Standard Life

Small Self-Administered Scheme (SSAS)

Key Features

This is an important document. Please read it and keep for future reference.

The Financial Conduct Authority is an independent financial services regulator. It requires us, Standard Life, to give you this important information to help you decide whether our SSAS is right for you. You should read this document carefully so that you understand what you are buying and then keep it safe for future reference.

When we refer to 'Standard Life', we mean Standard Life Assurance Limited.

Helping you decide

This key features document will give you information on the main features, benefits and risks of the SSAS. The SSAS you are a member of has been set up by an employer. Your plan represents your share of that SSAS.

A personal illustration is also enclosed. It will show you the benefits you may get in the future.

Your key features document and personal illustration should be read together.

We will always be happy to answer any of your questions or give you more information but we can't give you financial advice. Our contact details can be found on page 10.

This document provides you with details of our Director's Premier SSAS. It should also be used for new members to our Director's Standard SSAS.

Our SSAS consists of two elements – an insured element and a non-insured element. The insured element is invested in one or more of our pension funds.

This key features document refers only to the insured element of our SSAS contract.

This key features document is for a UK pension plan and is for use by UK residents only.

You can ask your financial adviser for any documents mentioned.

1. Its aims

- To provide a tax-efficient way to save for your retirement.
- To provide benefits for your dependant(s) on your death.
- To give you control over your investments.
- To give you choice over how and when you take your benefits

The full range of retirement options available from age 55 (rising to 57 in 2028) are not available under the Director's Standard SSAS. You can access these options by transferring to another product that offers them.

2. Your commitment

- To remain invested in the plan until you choose to take your benefits. You cannot cash in this plan at any time. You can transfer it to another pension provider or registered pension scheme at any time before you start taking your benefits.
- Your employer must make regular payments into the scheme while you are in eligible service, usually until your normal retirement date (NRD). Your employer may also ask you to make payments to the scheme. You can also decide to make payments to your plan and may be able to make a transfer payment from another pension scheme into your plan.

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3. Risks

This section is designed to tell you about the key product risks that you need to be aware of at different stages of the plan.

At the start of the plan

If the plan is started with a single payment and the trustees exercise their right to cancel during the 30 day cancellation period, we may pay back less than was paid in. This is because we may make a deduction to reflect any market loss we have experienced between the date we received the payment and the date we received the instruction to cancel.

If you're transferring benefits from another pension scheme, there is no guarantee that what you'll get back from the SSAS will be higher. You may get back less. You may also be giving up certain rights in your other pension scheme that you'll not have with the SSAS.

Transferring other pension plans will not be right for everyone. You need to consider all the facts and decide if it is right for you.

Investment

The scheme may invest in different types of investments, including investments based on stocks and shares, which carry different levels of risk. The value of your share of the scheme can fall as well as rise and may be worth less than was paid in.

There are also risks involved in relying on the performance of investments within a single asset class, rather than spreading investments over a variety of asset classes.

There are other investment risks you need to be aware of. These include:

- If you invest in with-profits your plan value could be less than it otherwise would be because of discretionary adjustments
- If you decide to transfer out of with-profits you may be giving up valuable guarantees
- If you invest in with-profits the return on each payment you make is affected by the investment returns for the whole of the bonus year in which it's paid and not just the part of the year after it's paid. This means your plan value could be lower or higher than if we used only the investment returns after each payment is made. Note, a bonus year is from 16 November in one year to 15 November in the next.

You'll probably be one of many investors in each fund you're invested in. Sometimes, in exceptional circumstances, we may wait before we carry out your request to transfer or switch out of a fund. This is to maintain fairness between those remaining in and those leaving the fund.

This delay could be for up to a month. But for some funds, the delay could be longer:

- It may be for up to 6 months if it's a fund that invests in property, because property and land can take longer to sell
- If our fund invests in an external fund, the delay could be longer if the rules of the external fund allow this

If we have to delay a transfer or switch, we'll use the fund prices on the day the transaction takes place – these prices could be very different from the prices on the day you made the request.

Some funds invest in overseas assets. This means that exchange rates and the political and economic situation in other countries can significantly affect the value of these funds. Your investment may be worth less than you paid in.

Some of our funds invest in other funds that are managed by external fund managers. The availability of an external fund may be restricted at any time, and this is outside our control. Also, an external fund manager could suspend dealings in their fund or delay withdrawals from it, and again we have no control over this.

