
  b) resident in the UK, Channel Islands or Isle of Man; and  
  The lives assured should be resident in the UK, Channel Islands or Isle of Man and aged between 3 months and 84 years. The settlor(s) should be at least 51 at next birthday for Discounted Gift Plans. |
| Fundzone Stocks and Shares ISA; and Investment Funds | Your client must be  
  a) at least 18 years of age; and  
  b) a UK resident; or  
  c) working overseas as a crown servant; or  
  d) the husband, wife or civil partner of a crown servant working overseas |

2.3 What Financial Services Compensation Scheme (FSCS) protection does my client have?
The Financial Services Compensation Scheme (FSCS), established under the Financial Services and Markets Act 2000, has been set up to provide protection to consumers if authorised financial services firms are unable, or likely to be unable, to meet claims against them.

It is important to note that different limits apply to different types of investment. In some circumstances compensation may not be available under the FSCS.

The availability of compensation depends on:
- Whether the product provider unable to meet its claims is a “relevant person” under the FSCS rules
- The type of product or assets invested in
- The type and structure of the investments chosen with the product or tax wrapper
• Which party to the contract is unable to meet its claims, whether Standard Life or the underlying asset provider, for example: deposit taker, fund manager, etc.

• The country in which the investments are held

• Whether the client was resident in the UK at the time they effected the contract. If the client was not resident in the UK, they may be eligible for compensation from an equivalent scheme in the country in which they were resident

• Important note regarding the International Bond: Please note that the implications of the UK’s exit from the EU are still unclear and there is a risk that this compensation may not continue to be available in the event of a no-deal EU exit or a deal which results in Standard Life International dac no longer being deemed a relevant person for the purposes of the FSCS rules or otherwise authorised in the UK under the EU’s passporting legislation. For more information, please contact Standard Life International

2.4 What are your business continuity and disaster recovery plans?
There are robust business continuity policy and disaster recovery plans in place across the group which are endorsed and audited under the group governance and enterprise risk management frameworks. The plans and capabilities are reviewed and tested regularly and take into account critical processes and a wide range of incident scenarios that could result in significant disruption to business operations. We also undertake externally benchmarked incident simulation exercises, the current capability rating being ‘Excellent’.

We have full data backup and recovery processes in place to facilitate both data recovery and a full disaster recovery. In addition to the primary data centre, there is a Service Continuity Centre (SCC). The SCC is a fully functional data centre with sufficient systems and processing capacity to support all business critical services.

Should a major incident occur which renders the primary data centre inoperable, the recovery processes ensure that critical services can ordinarily be restored and active at the SCC within 24 hours following the incident. Data from all systems and platforms is mirrored between the primary data centre and the SCC which provides recovery as at the last backup for a number of key services.

2.5 How do you ensure data and system security?
We take data and system security very seriously and compliance with legislation is ensured at all times. Any personal data which is collected, recorded or used in any way whether on paper, online or any other media will have the appropriate safeguards applied to it to ensure compliance with relevant data protection legislation.

Company information for Standard Life Assurance Limited, Standard Life International dac and Standard Life Aberdeen group, is protected by controls designed to minimise loss or damage through accident, negligence or deliberate actions. Staff must also protect sensitive or confidential information when storing or transmitting information electronically and must undertake annual training on this.

Our Information Security Policy includes monitoring of the company’s secure network to detect possible intrusions.

2.6 What’s your complaints procedure?
We have a robust complaints process, which is fully compliant with all FCA and Financial Ombudsman Service (FOS) guidelines. For International Bond, we comply with the Irish Ombudsman requirements (Financial Services and Pensions Ombudsman). You, or your client, can submit complaints in writing, by email or by calling us.

Complaints are reviewed regularly and feed into the development of our proposition to make sure we are continuing to meet the needs of you and your clients.
Price is important.
Our focus is value, fairness and sustainability.
We operate simple, competitive and fully transparent charging structures. We also understand that it’s important to you that charging is as flexible as possible.

