



ISA and Investment Fund

from Standard Life through Standard Life Client Management

Key features

This is an important document.
Please read it and keep for future reference.

keyfacts[®]

The Financial Services Authority is the independent financial services regulator. It requires us, Standard Life, to give you this important information to help you to decide whether our ISA and Investment Fund is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference. This Key Features Document is for UK residents only.

Helping you decide

This key features document will give you information on the main features, benefits and risks of the ISA and Investment Funds.

If you want further information about the ISA and Investment Funds, please contact us (see page 14). Although we will be happy to answer your questions, we can't give you financial advice.



Key features

Some words within this document have initial capitalisation. This means they are defined terms, which are explained within the glossary of the Terms and Conditions of the ISA and Investment Fund ('Terms and Conditions').



Other documents you should read

Terms & conditions (FZMF62d)

Provides full details of the terms & conditions that apply to this product.

About Standard Life Client Management

The ISA and Investment Funds are provided by Standard Life Savings Limited and sold through Standard Life Client Management (SLCM). SLCM is a subsidiary of Standard Life plc and advises on, and sells, products from subsidiaries of Standard Life plc and some external providers.

Contents

04	1.	Its aims
04	2.	Your commitment
04	3.	Risks
05	4.	Questions & answers
	4.1	What type of investment can I have?
	4.2	Where are my payments invested?
	4.3	What might I get back?
	4.4	What about tax?
	4.5	What are the charges and discounts?
	4.6	Other important questions
13	5.	Other information
14	6.	How to contact us
14	7.	About Standard Life

1. Its aims

To give you the potential for capital growth, or income, or a combination of both.

To give you access to your money by making regular withdrawals. You can also make one-off withdrawals at any time.

To offer tax-efficient investments through an ISA.

To allow you to choose from a range of investments to match your investment objectives.

2. Your commitment

To invest a minimum initial lump-sum payment of £500 and £250 for any further lump-sum payment, or a minimum monthly payment of £50.

You should view your ISA or Investment Funds as a medium to long term investment, which means it should usually be held for at least five years, although there is no fixed term.

3. Risks

What you get back depends on investment performance and our deductions. The value of your investment and any income from it can go down as well as up and you may get back less than you invested. There is no guaranteed value.

You may get back less than you invested because:

- ▶ capital growth could be lower than shown in the illustration
- ▶ withdrawals from your ISA or Investment Funds could use up some of your capital
- ▶ withdrawals from your ISA or Investment Funds could be greater than the capital growth of your investment
- ▶ you do not maintain your regular payments
- ▶ charges could go up.

Withdrawals from your Investment Funds may be subject to tax. Withdrawals from your ISA are not currently subject to tax.

Your ISA or Investment Funds will be invested in a range of Mutual Funds, which have different levels of risk.

Some Mutual Funds include overseas investments whose sterling value may be affected by movements in currency exchange rates.

If you cancel during the 30 day cancellation period, we will sell any units already purchased and return the amount raised on sale to you, minus any loss or plus any gain. We will also deduct any exit charges imposed by the managers of the Mutual Funds in which you invested.

An investment company may be set up with a single fund. It may also be set up with a number of different funds (in which case it is known as an umbrella company). If the liabilities of a fund in an umbrella company cannot be met out of the assets of that fund, these liabilities may have to be met out of other funds within the umbrella company. This means the fund you invest in may be worth less if it has to transfer money to another fund.

If you decide to invest in a property fund, you should be aware that property can be difficult to sell, so you might not be able to sell your investment when you want to. In exceptional circumstances, it could take up to six months. The valuation of property is generally a matter of a valuer's opinion rather than fact.

Inflation may reduce the buying power of your investment and income.

Some Mutual Funds in certain overseas markets or the smaller companies sector may be subject to increased risk and volatility. This is because the share prices of smaller companies and certain overseas companies tend to change more rapidly (up and down) than larger companies based in the UK.

Some Mutual Funds use derivatives for the purposes of efficient portfolio management or meeting their investment objective. A derivative is a financial instrument, the value of which is derived from the underlying value or movement in other assets, financial commodities or instruments. There is a risk that other parties within a derivatives transaction will wholly or partially fail to honour their contractual obligations under the arrangement, which may cause the fund to suffer a loss. As part of the management of a fund it is possible to use a number of controls, such as holding collateral and monitoring credit ratings, in order to reduce the impact of this risk. Depending on how it is used, a derivative can involve little financial outlay but result in large gains or losses.

