



Wealth management

Guide for private clients

Standard Life
Wealth

Contents

- 01** Welcome to Standard Life Wealth
- 03** Understanding your financial goals
- 04** Different goals, different approaches
- 07** What you can expect as a client
- 08** About Standard Life Wealth

Welcome to Standard Life Wealth

What makes us different?

We understand that you lead an extremely busy personal and professional life. That's why you may consider allocating Standard Life Wealth a proportion of your financial assets to manage.

We offer a holistic approach to managing wealth: from preservation to generation, we have an approach to suit your needs, risk profile and capacity for loss.

Your investments will be professionally managed by our industry-qualified investment experts, all of whom have excellent track records managing best-in-class solutions on both a target return and relative return basis.

- ▶ We'll actively manage your portfolio of investments
- ▶ We'll respond swiftly to market events or changing economic conditions
- ▶ We'll realign your portfolio when appropriate

We're independent in everything we do regarding investment selection, with complete freedom to select from any funds and securities in the market.

Our holistic approach to managing wealth combines two distinct methods of investing:

Traditional approach:

- ▶ invests in traditional asset classes like equities, bonds and property
- ▶ aims to outperform the market or an agreed benchmark

Target return, volatility managed approach:

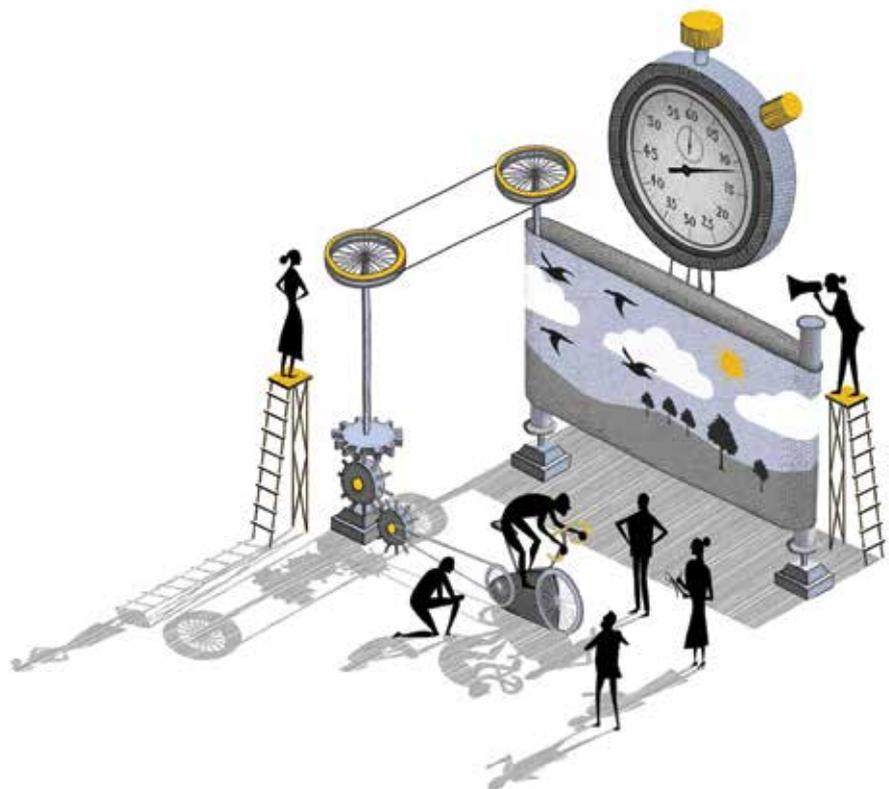
- ▶ a broad level of diversification
- ▶ takes advantage of sophisticated investment techniques
- ▶ aims to deliver specific target returns

As with any investment, please remember that the value of your portfolio can go up or down, and may be worth less than you paid in.

Past performance is not a reliable guide to future performance.

How can we help?

We aim to make investing as simple and straightforward as possible for you. We can work closely with you and your professional advisers. Or you can contact us directly. Whatever your time horizon and attitude to risk, Standard Life Wealth has a range of investment solutions designed to help deliver your goals.





Understanding your financial goals

We know that for each individual ambition or goal you have in life, there's a style of investing that's right for you.

So that we can tailor the right investment solution for you, it's crucial we understand your financial circumstances, goals, time horizon and attitude to risk.

- ▶ You may have successfully sold your business and find that you have financial freedom
- ▶ You might be thinking about providing for your children's/grandchildren's future school and university fees
- ▶ You could be approaching or already in retirement and need to sustain a comfortable level of income
- ▶ You may plan to leave enough money for your family in the event of your death

At Standard Life Wealth, we build a solid understanding of your goals then construct tailored portfolios for each one, using the investment approach that's most likely to help you achieve them.

Our broad range of investment solutions gives you an extensive choice and flexibility.

Our ability to create the right investment portfolio is critical in helping to deliver your goals.

The next phase is equally important; that is our ability to actively manage your investments.