For further information about the investments available on your SSAS and the risks involved, please refer to **'How to choose the right investment options for your pension'** (GPEN4R) and for more information about with-profits, please read our with-profits guide. You can find this at **www.standardlife.co.uk/withprofitsguides** or call us on 0800 634 7476 for a paper copy. Our call charges will vary.

Taking a guaranteed income for life (annuity)

What you get back when you retire isn't guaranteed. Your annuity may be lower than shown in your personal illustration. This could happen for a number of reasons, for example if:

- you or your employer stop paying into this scheme, or take a payment break
- payments into the scheme are lower than illustrated
- the performance of the fund(s) you have chosen is lower than illustrated
- the cost of buying an annuity when you retire is higher than illustrated, for example due to interest rates being lower and/or people living longer
- tax rules and legislation change
- scheme charges increase above those illustrated
- you buy your annuity at a different age from the age used in your personal illustration
- for with-profits investments, your plan value is less than it otherwise would be because of discretionary adjustments

Taking a flexible income (drawdown)

Flexible income (drawdown) is only available within our Directors' Premier SSAS. You can upgrade the scheme to a Directors' Premier SSAS in order to access this option within the scheme. There is a charge for this. Members can also choose to transfer their holding out of the scheme to another pension product that offers flexible income.

How the scheme investments perform can have an impact on the amount of income you can take.

Taking a flexible income will reduce the value of your share of the scheme assets, especially if investment returns are poor and a high level of income is being taken. In extreme circumstances, the value of your share of the scheme assets could reduce to zero and you would not have any income left.

4. Questions and answers

What is a Small Self-Administered Scheme?

A SSAS is a registered pension scheme set up by your employer, to provide pension benefits for you when you retire.

There are fewer than 12 members in a SSAS, and all members must also be trustees. There may also be additional trustees who are not members.

How flexible is it?

You or your employer can make single and regular payments, or a combination of both, at any time.

You or your employer can change the amount of your regular payments at any time, subject to the minimum payment amount.

Employee regular payments can be paid by your employer via salary deduction.

Changes to payments made by your employer, including employee regular payments paid via salary deduction, are subject to your employer's agreement. Your employer may restrict the timing and frequency of changes to payments they make on your behalf.

Regular payments can be monthly or yearly. You may be able to choose an alternative frequency but this may affect your eligibility for payments made by your employer.

We will also accept additional payments by cheque.

You can stop paying or take a payment break, and restart later if your circumstances change. This will reduce your future retirement benefits.

If you leave your current employer, you will remain invested in the scheme but you must stop making payments into it. Any payments made by your employer will stop. You can transfer it to another pension plan (either with Standard Life or another provider) or registered pension scheme at any time before you start taking your benefits.

Am I eligible?

You can join if you are an employee of a limited company. However, usually all members are either directors or relatives of directors.

Who pays into the scheme?

Your employer will make payments to your plan – usually until your Normal Retirement Date (NRD). You may also be asked or choose to make payments. All payments that are made into the scheme are pooled together to create a Common Trust Fund. You will be allocated a share of this, which will reflect the payments made by you and on your behalf.

Does the employer have to pay into the scheme?

Yes, the employer must make payments to the scheme. A minimum of 10% of the total payments to the scheme must be made by the employer. It is common for all or most of the payments to a SSAS to be made by the employer.

Can members make payments to the scheme?

Members don't have to make payments to the scheme; however, they may do so if they wish. If they choose to make payments to the scheme, payments will be deducted from their salary before tax and passed on by the employer to Standard Life or the trustees.

Can benefits be transferred from other schemes?

Individual members may be able to arrange transfer payments from other pension arrangements. The minimum transfer payment to the insured funds is £1,500 for each member. A transfer payment cannot be made unless another payment is being, or has been, made. Where the transfer payment is coming from another Standard Life scheme, this minimum does not apply. It is worth highlighting that the decision to transfer pension rights is not a decision to be made lightly. Some pension schemes can have valuable benefits which members could lose out on. Members considering transferring should consult their financial adviser.

Transfers into the scheme do not need prior approval from HMRC.

Transferring other pension arrangements will not be right for everyone. You need to consider all the facts and decide if it is right for you.