A Mutual Fund's investment strategy may allow the use of stock lending. This means some of its assets within a fund may be lent to selected financial institutions, with the objective of improving the returns of the fund.

Lending assets involves an element of risk. To manage this risk, the Manager may apply controls such as obtaining security from the borrower and monitoring the borrower's credit rating.

Some Mutual Funds use complex investment techniques to deliver their objective, for instance absolute return funds. Absolute return funds tend to aim - but don't guarantee - to perform well in both rising and falling markets by holding a variety of asset classes and using complex techniques depending on Manager strategy and market conditions. Absolute return funds may use derivatives and stock lending for the purpose of meeting their investment objective.

Full details of the risks that apply to each Mutual Fund can be found in the prospectus for the relevant fund which is generally available from the fund Manager's website, or you can contact us for a copy (see page 14).

The value to you of the tax benefits described depends upon your own personal financial circumstances, which may change in the future.

Tax law and HM Revenue & Customs practice may change in the future to reduce the current favourable tax treatment of ISAs.

4. Questions and answers

What is an Open-Ended Investment Company (OEIC)?

An OEIC is an open-ended investment company with one or more funds in which you can buy shares. Within each fund, investors' money is pooled to purchase a range of shares, bonds and other securities typically listed on a stock exchange.

What is a Unit Trust?

It is similar to an OEIC except you buy units rather than shares. Where we mention 'fund' this also refers to unit trusts, and where we mention 'units' this also refers to shares.

What is an Individual Savings Account (ISA)?

ISAs are tax-efficient savings vehicles. Our ISA allows you to invest in one or more of the Mutual Funds available through Standard Life.

They are available for investment by lump sums or regular monthly payments within limits set by the Government.

There are two types of ISA: Stocks and Shares ISAs and Cash ISAs. This Key Features Document gives details of the Stocks and Shares ISA.

- ▶ You can invest a maximum of £11,280 in a Stocks and Shares ISA. You can invest a maximum of £5,640 in a Cash ISA.
- ▶ The overall limit you can invest for the 2012/13 tax year is £11,280. So if you put £5,640 in a Cash ISA, the most you could put in a Stocks and Shares ISA would also be £5,640.

So, for example, you could subscribe:

- ▶ £5,640 to a Cash ISA and £5,640 to a Stocks and Shares ISA; or,
- ▶ £3,000 to a Cash ISA and £8,280 to a Stocks and Shares ISA; or,
- ▶ Nothing to a Cash ISA and £11,280 to a Stocks and Shares ISA.

How flexible is my investment?

Putting money in

You can make lump-sum or regular payments or both. You can start, stop or vary your regular payments at any time. Payments are usually payable by direct debit or cheque. Cheques should be made payable to Standard Life Savings Limited. Regular payments are collected by direct debit on the date and frequency chosen.

You can ask us to transfer an ISA with another ISA Manager to our ISA without any loss of tax status.

A Cash ISA can be transferred into a Stocks and Shares ISA, but a Stocks and Shares ISA can't be transferred into a Cash ISA.

You must transfer the current year's ISA payments in full. We can accept transfers in cash or re-registration (where permitted by the manager).

Re-registration is where an asset is currently registered to one person or nominee and the registrars are notified that it is now to be registered to another person or nominee.

Investments are transferred without converting to cash. We will deduct any additional charges imposed by the manager for re-registration. Where the transfer is in cash you will be charged any initial or other charges applicable to your chosen fund, your investment may rise or fall whilst it is 'out of the market'.

Income from your investment

You will be able to choose to have income from your investment paid into your ISA or Investment Funds cash accounts and then:

- ▶ automatically reinvested to buy more units
- ▶ paid out to your Nominated Account
- ▶ paid to your Supermarket Cash Account.

The timing of income payments will be in accordance with your instructions.

Taking money out

You can take money out at any time but this will reduce the value of your ISA or Investment Funds.

You can make regular withdrawals, one-off withdrawals or fully cash in your ISA or Investment Funds.

We can set up regular withdrawals to be every:

- ▶ month
- ▶ three months
- ▶ six months
- ▶ year.