3. Charges
3.1 **How does the charging structure operate?**
We operate simple, competitive and fully transparent charging structures. Please see [adviserzone.com](http://adviserzone.com) for more details.

3.2 **How can I take my charge?**
We understand that it’s important to you that charging is as flexible as possible.

Our propositions allow this flexibility and charges can be deducted initially, on an on-going basis or ad-hoc. These can be expressed as a monetary or percentage amount.

For specific details on if, how and when these can be paid, please refer to the product specific adviser charge details available on [adviserzone.com](http://adviserzone.com).

Each product has different charging structures which can vary depending on investment choice, fund values etc. For specific charge details you can refer to the product overviews available on [adviserzone.com](http://adviserzone.com).

Your adviser charges can be managed online via the Manage Adviser Charging application on Client View.

3.3 **What levels of remuneration can I take?**
Where we agree to facilitate adviser charging, there are no limits to the level of adviser charge you can collect, as long as you agree these with your client and you can demonstrate compliance with all applicable FCA and HRMC rules. We may request evidence in some instances.
4. Products and investment options

Understanding the proposition helps you establish whether it meets your clients’ needs.

We offer a wide range of products to help you build the tax efficient plan that’s right for your client.

The value of investments can go down as well as up, and could be worth less than originally invested. Laws and tax rules may change. The value of tax benefits will depend upon individual circumstances.
4.1 What products do you offer?

There’s a range of individual products available via our adviserzone.com website. Each product has its own range of investment options. These investment options include a comprehensive range of investment solutions which we’ve specifically designed to help you meet your clients’ needs as well as some of your governance requirements.

For UK customers, Standard Life Assurance Limited or Standard Life International dac offers the pensions, savings products and retirement solutions listed below. Standard Life International dac also makes available pension and savings products to customers in Ireland, Germany and Austria. Standard Life Assurance Limited and Standard Life International dac are owned by the Phoenix Group and uses the Standard Life brand under licence from the Standard Life Aberdeen Group. The Fundzone ISA and Investment Funds listed below are offered by Standard Life Savings Limited.

<table>
<thead>
<tr>
<th>Product</th>
<th>Features</th>
<th>Available investments</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Active Money Personal Pension (AMPP)</strong></td>
<td>Our Active Money Personal Pension (AMPP) has been designed to help people save for their future – and give them the flexibility to control their own investments and change their plan as their own needs change. AMPP offers more choice when taking an income as income drawdown has been available from AMPP since 2015 on a non-advised basis.</td>
<td>Our AMPP has an extensive fund choice – your clients can access over 300 pension investment funds, covering a wide range of markets, asset classes and investment styles. They can choose from funds managed by Aberdeen Standard Investments, as well as other top quality fund managers. A range of lifestyle profiles are also available, which have been designed for the different ways your clients can take their pension savings.</td>
</tr>
<tr>
<td><strong>Active Money SIPP</strong></td>
<td>Our award-winning Active Money SIPP gives your clients more choice when it comes to investing, managing their money, or taking an income.</td>
<td>Our Active Money SIPP offers a wide investment choice, tiered to suit your clients’ needs. In the lower tiers are over 300 pension funds and over 2,000 mutual funds from a range of top quality fund managers, as well as fixed rate accounts. In tier 3 are a range of over 13,000 more specialised investments, including but not limited to commercial property, investment trusts, stock and shares, gold bullion and VCTs, and access to discretionary fund management.</td>
</tr>
<tr>
<td><strong>Tailored Investment Bond</strong></td>
<td>Our Tailored Investment Bond offers 100% unit allocation, extensive investment choice, and access to income and growth investment opportunities.</td>
<td>Your clients can access over 150 funds managed by Aberdeen Standard Investments, as well as other top quality fund managers.</td>
</tr>
<tr>
<td><strong>International Bond</strong></td>
<td>The International Bond from Standard Life International offers tax efficient investment growth and control over when tax is paid. While invested in an offshore bond, your clients won’t normally pay tax on any growth (except irrevocable withholding tax). Instead, tax is normally paid when they take money out of the bond and will be based on their circumstances at the time. It’s ideal for a range of needs, including estate and retirement planning, tax-efficient saving and for clients who plan to move abroad.</td>
<td>Your clients can access over 2,000 funds, both insured and mutual, managed by Aberdeen Standard Investments, as well as a range of other top quality fund managers. We also consider requests to add other funds available in the wider market, subject to a suitability assessment. In addition, your clients can choose Discretionary Fund Managers, banks and/or structured deposit providers from a range made available by Standard Life International.</td>
</tr>
<tr>
<td><strong>Fundzone Stocks and Shares ISA</strong></td>
<td>The Fundzone Stocks and Shares ISA from Standard Life Savings is an open-ended, tax efficient, medium to long term investment account. It provides your clients with the opportunity for capital growth, regular income or a combination of both. Provided via the Fundzone platform, we can also offer access to the Supermarket Cash Account, to allow adviser charging outside the wrapper.</td>
<td>Our Fundzone Stocks and Shares ISA gives your clients access to over 2,000 mutual funds via our Fundzone platform, managed by Aberdeen Standard Investments, as well as other top quality fund managers.</td>
</tr>
<tr>
<td><strong>Investment Funds</strong></td>
<td>It’s also possible to invest directly into mutual funds without the ISA wrapper via Standard Life Savings’ Fundzone platform. Standard Life Savings gives your clients access to a wide range of investment opportunities, as well as access to the Supermarket Cash Account.</td>
<td>Fundzone gives your clients access to over 2,000 mutual funds, managed by Aberdeen Standard Investments, as well as other top quality fund managers.</td>
</tr>
</tbody>
</table>
4.2 What investment solutions are available?