4.1 How much can be paid into my plan each year?

The total of both your and your employer's payments must be above our minimum levels. Please ask your financial adviser or contact us for our **'Charges and Services Sheet'** (SAS12) for details of the minimum payments. You should also read the 'What about tax?' section on page 06 before deciding how much to pay.

What are the minimum regular scheme payments?

The minimum scheme payment to Standard Life is £5,000 a year for a one member scheme. For each additional member this scheme minimum must increase by £2,500 a year (as shown in the table below). If the total payments fall below the minimum scheme payment, a 'below minimum payment' charge will apply. See our **'Charges and Services Sheet'** (SAS12) for more information.

Number of members	Scheme minimum payment each year
1	£5,000
2	£7,500
3	£10,000
4	£12,500
5	£15,000
6	£17,500
7	£20,000
8	£22,500
9	£25,000
10	£27,500
11	£30,000

What are the minimum member payments?

The minimum payment to insured funds for each member is £1,500 a year, although the total member payments must meet the minimum scheme payment levels. For example, the minimum scheme payment for a SSAS with two members is £7,500 each year. Payments for one member can be £1,500 each year; however, to meet the scheme minimum the payments for the other member must be at least £6,000 each year.

What is the minimum single payment amount?

The minimum single payment to the insured element is £1,500 for each member. A single insured payment cannot be made unless regular insured payments are being made.

What are the maximum member payments?

There are no restrictions on how much you can pay, but please see 'What about tax?' on page 06 for further details.

How much can the employer pay into the scheme?

You can decide how much you want to pay into the scheme. However, the scheme and member payments must meet certain minimum amounts. There is a minimum amount that the scheme has to pay and a minimum amount that must be met for each member. See 'What are the minimum member payments?' for further details.

Can I change the payment amount?

You can increase your regular payments at any time. The minimum additional insured payment to Standard Life's Retirement Account Plan (RAP*) is currently £30 a month or £300 if payments are made yearly.

Regular insured payments to the RAP can be reduced at any time, we will make a charge if this results in insured payments falling below the yearly scheme minimum. Please see 'How flexible is it?' on page 03 for more details.

*Insured payments are invested in Standard Life's range of pension funds via our RAP.

4.2 Where can the payments be invested?

We offer a range of investment-linked funds and a with-profits fund for you to choose from. As well as the funds we run ourselves, we offer funds where external fund managers choose the investments.

We invest 100% of each payment. Each fund is made up of 'units' and we use your payments to allocate units to you in the fund(s) you choose.

If you choose our investment-linked funds, the value of a fund depends on the performance of the assets it invests in and the charges on the fund. Your plan value is based on the total number of units allocated to you in each fund. If the unit prices rise or fall, so will your plan value.

For information on with-profits, please read our with-profits guide.

You can find this at **www.standardlife.co.uk/withprofitsguides** page or call us on 0800 634 7476 for a paper copy. Our call charges will vary.

You can switch your payments in and out of various funds to change the mix of investments. We may delay switching in some circumstances. You can only invest in up to 12 of our funds at any one time. The maximum number of funds you can invest in during the term of your plan is 20. For further information about our funds please ask your financial adviser for a copy of **'How to choose the right investment options for your pension'** (GPEN4R).

The Director's Premier SSAS has the freedom to invest in a wide range of non-insured investments. Standard Life's Director's Premier SSAS is for directors who want to use the wide investment powers a SSAS offers.

The insured element is invested via our RAP. As the non-insured element can be so diverse, we provide administrative and technical support for our Director's Premier SSAS using the specialist firm of Rowanmoor. Rowanmoor helps us provide high quality guidance and assistance for companies wishing to take full advantage of the business benefits offered by a SSAS. We have a minimum level of payments that must be made to the RAP on a regular basis in respect of the insured investment. However, the scheme also has the freedom to invest in a wide range of non-insured investments, including:

- stocks and shares
- bank and building society deposits
- unit trusts
- gilts and other fixed interest securities
- purchase and leaseback of commercial premises, and
- loans back to your employer

Wherever you decide to invest, remember that the value of investments can go down as well as up and may be worth less than was paid in.

4.3 What are my options at retirement?

You can take:

a guaranteed income for life (known as an annuity), or cash in all or part of your plan, or take a flexible income (drawdown) if you have a Director's Premier SSAS, or take a combination of all three options

With all these options you can take a tax free lump sum – normally 25% of your pension pot. And you don't have to take all your benefits at the same time. You can take them in stages.