Different goals, different approaches

Financial goals can generally be divided into three categories:

- ▶ aiming to grow or preserve your wealth
- ▶ aiming to deliver a regular income
- ▶ elements of both of the above

Preserving your wealth

Your goal is to preserve your wealth. You want to maintain the value of your existing wealth over other options such as growth. Standard Life Wealth's highly diversified, volatility managed, target return portfolios may be suitable if you are concerned about short-term fluctuations in the value of your portfolio.

Growing your portfolio

By aiming for growth, you want to see the value of your wealth increase over the longer term and you recognise that this means accepting some level of risk in order to achieve this goal.

Taking a regular income

Your aim is to receive a regular income. There are a number of ways to achieve this depending on your circumstances. One approach is to opt for regular (income) payments generated from interest and dividends received in your portfolio.

If you need a higher, or specific, level of regular income and your investment portfolio is sufficient for your needs, an alternative approach may be to invest in a low volatility, target return portfolio and set up regular payments from capital.

Investing to draw a regular income from a portfolio, or 'decumulate'

You may opt to generate a predictable income by drawing down regular amounts from your current wealth. Key to a sustainable outcome is ensuring that your portfolio aims to deliver consistent returns and low volatility, as you often don't have the flexibility and time needed to ride out volatility in markets.

Standard Life Wealth's approaches are perfectly suited to this and can be tailored to help deliver your goals.

**Whether your goal is income or growth,
we'll always take your attitude to risk
and your time horizon into account.**







What you can expect as a client

We'll work very closely with you to understand both your lifestyle and financial goals.

You'll have your own personal Client Portfolio Manager, who'll be responsible for your portfolio. You can contact them directly about your investments and any changes in your goals or circumstances.

Or, we can work closely with your professional advisers, so that the management of your investments integrates seamlessly with other areas of your financial life. If you prefer, your professional advisers can be your main point of contact.

Reporting

We'll send you regular, personalised quarterly reports, which detail your current portfolio valuation, cash and transaction statements, as well as investment performance and investment commentary.

Review meetings

Your personal Client Portfolio Manager will be available for regular face-to-face review meetings with you and/or your professional advisers.

Tax packs

We'll prepare and include details of your investments to support your tax return.

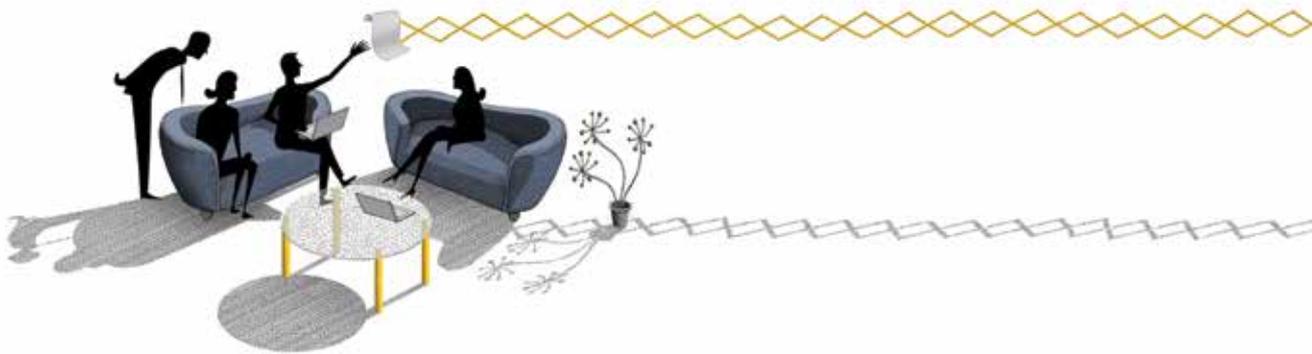
Other providers

We'll happily deal with all of the major Self Investment Personal Pension (SIPP) and Offshore Bond providers and provide ISA options through Standard Life Savings at no extra cost.

About Standard Life Wealth

Standard Life Wealth is a wholly owned subsidiary of Standard Life Investments (Holdings) Limited, part of Standard Life Aberdeen plc. We share a close link with our parent, leveraging its institutional investment capabilities and global research for the benefit of our clients.

We are committed to providing our clients with excellent levels of service. To make investing with us as straightforward as possible, we have a network of investment professionals conveniently located across the UK. Our offices are in Edinburgh, London, Birmingham, Leeds and Bristol, and we also have a presence in the Channel Islands. We work with private clients, financial advisers, accountants, lawyers, charities and international clients.



We aim to make investing as simple and straightforward as possible for you.

Whatever your individual goals, we'll aim to find tailored but flexible investment solutions for each of your ambitions.

Find out more

Call us on

0345 279 8880

Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.

Write to us at:

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EH1 2DH

Email us at

standard_life_wealth@standardlife.com

There is no guarantee that any email you send will be received or will not have been tampered with. We recommend you do not send confidential details by email.

Visit our website

www.standardlifewealth.com

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