MyFolio Funds
MyFolio Funds are a range of carefully constructed risk-based portfolios, managed by Aberdeen Standard Investments. They are diversified, multi-asset funds which make use of strategic and tactical asset allocations, including commercial property and absolute return investment strategies. Rebalancing and monitoring are built into all the funds as standard, and all are subject to our rigorous governance processes.

They offer you a choice of investment styles, including income options, across five risk levels for your clients.

- MyFolio Managed invests mainly in actively managed funds from Aberdeen Standard Investments
- MyFolio Managed Income invests mainly in actively managed funds from Aberdeen Standard Investments which focus on creating income
- MyFolio Multi-Manager invests in carefully selected actively managed funds from some of the leading managers in the market
- MyFolio Multi-Manager Income invests in carefully selected actively managed funds from some of the leading managers in the market which focus on creating income
- MyFolio Market invests mainly in tracker funds

✔ Available on AMPP, Active Money SIPP, Tailored Investment Bond, International Bond, Fundzone Stocks and Shares ISA and Investment Funds

MyFolio Strategic Lifestyle Profiles
MyFolio Strategic Lifestyle Profiles (SLPs) are designed to get your clients’ pension investments to where they need to be when they retire – whether that’s buying an annuity, taking their money as lump sums, taking a flexible income, or a combination of these. The SLPs largely work in a similar way to traditional lifestyle profiles, but they're more flexible. We can change the mix of funds within them as necessary to make sure they remain appropriate for your clients’ needs, for example because of changes in legislation. We can also decide when is the best time to move investments in and out of each stage.

There are 36 MyFolio SLPs, offering a choice of investment styles, risk levels and outcomes.

✔ Available on AMPP and Active Money SIPP

Managed Portfolio Service (MPS)
MPS offers a choice of Target Return portfolios, so you can choose the one that’s right for your clients. MPS gives your clients access to the same discretionary management expertise that underpins the Aberdeen Standard Capital’s full discretionary service. You can delegate the day-to-day management of your clients’ investments, leaving you free to manage client relationships. MPS is available to clients with £100,000+ to invest.

✔ Available on Active Money SIPP and International Bond

Aberdeen Standard Capital
Aberdeen Standard Capital offers outcome-orientated investment solutions, which means that they are designed to meet a range of specific client needs. They can construct a portfolio around your clients’ financial goals including their growth, income and ethical investing requirements. Furthermore, they aim to ensure the portfolio is actively managed to ensure clients are exposed to no more, or less risk, than they are seeking.

