

This document is intended for
use by financial advisers only.



SIPP for Investment

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**Cash
Solutions**

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**SLIP and
FundZone**

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**Execution
Only Share
dealing**

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**Why SIPP for
investment**

Standard Life Assurance Limited*, registered in Scotland (SC286833), Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH is the Provider and Scheme Administrator of the Standard Life Self Invested Personal Pension Scheme. Standard Life Trustee Company Limited, registered in Scotland (SC076046), also Standard Life House, is the Trustee. Telephone (0131) 225 2552. *Calls may be recorded/monitored.* www.standardlife.co.uk

*Authorised and regulated by the Financial Services Authority

Reasons Why SIPP for Investment – Standard Life Investment Policy (SLIP) funds & FundZone

SLIP

- More than 150 insured funds. We offer a range of funds from Standard Life Investments and other external fund managers.
- Large fund discounts of up to 0.5%. Discounts are based on the combined value of SLIP and FundZone Funds and are achieved by creating additional monthly units in the SLIP Fund (see table A below for details).
- No initial or yearly administration charges for investing in SLIP funds only.
- Automatic Pound Cost Averaging (PCA) facility which allows clients to drip-feed a single or transfer payment in 3, 6, 9, or 12 equal monthly payments into SLIP funds. We believe this to be a unique facility that no other SIPP provider offers advisers.

FundZone

- A range of over 1,200 funds and growing. New funds are added regularly in response to adviser demand.
- No initial fund charges applied.

- Large Fund Discounts of up to 0.35%. Discounts are based on the combined value of SLIP and FundZone Funds and are applied to the Standard Life SIPP bank account (see table B below for details).
- No minimum payment per fund.
- Regular monthly investments can be made to FundZone from the Standard Life SIPP bank account. These can be paid on any day apart from the 29th - 31st of each month. Some of our competitors such as AEGON Scottish Equitable and Scottish Widows do not offer this facility.
- On line switching and valuations.
- Automatic Pound Cost Averaging (PCA) facility which allows clients to drip-feed a single or transfer payment in 3, 6, 9, or 12 equal monthly payments into SIPP FundZone. We believe this to be a unique facility that no other SIPP provider offers advisers.
- Commission free platform. Commission is taken at SIPP plan level which makes it easier for you to explain the costs of your services.

Table A

Fund (combined values of SLIP & FundZone)	£0 - £49,999	No discount
Fund (combined values of SLIP & FundZone)	£50,000 - £249,999	0.3% of SLIP Funds a year
Fund (combined values of SLIP & FundZone)	£250,000 - £499,999	0.4% of SLIP Funds a year
Fund (combined values of SLIP & FundZone)	£500,000 or more	0.5% of SLIP Funds a year

Table B

Fund (combined values of SLIP & FundZone)	£0 - £49,999	No discount
Fund (combined values of SLIP & FundZone)	£50,000 - £249,999	0.25% of FundZone Funds a year
Fund (combined values of SLIP & FundZone)	£250,000 - £499,999	0.30% of FundZone Funds a year
Fund (combined values of SLIP & FundZone)	£500,000 or more	0.35% of FundZone Funds a year