

Making Life Easier

All your investments in one place

ISAs & Investment Funds

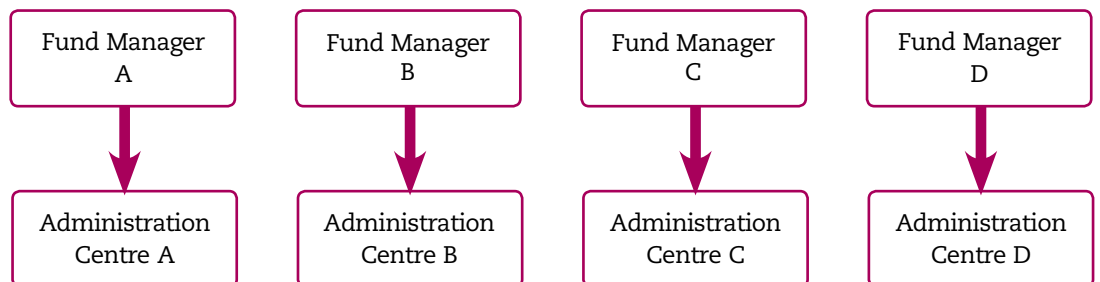


While holding investments with several different companies can help diversify your portfolio, it can also make managing your investments more time consuming for you. Think of how long it can take to find out how your investments are performing, when you're having to look in a variety of places for the information.

Now you don't have to do all the hard work as FundZone from Standard Life will do it for you. Transferring the administration of your existing investments to FundZone makes life easier for you. And as we offer funds from most of the UK's leading investment houses, you'll still retain the investment diversity in your portfolio.

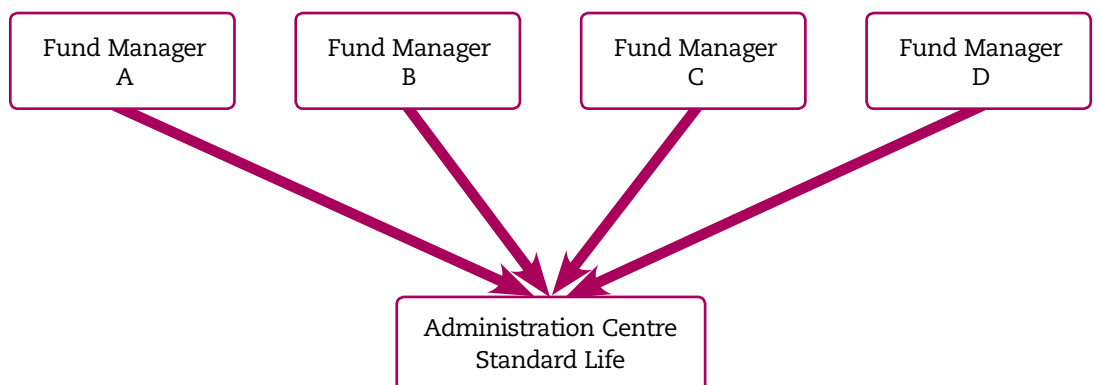
What does this mean for you and your adviser?

Having your investments administered by different managers (as shown below), means you'll be receiving different statements at different times and have different administration centres to contact whenever you need an individual or full portfolio valuation.



Please note that some ISA plan managers may not support re-registration.

Transferring the administration of your investments to FundZone will let you retain the diversity in your portfolio, but reduce the administration centre to one (as shown below). You'll then receive one statement for all your FundZone investments, and have only one administration centre to contact. Everything you need will be in one place.



Having all of your investments in one place can help cut down the time you spend on finding out how your portfolio is performing.

Re-Registration (ISA & Investment Funds)

Re-registration is simply moving the administration of your Individual Savings Accounts (ISAs) and Investment Funds – Open-Ended Investment Companies (OEICs) & Unit Trusts (UTs) – from one investment company to another, and is the most practical way of consolidating your existing investments with us. With re-registration:

- The investments are not sold at any point when you are re-registering and remain fully invested.
- You retain ownership at all times. ISAs that are re-registered retain their beneficial tax status.
- Re-registration allows you to hold all of your investments in one administration centre.

You can re-register your investments by having your adviser apply on-line for you. Re-registering on-line also gives you the option of splitting how you transfer your investment to us. Your financial adviser will be able to help you with this.

There is no charge made by Standard Life for re-registering on-line. Please note that you may be charged an administration fee by your current plan manager for dealing with your request.

Some ISA plan managers do not support re-registration, and in these cases a cash transfer is the only option.

Cash Transfer (ISAs only)

A cash transfer is where your current ISA investment holding is sold and a cash payment is transferred to the new ISA plan manager. You will need to close your existing ISA and take out a new ISA with Standard Life. With a cash transfer:

- You can instruct the new manager to use this money to buy units or shares in the same fund or a new fund.
- There may be an initial charge payable, and you will be out of the market during the transfer period. Please speak to your financial adviser if you require more information.
- There are no Capital Gains Tax implications when transferring ISAs.

For an ISA cash transfer to Standard Life, you can have your financial adviser apply on-line for you, or complete the paper-based application form.

A simple process

Whether you decide either to re-register your investments or transfer in cash, it is a simple, easy to follow process which your financial adviser will guide you through. And as your adviser is able to view the status of your request at all stages, you'll be kept up to date with how your request is progressing.

The next step

If you wish to re-register your investments with Standard Life, please contact your financial adviser. They will begin the process and ensure that the paperwork is completed.

When we've received everything we need from your adviser, we'll contact your current investment company and tell them that you want to re-register your investments with Standard Life. Typically it takes around four to six weeks to complete. When your request has been completed, your financial adviser will receive a confirmation e-mail from us.

Any reference to legislation and tax is based on Standard Life's understanding of United Kingdom law and HM Revenue & Customs practice at the date of production. These may be subject to change in the future.