Aberdeen Standard Capital flexible service and range of investment solutions let you create truly bespoke solutions which aim to deliver against your clients’ goals.

✔ Available on Active Money SIPP and International Bond
5. Functionality

Functionality plays a big part in choosing a provider. Technology has improved enormously improving efficiency for you and usability for your client.
5.1 **Do you have any model portfolio functionality?**
Yes, for Active Money SIPP and International Bonds. Aberdeen Standard Capital gives clients access to discretionary investment management expertise. You can select from five different Managed portfolios, each of which is benchmarked against cash and designed to deliver a targeted return with an appropriate level of risk.

5.2 **Can I switch? If yes, can this be done on a bulk basis?**
Yes, you can buy, sell and switch funds online. Bulk switching is not available.

5.3 **Are switches pre-funded?**
No. The settlement time for switches vary, depending on which funds are being switched out of/in to.

5.4 **Is there a regular investment facility?**
Yes, a regular investment facility is available for a number of our products, including our International Bond which supports recurrent single payments.

5.5 **What client level reporting is available?**
For the majority of our products you can create, print and save an aggregated Client Report providing valuations and fund information.
You can request and retrieve client documents, including plan and transfer values, illustrative maturity values, general plan information and payment history using the Client Document Centre.
You can create, print and save a client With Profit Summary Report.

5.6 **What client base reporting is available?**
Our Bulk Data Download service gives you online access to a range of your client’s information for group and individual pensions, bonds and endowments. You can request the information in CSV format for spread sheet applications or XML format to suit your database or back office software.
Our Adviser Payments Service supports your payments reconciliation process for adviser charging and commission and enables you to check payments paid and due. We also integrate with a large number of adviser software systems to support automated transfer of adviser payment data enabling automated reconciliation of payments.

5.7 **Is there an online audit trail?**
Investment change tracking lets you see the fund changes that have been requested online, by phone, fax or email for a number of our products. Completed transactions show for up to 6 months.
Historical investments show to the customer over a 5 year period but does not show the actual date an investment switch took place. A Transaction Statement can be requested for the majority of customers which provides all the historical details.
Our Online New Business service allows you to submit business online for our Active Money Personal Pension, Active Money SIPP, Fundzone Stocks and Shares ISA and Investment Fund products. At the submission stage we provide a Confirmation Schedule which you can print or save to your back office client record. You can obtain a confirmation schedule online for up to 30 days after submission.
When trading online, at the submit stage we provide a Confirmation Report of the completed trade for the majority of our products which you can print or save to your own client record.

5.8 **Can my client’s address details be changed online?**
Yes, you can change your clients address details online.
5.9 Which adviser software systems do we integrate with and to what extent?

Users of IRESS (Adviser Office), IRESS (Xplan), IntelliFlo, Plum, Capita, True Potential, Positive Solutions, Fairs System, Assyst, Best Practice, Durell, JCS, Bankhall, Swift, 2 Plan, Dentons, Bluecoat Software, Distribution Technology, Sprint and Sammedia, Focus Solutions and Time4Advice are all able to receive valuations and the main back office systems receive adviser remuneration information.

5.10 Do you require evidence of authority every time a client’s funds are switched online?

No, if you are authorised to view a client’s details online you are able to switch funds without evidence of authority. The only exception is International Bonds, where a client must complete a specific form authorising you to switch on their behalf.

