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FundZone For ISAs and Investment Funds

from Standard Life

STANDARD LIFE

FundZone

FundZone is Standard Life's fund supermarket, giving you access to over 900 funds from more than 60 fund managers. FundZone helps you maximise business efficiency and improve service levels by reducing the amount of time you spend administering your ISA and investment funds business.

FundZone offers all the features that you would expect from a fund supermarket, including the choice of a wide range of funds, ISA tax wrappers and dynamic fund information sheets. In addition, our flexible remuneration options allow you to adapt your remuneration model to meet the needs of your clients. And when it's time to take money out, our fund specific withdrawal feature allows you to withdraw money from the most appropriate funds.

FundZone uses the same underlying technology as our market-leading Wrap platform. Standard Life Wrap has won several awards including a prestigious eee rating from the Financial Technology Research Centre (FTRC). The FTRC ratings are regularly published in Money Marketing.

FundZone – making ISAs and investment funds more manageable

We designed FundZone to make managing ISAs and investment funds more efficient and attractive for you and your clients. Dealing with a single platform brings multiple benefits:

- A wide range of funds from many of the UK's leading fund managers.
- Flexible and attractive commission options.
- Boosts business efficiency by reducing the amount of time you spend on administration.
- Your client can get a single statement detailing all their investments.
- High level of commitment to customer service.

Not all fund platforms are the same

- *Service levels vary*
- *Prices vary*
- *Technology varies*
- *Commitment to advisers varies*

Wide range of funds

FundZone offers a wide choice of funds provided by many of the leading fund managers in the UK.

To help manage this wide choice, FundZone offers a range of tools to make fund selection and review compliant and more efficient.

- Fund selection tool (filters using fund ratings, pricing, performance and fund sectors).
- Dynamic fund factsheets.
- Performance summaries.
- Online and paper-based fund list covering charges and commission levels.

Flexible remuneration

We have designed our remuneration options to allow you to have an open discussion with your client as to how they wish to pay for your valuable services.

An example of this flexibility is that you have the option to vary the amount of renewal commission you take from 0% to 1.5%, depending on what you have agreed with your client. In the spirit of Customer Agreed Remuneration, it is possible for you to vary your remuneration in line with the different services you may offer different clients.

Here are some further options:

- Full Initial Commission.
- Nil Initial Commission.
- Funded Initial Commission up to 3%.
- A combination of Initial and Funded Initial Commission up to 6.0%.
- Renewal Commission of between 0% to 1.5%.
- Option to take Renewal Commission monthly, quarterly, half-yearly or yearly.
- Rebate Renewal Commission to improve client terms.
- Up to 3% commission on fund switches.
- Option for client to have 100% of their money invested at outset through the Funded Initial Charge where commission give-up is insufficient to wipe out the initial charge.

Full details of the options, including worked examples, are shown in the Guide to Commission and Charges (code FZMF21). An online calculator is available to help you make your choice.

Improving business efficiency

FundZone can significantly reduce the time you spend on administration, giving you more time to spend advising clients.

- Consolidation of assets can make reviews quicker and easier.
- Transact online or by paper application – whatever suits your business model.
- Re-registration process designed to help you and your clients move assets as quickly as possible.
- No lock-in – you can re-register out of FundZone to other providers.
- Move existing ISA business to FundZone by re-registration or cash transfer.
- Online new business tracking facility tracks transfers, re-registrations and switches.
- Simple fund switching makes it easy to adjust client portfolios.
- Portfolio Planning Tool to help determine asset allocations.
- ORRA Risk Questionnaire available to help with risk profiling.
- Online valuations at the click of a mouse.

The benefits of FundZone for clients

Your clients can look forward to benefiting from a highly competitive package too:

- Wide range of funds means clients don’t need to be out the market as conditions change.
- Consolidated statements make it easy to see their overall position.
- Access to online valuations (if you choose to make it available).
- Competitive charges – over 200 funds available with no initial charge.
- Reassurance of the Standard Life brand and service standards.

Dedicated adviser support

Standard Life is committed to providing you and your clients with the highest levels of service.

- Our dedicated FundZone Customer Centre is on hand to service administration enquiries from 9am to 5pm Monday -Friday.
  Tel: 0845 279 2002

  Call charges may vary.

Managing income and regular withdrawals

- Mandate regular income to an external account.
- Take income on a monthly, quarterly, half-yearly or yearly basis.
- Fund specific withdrawals available.
- Set multiple withdrawals at different times of year for different income needs.

Supermarket Cash Account

- Interest paid at Bank of England Base rate minus 0.5% on all positive balances.
- Allows your clients to hold a cash reserve for other investment opportunities.

Summary of FundZone benefits

Wide range of funds
With over 900 funds from more than 60 of the UK's leading fund managers, you can transact all your ISA and investment funds business on one platform.

Product excellence and innovation
We have invested heavily in the technology that powers FundZone and we continue to do so, ensuring that the platform will continue to meet your needs in the future.

Remuneration options
Agree your own mix of initial and trail commission with your client to suit both your requirements.

Standard Life Investment Funds
FundZone offers the best terms available for Standard Life Investment's funds. No one else matches our terms.

Business efficiency – and only one point of contact
Streamlined processes make everyday transactions easier for you. Because you deal with one provider there is only one point of contact.

Dedicated service support
Benefit from Standard Life's award-winning service and our continued commitment to intermediaries.

To start using FundZone or simply find out more, go to

www.adviserzone.com/fundzone

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If you'd like more information on the products in this booklet, or if there's anything more about Standard Life we can help you with, just call us on this number, or visit our website. Call charges may vary and your call may be recorded or monitored to improve our service.

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