Taking your retirement benefits

You can start taking retirement benefits any time from age 55 (rising to 57 in 2028).

Normally, retirement benefits will only be payable before age 55 on grounds of ill health. If your current state of health gives you cause for concern you should seek financial advice before making any decisions about your retirement benefits. There's likely to be a charge for this.

Tax-free lump sum

When you start to take your benefits, you can normally take up to 25% of your pension pot as a tax-free lump sum. But you don't have to take a tax-free lump sum if you don't want to.

Take it all at once

You can take all your money out at once if you wish but remember, once you go over your tax-free cash limit you may have to pay income tax. You could end up paying more income tax if your withdrawal added to any other income in that tax year takes you into a higher rate tax band. You may pay less tax if you spread out your cash withdrawals and keep below higher rate bands.

Buy a guaranteed income for life (annuity)

This means that you pay some, or all, of your pension fund to an insurance company of your choice, who will in return pay you an annuity for the rest of your life. When you decide to buy an annuity it will be bought using the annuity rates at that time.

Flexible income (drawdown)

Allows you to take your pension income as and when you like. You'll have control over how much you take out and you can vary the amount to suit your needs. The rest of your money in your pension plan will remain invested so it has the potential to keep on growing. You need to have regular reviews to make sure that your fund can sustain the level of income you require (otherwise your fund might run out of money completely). If you are not a Director's Standard SSAS customer and you want to take this option, you can either upgrade to a Director's Premier SSAS, or you can easily transfer to another product that offers it.

There are different ways to take flexible income which is all explained on our website www.standardlife.co.uk. We have provided easy to use calculators which help you better manage your money.

Whether you thinking about flexible income or an annuity, take time to shop around for the best deal. You could transfer your pension money to another provider and you might get better retirement benefits.

The value of your investment can go down as well as up and may be worth less than what was paid in.

Taking guidance

We recommended you seek appropriate guidance or advice before you make any decisions. An adviser is likely to charge a fee for this. If you are aged 50 or over, you can also get free impartial advice over the phone or face -to-face with Pension Wise. Go to **www.pensionwise.gov.uk** or call 0800 138 3944. Call changes will vary.

Pension wise
Your money. Your choice.

4.4 What about tax?

You'll get tax relief on the payments you make to your plan, normally at your highest income tax rate. Your employer will deduct the payments from your salary before tax has been calculated.

Relevant UK earnings are your taxable annual income and any bonuses, commission or benefits in kind that you receive from employment or self employment.

HMRC has an Annual Allowance for the total payments that you, your employer and any third party can make to all your pension plans (excluding transfer payments).

You may have to pay a tax charge on any payments that exceed this limit. If the total payments to all your plans are less than the limit in one tax year, you may be able to carry forward the unused allowance for up to three tax years.

The funds you invest in are not liable for UK Capital Gains Tax.

When you retire, you can normally take up to 25% of your fund as a tax-free lump sum.

HMRC has a Lifetime Allowance on the total funds in pension plans that can be used to provide benefits for you. Any funds over this allowance will be liable to a tax charge.

There are circumstances where you may have a personal Lifetime Allowance that's different, speak to your financial adviser for more details.

Any income you receive will be taxed as earned income under normal pay-as-you-earn (PAYE) rules.

If you die before age 75, your beneficiaries do not normally have to pay income tax on benefits they receive. However, if any part of the benefits exceeds your remaining Lifetime Allowance, that part will be subject to a lifetime allowance tax charge.

If you die aged 75 or older, any benefits will normally be subject to income tax.

Laws and tax rules may change in the future. The information here is based on our understanding in February 2021. Your own circumstances and where you live in the UK will also have an impact on tax treatment.

4.5 What are the charges?

We make the following charges for managing your plan:

- for investment-linked funds, a Fund Management Charge which is for the management of your funds and for our costs. The charge varies depending on the funds you choose to invest in and is taken from your fund each day before we calculate the unit price. The current yearly rate of this charge is shown on your personal illustration
- additional expenses may be deducted from some funds. They include items such as trustees', registrars', auditors', regulators' and custodians' fees and where a fund invests in other underlying funds they may include their underlying management charges. The additional expenses relate to expenses incurred during the fund management process and as such they will regularly increase and decrease as a percentage of the fund, sometimes significantly. Where expenses arise within a fund they have been taken into account in the calculation of the price
- for with-profits investments, there is no explicit Fund Management Charge or additional expenses, but when we calculate a plan's with-profits value we take account of deductions for our costs. These deductions are broadly the same as the fund management charges and additional expenses for investment-linked funds with similar assets. In addition, we make deductions, which may vary, for the cost of guarantees provided by with-profits business. These deductions may affect what you get back, although they will not reduce your guaranteed benefits.
- the charge for any extra life cover is included in your personal illustration

Your personal illustration shows what you might get back in the future. It details our charges for investment-linked funds. It also shows the effect they and the deductions for our costs for investment in with-profits may have on reducing the value of your pension money over the term of your plan.