5.11 Which processes can be transacted online?

<table>
<thead>
<tr>
<th>Process</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quote</td>
<td>You can use this service to produce compliant client specific new business and increment quotes for group pensions, individual pension and bonds.</td>
</tr>
<tr>
<td>New Business</td>
<td>You can submit new business for our Active Money Personal Pension, Active Money SIPP, Fundzone Stocks and Shares ISA and Investment Account online. Applying online saves you time as our service validates your data, ensuring the information you complete is correct for the type of new business.</td>
</tr>
<tr>
<td>Fund switches</td>
<td>You can buy, sell and switch funds online.</td>
</tr>
<tr>
<td>Adviser Charging</td>
<td>You can manage your adviser charging online for all our individual products that support adviser charging. You can create new, amend or stop existing adviser charges.</td>
</tr>
</tbody>
</table>
Think about when you need to access adviserzone.com. We aim to give you the 24 hour access you need. Our advanced integration, online functionality and ability to move assets on and off the platform efficiently, can help you run your business the way you desire.
6.1 Do you have a dedicated website for financial advisers?
Adviserzone.com is our dedicated extranet site for UK financial advisers. The table below shows the user statistics from 2018.

<table>
<thead>
<tr>
<th>Adviserzone 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of total active registered users</td>
</tr>
<tr>
<td>Average number of unique users per month</td>
</tr>
<tr>
<td>Number of quotes produced on Adviserzone</td>
</tr>
<tr>
<td>Number of client valuations requested online</td>
</tr>
<tr>
<td>Number of client policy servicing requested online</td>
</tr>
<tr>
<td>Number of client trades requested online</td>
</tr>
<tr>
<td>Number of website visits</td>
</tr>
</tbody>
</table>

6.2 What is the availability of Adviserzone?
Adviserzone non secure services are available 24 hours a day. Our secure services are available 7am – midnight Monday to Friday and 7am – 11pm Saturday to Sunday.

6.3 Can I access Adviserzone via tablet devices?
Yes. The website is accessible along with the majority of our online services.

6.4 Can my clients manage their plans online?
Yes. Your clients can manage their products online via the standardlife.co.uk website.

6.5 Does Adviserzone use straight through processing?
Yes, we have fast and efficient straight through fund switch processing for a number of our products.

6.6 Can I access my client’s documents online?
Client Plan Information packs can be requested online and are stored in the online Client Document Centre for a period of 12 months for you to view, print or save to your back office system.
Copy pension yearly statements are also stored in the Client Document Centre for up to 13 months for your use.

6.7 What direct contact do my clients receive from Standard Life and when?
We only contact your clients directly when there are regulatory or legal reasons to do so. This includes correspondence such as:
- Post-sale new business pack
- Annual statements – this could include a current valuation statement and transactional statement
- Charges confirmation letter
- Changes to the client terms and conditions
7. Additional Tools

Take some time to consider what tools you want to use. Alongside the investment options available through the Standard Life products, we offer an expanding range of tools to help you meet your clients’ investment needs.
### 7.1 What investment and financial planning tools are available on Adviserzone?