Minimum regular withdrawals of either £25 or 0.5%, of the value of your ISA or Investment Funds, as appropriate, (provided that this % equates to a minimum of £25) apply to all funds. The value of your ISA or Investment Funds, as appropriate, must be at least £500 at all times to allow regular withdrawals to be made. Please contact us (page 14) for more details.

You can also make one-off withdrawals. The value of your Investment Funds must be at least £500 to allow a one-off withdrawal to be made from your Investment Funds. The minimum one-off withdrawal from your Investment Funds is £250. There is no minimum withdrawal for one-off withdrawals from your ISA.

Withdrawal payments will be made direct to your Nominated Account.

Where an ISA transfer is in cash and you are temporarily not invested, there is a potential for loss of income or growth until any transfer is finalised.

Once money has been taken out of your ISA investment, you can't re-invest in the ISA if you've already made the maximum investment allowed in the current tax year.

You must keep at least £250 invested in your ISA if you wish it to stay open.

If the value of your ISA falls below £250, we will be entitled to terminate your ISA and sell all units. We will pay the proceeds, less any charges incurred, to you.

Can I invest in an ISA or Investment Fund?

The minimum age for taking out an ISA or Investment Funds is 18 years old. There is no maximum age at entry.

You have to be a UK resident and ordinarily resident within the UK for tax purposes or a Crown employee serving overseas, or the spouse or civil partner of a Crown employee serving overseas who in either case has a UK address, to make an investment in an ISA.

You must also have a UK bank account.

4.1 What type of investment can I have?

You can invest in one or more Mutual Funds. These can be either Unit Trusts or Open-Ended Investment Companies (OEICs).

4.2 Where are my payments invested?

We offer a wide range of Mutual Funds so that you can choose those which best meet your needs. Your payment is used to buy 'retail shareclass' shares as instructed by you and these are held in the name of our Nominee Company. You can invest in any number of Mutual Funds at any one time.

You can switch between Mutual Funds at any time (provided there are no conditions) but there is a charge for switching Mutual Funds. To find out what conditions are applicable to your investment please refer to the switching charge section on page 11.

Cash deposited in your ISA and Investment Funds

Standard Life is the provider of your ISA and Investment Funds which offer cash products which are provided by Barclays Bank PLC. Barclays Bank will be the deposit holder for money held in the following cash products within your overall ISA and Investment Funds, specifically:

- ▶ Supermarket Cash Account;
- ▶ ISA Cash Account; and
- ▶ Investment Funds Cash Account

This means that any money you hold in these specific accounts is regarded as cash savings you hold with Barclays Bank for the purposes of the Financial Services Compensation Scheme (FSCS). Therefore if you currently, or at any point in the future, have savings in the cash products listed above plus savings with Barclays Bank, and together these total more than the FSCS deposit limit, presently £85,000, you should consider getting independent financial advice about your options for protecting your FSCS compensation limits. For more information on the FSCS see 'Compensation' on page 13.

Barclays Bank is a member of the FSCS which protects customers if a bank goes out of business. You may be entitled to compensation for cash elements of your ISA and Investment Funds from the FSCS if Barclays Bank cannot meet its obligations depending on the type of business and the circumstances of the claim.

Further details of the FSCS are available on the FSCS website at <http://www.fscs.org.uk>

4.3 What might I get back?

The amount you get back is not guaranteed and will depend on several factors, such as:

- ▶ how much you invested
- ▶ the length of time you invested for
- ▶ the performance of the Mutual Funds you have chosen
- ▶ how much our charges are
- ▶ the amount of any regular or one-off withdrawals you have taken.

The value of your investment will change regularly.

Mutual Funds will be sold, and the value of your investment calculated as soon as reasonably practical after we receive valid dealing instructions from you and no later than the valuation point on the second business day after we receive your instructions. A valuation point is the time when the value is calculated. Each fund manager sets a valuation point at different times of the day.

Important information about growth rates and charges

The Financial Services Authority sets standard growth rates that can be used in illustrations. For ISAs, these rates are 5% (lower growth rate), 7% (mid growth rate) and 9% (higher growth rate). For Investment Funds, the rates are 4%, 6% and 8% respectively. All companies use these except where they believe a reduced rates is more appropriate.