We will not normally make a charge for switching funds. We reserve the right to charge if a switch involves an externally managed fund and the manager charges us for the switch.

If you are increasing payments to a SSAS on which we reduced the number of charges on 23 February 2002, 'value for money discounts' may apply. Where these apply, they will be reflected in your personal illustration.

In certain circumstances a yearly charge may be taken from your insured funds by cancellation of units. For more information please ask your financial adviser or contact us for our **'Charges and Services Sheet'** (SAS12).

We regularly review our charges and may alter them to reflect changes in our overall costs or assumptions. Any increases will be fair and reasonable.

What other benefits are available?

You, the scheme trustees or your employer can ask us to provide life insurance to increase the amount your plan pays out if you die before you retire.

Life insurance is paid for by making additional monthly or yearly payments.

If you are joining a scheme on which we reduced the number of charges on 25 February 2002 you may also have the option of paying for your life insurance by cancellation of units from your fund each month instead of making additional payments.

The cost of life insurance depends on how much you choose to buy and your age and health.

When you apply for life insurance you may have to answer some questions on your health and we may also contact your doctor for a report.

Your life insurance will end if the scheme trustees or your employer ask us to cancel it, monthly payments stop or you retire.

Your life cover must stop if you remain in service with your employer after your normal retirement date. No life cover is payable if you die on or after your 75th birthday.

You can also choose to provide an annuity for your dependants. This is a regular income that we pay to your husband, wife, civil partner or other dependant(s) if you die before taking the proceeds of your plan.

4.6 Other important questions

What happens to my plan if I die?

We will pay out the value of your share of the Common Trust Fund, including any life cover, to your beneficiaries normally inheritance tax free.

If you die before age 75, this will normally be free of income tax.

If you die after age 75, this will normally be taxed as income at the beneficiaries marginal rate.

Can money be taken out?

You can transfer your plan to another pension arrangement with us or another authorised pension provider at any time before you start taking your benefits. We make no charge for this. However, to ensure fairness, we may reduce the unit price for any with-profits investments that you have.

Your personal illustration gives examples of how much you could transfer to another plan depending on when you transfer.

If you leave eligible service you can:

- leave your fund in the plan where it will continue to be invested and can be used to provide benefits when you retire
- usually transfer your plan to another pension arrangement with us, another pension provider or registered pension scheme
- transfer your fund to your new employer's pension scheme, providing the new trustees agree
- in certain circumstances, ask the trustees to return your payments, or
- in certain circumstances, have your new employer take over your plan

You cannot cash in your plan at any time.

How much will advice cost?

Your financial adviser may receive commission for the costs of setting up your plan and their ongoing involvement with it. Any amount they will receive is shown in your personal illustration.

Your financial adviser may receive an initial fee and/or an ongoing fee in addition to, or as an alternative to commission payments. If a fee is payable, this will be detailed in your Adviser fee agreement.

Can I change my mind?

Your employer/the Trustees of the plan have a legal right to cancel the contract. They have a 30 day period to consider if they want to change their mind. This 30 day period starts from the date they receive the plan documents. During this period, if you decide you want to cancel, you should discuss this with your employer/Trustees in the first instance. If the decision is made to cancel the contract, your employer/Trustees should call us or write to us at the address shown in 'How to contact us' on page 10. Please make sure that they include the plan number in any correspondence with us.

If your employer/Trustees decide(s) to cancel, and we have already received payment, we will refund the payment to the person who made it.

If we are returning a transfer payment, you must speak to the transferring scheme to get their agreement to accept the money back. We will then return the transfer payment. If the value of your investment falls before we receive your instruction to cancel, we may deduct an equivalent amount from the refund. The transferring scheme may charge you for taking the payment back. If they will not accept it back, and you wish to proceed with the cancellation, then you must arrange for another pension provider to accept the payment.