<table>
<thead>
<tr>
<th>Tools</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Risk Questionnaires</td>
<td>Oxford Risk, an independent team of experts in risk profiling have produced two questionnaires to help you assess your client’s attitude to risk.</td>
</tr>
<tr>
<td>Pension Carry Forward Calculator</td>
<td>This calculator works out how much pension annual allowance your client has available for a tax year. This will help you work out how much can be paid into your client’s pension without triggering an annual allowance tax charge.</td>
</tr>
<tr>
<td>Portfolio Analyser</td>
<td>This provides a simple and effective method of producing high quality, detailed reports of your client’s holdings or proposed investments. The reports display performance analysis, fund and statistical information, asset class, regional splits, stock sector split and top 10 holdings. They also provide comparisons to benchmarks and additional fund information. Portfolio Analyser is fully integrated with Adviserzone, passing through all up to date holdings information. This saves you time, specifically in the area of fund selection and reduces the risk of pulling through the wrong fund.</td>
</tr>
<tr>
<td>Fund Filter Tool</td>
<td>This allows you to research funds from a wide range of providers using filters including performance, risk and volatility.</td>
</tr>
<tr>
<td>MyFolio Lookthrough</td>
<td>This tool helps you create personalised reports for your clients. It shows the asset class split between growth and defensive investments, full details of underlying funds, a breakdown of the percentage and value invested in each fund and the total of all MyFolio funds.</td>
</tr>
<tr>
<td>Capped Drawdown Calculator</td>
<td>This calculator helps you work out the maximum income your client could take from their pension pot if they triggered a drawdown income review now.</td>
</tr>
<tr>
<td>Charting Tool</td>
<td>This provides access to five fund types and over 55,000 funds. Comprehensive options allow you to compare the performance of funds, sectors and indices over defined time periods and generate reports.</td>
</tr>
<tr>
<td>Salary Exchange Calculator</td>
<td>This calculator allows you to demonstrate that a client who is employed and considering making a payment to a company pension may be able to have a larger amount paid into their pension by using salary exchange.</td>
</tr>
<tr>
<td>FundZone Charge Calculator</td>
<td>This calculator estimates the costs associated with investing via FundZone. It summarises the product charge, annual management charges and additional expenses based on the funds and amounts being invested.</td>
</tr>
<tr>
<td>Inflation Calculator</td>
<td>This calculator converts inflation adjusted illustration values (real terms) and illustrative values that take no account of inflation (nominal terms).</td>
</tr>
<tr>
<td>International Bond segments and withdrawals Calculator</td>
<td>This calculator will help ensure that any regular withdrawal amount (including any Adviser Charging) is equally divisible by the number of segments or provide guidance on the closest withdrawal amount to that requested that would be equally divisible by the number of segments in the bond.</td>
</tr>
<tr>
<td>Income withdrawal optimiser</td>
<td>This tool will help to demonstrate how to take retirement income tax efficiently. It will highlight how maximising the use of available allowances by varying the amount and source of income, can reduce the amount of tax your clients will pay.</td>
</tr>
</tbody>
</table>

### 7.2 To what extent can the output be white labelled?

The Portfolio Analyser tool allows you to upload your company logo so that your client’s reports can be personalised. Adding logos is a one off exercise and once done will always appear on the reports. You can also add your own name and choose exactly what sections are included in the report.

The Client Report is produced in a word format, enabling you to white label the report if you wish.
8. Support services

Our proposition was designed to allow as much self-service as possible. However, we realise there’ll be times when you need additional help and support.

We’re available to give this to you in a number of different ways.

Visit adviserzone.com to find out more
8.1 What online support do you provide?
Our adviserzone.com offers a range of technical assistance, guides, literature, sales ideas, latest news, product information, fund availability and regulatory information.
We’re investing more in support, technology and propositions to support you and your business. Our online proposition enables you to manage assets seamlessly.

8.2 What face-to-face service do you provide to advisers?
Our commitment to customer service and the reputation developed and maintained sets us apart from competitors. Financial Advisers are our primary source of business and our main driver of growth. As such, we believe it is important to offer a range of service options.
We offer face to face support via Account Managers who are responsible for helping advisers, their business and clients. They can assist in areas such as client segmentation, developing client value propositions, client communication strategies and asset migration.

8.3 What telephone support is available?
We have a support team who are available Monday to Friday and are able to respond to both telephone and email enquiries. This team is included within our Customer Operations team.
To ensure scalability, our customer operations teams are set up around the particular type of demand.

8.4 What technical support do we provide?
You can access support online 24/7 through Techzone which is accessed via adviserzone.com.
We also have a team of experts qualified in pensions, taxation, trusts and wealth transfer.
We can help you:
• Develop flexible, efficient strategies to meet your clients’ financial goals
• Expand your areas of advice with reliable guidance
• Protect your business by keeping you informed about the latest legislative changes
We provide:
• A library of briefing cards with all the technical facts you’ll need
• Case studies explaining what these mean for specific client scenarios
• Articles covering topical subjects and highlighting the opportunities available to you

8.5 Do you run local seminars for financial advisers?
Yes, we hold seminars and forums for advisers, paraplanners, adviser firm principles and administrators.
This provides both relevant content and topics for discussion, but also enables firms to share their experiences and best practice. A number of these are CPD accredited.
Find out more
New to Standard Life?

Contact your Standard Life Account Manager Call us on 0345 272 6622

Call charges will vary.

www.adviserzone.com