



## Elevate Quick Guide

For adviser use only.

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

### Why consider the 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)<sup>1</sup>.
- 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

Find answers to all your technical queries regarding the bond using **Techzone**. This dedicated adviser support site hosts insights on a range of bond related issues, brought to you by our team of technical experts.

### 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.

#### 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 platform eligible assets	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.

<sup>1</sup> 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 Account Manager or the dedicated support teams who are here to support you every step of the way. Contact details are below.

What would you like to do?	Contact details
Get a quote	<b>Complete and return form IB102 - <a href="http://library.adviserzone.com/ib102.pdf">http://library.adviserzone.com/ib102.pdf</a></b>
Ask a new business query	<b>new_business_team@standardlife.ie</b> <b>0345 300 4273</b>
Ask a bond servicing query	<b>service@standardlife.ie</b> <b>0345 300 4273</b>
Ask an Elevate servicing query	<b>Elevate_Enquiries@aberdeenplc.com</b> <b>0345 600 2399</b>
Register with Standard Life	<b>Origo Services</b>

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 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 [standardlife.co.uk/adviser](http://standardlife.co.uk/adviser).

If required, please speak to your usual 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.**

For more information visit [aberdeenadviser.com](http://aberdeenadviser.com)

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