At the end of the 30 day period the terms and conditions of the plan will be binding and any money received by Standard Life will not be refundable under the cancellation rule.

If the plan is started with a single or regular payment and cancelled during the 30 day period, we may pay back less than was paid in. This is because we may make a deduction to reflect any market loss we have experienced between the date we received your payment and the date we received the instruction to cancel.

How will I know how my plan is doing?

We will send a yearly statement to show how your plan is doing.

You can also get an up-to-date valuation for the scheme at any time by calling our customer helpline. Members can also go online to see the current value of their RAP.

5. Other information

How to complain

We can send you a leaflet summarising our complaint handling procedures on request.

If you ever need to complain, first write to us at the address shown in the *How to contact us* section on page 10. If you are not satisfied with our response, you may be able to complain to:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone: **0800 023 4567**

Online:
www.financial-ombudsman.org.uk/contact-us

Complaining to the Ombudsman will not affect your legal rights.

Terms and conditions

This document gives a summary of Standard Life's Small Self-Administered Scheme. It doesn't include all the definitions, exclusions, terms and conditions. These can be found in the Scheme Rules booklet and your Member's Outline booklet. If you would like a copy of these, please ask your financial adviser or contact us direct.

We have the right to change some of the terms and conditions. We will write to you and explain if this happens. We will also send you a copy of anything that has changed.

Law

The law that applies is the law of the country where the Trustees are based. (This does not include Standard Life Trustee Company Limited.)

Language

The English language will be used in all documents and future correspondence.

Compensation

The Financial Services Compensation Scheme (FSCS) 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.

Your contract is classed as a long-term contract of insurance. The scheme trustees will be eligible for compensation under the FSCS if Standard Life Assurance Limited (SLAL) becomes unable to meet its claims and the cover is 100% of the value of your claim.

It is important to note that different limits apply to different types of investment. In some circumstances, the trustees might not be eligible for any compensation under the FSCS.

The availability of compensation depends on:

- The type and structure of the investments you choose within your product
- Which party to the contract is unable to meet its claims, whether Standard Life or the underlying asset provider, for example, deposit taker, fund house, etc.
- The country the investments are held in

If you choose one of our funds that invests in a mutual fund run by another firm (including Standard Life Investments Limited), and the underlying fund manager goes into default you will be protected up to the value of 100% of the first £85,000 per firm.

In addition to FSCS protection your funds will be protected by the requirement for the fund manager to appoint a depository and custodian. One of the primary functions of the custodian is the safekeeping of securities and cash in deposit accounts, held in the name of the depositary. This has the effect of segregating the funds from the fund manager's own monies and effectively protects the client's investments should the fund manager become insolvent. For the investor this means that the only time they would need to look to the FSCS for compensation would be in the event of the fund manager acting dishonestly, fraudulently or negligently.

If you choose one of our funds that invests in a fund run by another insurer, the trustees are not eligible for any compensation under the FSCS if that insurer is unable to meet its claims. SLAL is not eligible to make a claim on the trustees' behalf.

For further information on the compensation available under the FSCS, please check their website **www.fscs.org.uk** or call the FSCS on **0800 678 1100** or **020 7741 4100**. Please note only compensation queries should be directed to the FSCS.

If you have any further questions, you can speak to your financial adviser or contact us directly.

You can also find more information at **www.standardlife.co.uk/investor-protection**

Solvency and financial condition report (SFCR)

The Solvency II directive is a European (EU) directive for insurance companies. Among the requirements are that companies produce a publication of a SFCR, to assist policyholders and other stakeholders to understand the capital position under Solvency II.
Further information can be found at: **www.thephoenixgroup.com/investor-relations/solvency-and-financial-condition-report**

6. How to contact us

Remember your adviser will normally be your first point of contact.

If you have any questions or would like to make any changes to your plan, connect with us today.

Register online at:
www.standardlife.co.uk

0345 60 60 018

Call charges will vary. Please have your plan number ready when calling.

Standard Life
Standard Life House
30 Lothian Road
Edinburgh
EH1 2DH

You can also fax us on:

0131 274 8609

7. About Standard Life

Standard Life Assurance Limited's product range includes pensions and investments.

Standard Life Assurance Limited is on the Financial Services Register. The registration number is 439567.