The figures in the following tables have been calculated at appropriate mid growth rates for each product. They are based on a range of funds to show the effect of charges and expenses on what you might get back from investment amounts in an ISA or Investment Funds. These figures are not guaranteed and serve only to demonstrate the effect of charges and expenses on the investment. You may get back less.

Regular Monthly Investment	£100
Lump Sum Investment	£11,280
Initial Charge	1.00%*

Level of Charge	TER
Low Charge	0.27%
Medium Range Charge	1.59%
High Charge	3.36%

The Total Expense Ratio (TER) provides a clearer picture of the total annual costs involved in running a fund. The TER consists principally of the fund management charge, but also includes those additional costs for other services paid for by the fund, such as fees paid to the trustee (or depositary), custodian, auditors and registrar.

*In this example, a discount of 3% has been applied to the normal 4% initial charge as you have chosen to invest directly through SLCM. The level of discount will vary depending on fund choice. Please contact us for details (see page 14).

ISA investment

How will the charges and expenses affect my investment?

Regular £100 monthly investment (p.a.)

At end of year	Paid in to Date	Low Charge		Medium Range Charge		High Charge	
		Effect of deductions to date	What you might get back at 7%	Effect of deductions to date	What you might get back at 7%	Effect of deductions to date	What you might get back at 7%
1	£1,200	£1	£1,240	£23	£1,220	£47	£1,190
3	£3,600	£17	£3,980	£138	£3,860	£283	£3,710
5	£6,000	£51	£7,100	£365	£6,790	£741	£6,410
10	£12,000	£257	£16,900	£1,600	£15,500	£3,170	£14,000

If you cash in at the end of Year

	Charges will reduce investment growth to that date	
	Low Charge	High Charge
3	7% to 6.7%	7% to 2.1%
5	7% to 6.7%	7% to 2.7%
10	7% to 6.7%	7% to 3.1%

The above table shows the effect of charges on investment growth if you cash in at 3, 5 and 10 years.

Single Premium £11,280 Lump Sum

At end of year	Paid in to Date	Low Charge		Medium Range Charge		High Charge	
		Effect of deductions to date	What you might get back 7%	Effect of deductions to date	What you might get back 7%	Effect of deductions to date	What you might get back at 7%
1	£11,280	£32	£12,000	£309	£11,700	£628	£11,300
3	£11,280	£111	£13,700	£775	£13,000	£1,560	£12,100
5	£11,280	£212	£15,600	£1,350	£14,400	£2,690	£13,000
10	£11,280	£591	£21,500	£3,450	£18,700	£6,600	£15,400

If you cash in at the end of Year

	Charges will reduce investment growth to that date	
	Low Charge	High Charge
3	7% to 6.7%	7% to 2.8%
5	7% to 6.7%	7% to 3%
10	7% to 6.7%	7% to 3.2%

The above table shows the effect of charges on investment growth if you cash in at 3, 5 and 10 years.

Investment Funds

How will the charges and expenses affect my investment?

Regular £100 monthly investment (p.a.)

At end of year	Paid in to Date	Charges will reduce investment growth to that date					
		Low Charge	Medium Range Charge	High Charge			
		Effect of deductions to date	What you might get back at 6%	Effect of deductions to date	What you might get back at 6%		
1	£1,200	£1	£1,230	£22	£1,210	£46	£1,190
3	£3,600	£16	£3,920	£136	£3,800	£278	£3,660
5	£6,000	£49	£6,930	£354	£6,620	£718	£6,260
10	£12,000	£241	£16,000	£1,500	£14,800	£2,970	£13,300

If you cash in at the end of Year

	Charges will reduce investment growth to that date		
	Low Charge	Medium Range Charge	High Charge
3	6% to 5.7%	6% to 3.7%	6% to 1.2%
5	6% to 5.7%	6% to 3.9%	6% to 1.7%
10	6% to 5.7%	6% to 4.1%	6% to 2.1%

The above table shows the effect of charges on investment growth if you cash in at 3, 5 and 10 years.

