

# Capital Investment Bond



This document is intended for financial advisers' only

For growth, income and flexibility, our bond aims to give your clients the choice they need.

Our bond is rated 5 stars by Defaqto. Defaqto is an independent research company aimed at helping people make more informed financial decisions.

This is the highest rating for onshore bonds.



We know that having a good product isn't enough though. That's why we also pride ourselves on giving both you and your clients a great service too.

## Money Marketing Awards

- Voted Company of the Year 1999 to 2005 and again in 2007 and 2008
- Best for Customer Service 2007 and 2008
- Best IFA Call Centre 2007

## Financial Adviser Service Awards

- Voted 5 Star Investment Provider 1996 to 2007

## Financial Adviser Service Awards 2007

- Special Achievement award for gaining the Investment Provider and Life & Pensions 5-Star Awards for 12 consecutive years

## Technology Awards

- Best Product Provider Website (**adviserzone**) from Professional Adviser Awards 2008
- FTRC Money Marketing e-commerce Excellence Awards - Investment Bonds 2006 - 2007

# So, what's the bond story?

We are committed to putting you and your customers at the heart of what we do and we will continue to focus on providing top quality products and services.

The charges quoted in this document are not guaranteed and they may be altered in the future to reflect changes in costs.

## Product details

- Over 145 funds to choose from
- Over 30 Fund Managers including Standard Life Investments
- Free fund switching
- No Initial charge
- Phased Investment option **\*\*NEW\*\***  
Available for the cautious investor concerned about short-term market risk. This option allows customers to gradually switch their investment out of the Standard Life Sterling Fund into higher risk funds over a year.
- Minimum payment: £5,000 or £10,000 for a monthly income from the Distribution Fund
- Maximum payment: £500,000 (For payments above this, speak to your account manager)
- Minimum additional payment: £1,000

## Commission

- Initial (full commission) or Initial plus Fund Based
- Gift: 1% increase in investment amount for 1% initial commission
- Give up: 0.8% increase in allocation rate for 1% initial commission

## Estate Planning

- There are a wide range of trusts available

By writing a bond under trust, any growth on the bond will immediately be outside your client's estate. We are here to help you develop your awareness and understanding of the wide variety of estate planning issues.

Contact your account manager for more information on the different types of trusts available and ask for copies of the supporting material we have available.

## What's different between the Level and Stepped options?

The different charging options have different features. We've detailed these below.

### Level charging option

#### 1. Annual Management Charge (AMC)

AMC for Standard Life funds: 1.0%

Additional AMC for Standard Life Investments and external funds: 0.3% – 1.0%

#### 2. Allocation rate

Total Payment	Age <70	Age 70 – 84	Age 85 – 89
5k - £14,999	95.75%	93.75%	92.75%
£15k - £99,999	96.75%	94.75%	93.75%
£100,000+	97.00%	95.00%	94.00%

#### 3. Exit penalty

There is no charge for cashing in your bond

#### 4. Regular withdrawals

The maximum is 10% p.a. of the investment paid (less any one-off withdrawals taken). The minimum is £50. This can be fixed amount or a percentage of your investment value.

### Stepped charging option

#### 1. Annual Management Charge (AMC)

AMC for Standard Life funds: 1.5% for first 5 years; additional units created each month to the value of 0.5% each year from year 6 onwards.

Additional AMC for Standard Life Investments and external funds: 0.3% – 1.0%

#### 2. Allocation Rate

Total Payment	Age <70	Age 70 – 74	Age 75 – 79	Age 80 – 84
5k - £14,999	100.00%	99.00%	98.00%	97.00%
£15k - £24,999	101.50%	100.50%	99.50%	98.50%
£25k - £49,999	102.75%	101.75%	100.75%	98.75%
£50k - £99,999	103.00%	102.00%	101.00%	99.00%
£100,000+	103.50%	102.50%	101.50%	99.50%

#### 3. Exit Penalty

An exit penalty applies on full and part surrenders within the first five years. For full surrenders on the bond, the following penalties will apply.

Year 1: 10%    Year 2: 8%  
 Year 3: 6%    Year 4: 4%  
 Year 5: 2%    Year 6+: 0%

For partial surrenders on the bond, a separate calculation applies. Details of this calculation is included in the Key Features Document (CIB17).

#### 4. Regular withdrawals

The maximum is 7.5% p.a. of the investment paid (less any one-off withdrawals taken). The minimum is £50. This can be fixed amount or a percentage of your investment value.

## **Service, technology & online tools**

- Dedicated account managers & customer service centre
- **adviserzone** & AskTECH

Our online service is there to help answer your questions and to help improve our service to you. It offers access to a range of materials including briefing cards, product literature and technical service such as calculators and analysis tools.

### **Our online functionality includes:**

- Online quotes
- E-commission
- Portfolio planning tools
- Client view, my product, and bulk data downloads

# **Speak soon.**

If you'd like further information on this or any of our other products, 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.

# **0845 60 60 002**

## **[www.adviserzone.com](http://www.adviserzone.com)**