Single Premium £11,280 Lump Sum

At end of year	Paid in to Date	Charges will reduce investment growth to that date					
		Low Charge	Medium Range Charge	High Charge			
		Effect of deductions to date	What you might get back at 6%	Effect of deductions to date	What you might get back at 6%		
1	£11,280	£32	£11,900	£306	£11,600	£626	£11,300
3	£11,280	£108	£13,300	£754	£12,600	£1,530	£11,900
5	£11,280	£202	£14,800	£1,290	£13,800	£2,590	£12,500
10	£11,280	£538	£19,600	£3,140	£17,000	£6,060	£14,100

If you cash in at the end of Year

	Charges will reduce investment growth to that date		
	Low Charge	Medium Range Charge	High Charge
3	6% to 5.7%	6% to 4.0%	6% to 1.8%
5	6% to 5.7%	6% to 4.1%	6% to 2.1%
10	6% to 5.7%	6% to 4.2%	6% to 2.3%

The above table shows the effect of charges on investment growth if you cash in at 3, 5 and 10 years.

4.4 What about tax?

Tax on ISAs

All ISA earnings, whether derived from income or capital growth or both, are exempt from UK personal Income Tax and Capital Gains Tax. You need not declare any income or capital gains to HM Revenue & Customs on your tax return.

Income from shares and funds which is paid as a dividend will be received by then fund net with an associated tax credit. It is not possible to reclaim that tax credit.

Tax law and HM Revenue & Customs practice may change in the future to reduce the current favourable tax treatment of ISAs.

Tax on Mutual Funds

Tax is deducted before any income is paid to you or the income is automatically re-invested. Your liability to tax depends on your own personal circumstances.

If your highest personal tax rate on income is the basic rate, you will have no further tax to pay on it.

Higher and additional rate taxpayers will have further tax to pay.

Income from Mutual Funds which is paid as a dividend will be received by the fund net with an associated tax credit. It is not possible to reclaim that tax credit.

If your investment makes interest payments, and if the 20% rate at which tax is deducted from your interest payments is higher than your personal Income Tax rate, then you may claim the difference from HM Revenue & Customs.

You may have a personal liability to Capital Gains Tax when you cash in part or all of your investment within your Investment Funds.

General

On your death the value of your investment will form part of your estate and may form part of your estate for Inheritance tax purposes.

Tax and legislation are likely to change. The information given here is based on our understanding of law and HM Revenue & Customs practice as at April 2012.

If you have any doubt over the tax treatment of either ISAs or Mutual Funds, you can call us (see page 14).

4.5 What are the charges and discounts?

The illustrations on pages 8 and 9 show examples of the charges that apply and the effect they could have on reducing the value of your investment over time. These charges will affect the value of your ISA or Investment Funds. Charges under your ISA or Investment Funds can vary depending on the Mutual Funds you hold.

We can increase the charges we make. We may do so in the future if costs and/or assumptions are higher than originally expected. This might happen if, for example:

- ▶ tax rules change
- ▶ our staff or overhead costs are more than we expected
- ▶ our income from charges is less than we expected.

Charges are regularly reviewed and may be increased to reflect increases in overall costs and/or changes in the assumptions made. Any increases in charges will not increase Standard Life's profit margins above reasonable levels.

The type of charges that apply to Mutual Funds are set out on the next page.

Fund-Related Charges

Most Mutual Funds have an initial charge deducted from the amount that you invest.

As you have chosen to invest directly through SLCM, a discount will apply where this charge applies. If you have chosen to invest in a Standard Life MyFolio fund, then no initial charge will be applied. For further details on this charge you can call us (see page 14).

The Manager takes a fund management charge from the value of the fund which is for the management of your units and may cover some or all of their administration costs. This is sometimes referred to as an annual management charge.

This is a daily charge which will differ depending on the Mutual Fund you choose.

Standard Life receives a distribution fee from the Managers who provide the funds that you buy and sell.

Standard Life uses this payment to help cover running costs. It forms part of the fund management charge deducted by the Fund Manager.

The net fee received by Standard Life is around 0.25% each year of the value of the fund. This does not affect the total amount you pay as your fund management charge.

Additional Manager expenses may apply on a fund by fund basis.

A Manager may make a dilution levy charge when you put money in or take money out. This only applies to Mutual Funds which are single priced and a description of how this operates can be found in the 'Charges' section of the Terms and Conditions.

Regulations require a Stamp Duty Reserve Tax charge for certain redemptions and sales within funds with equity investments. Further information is available in the prospectus for the relevant fund.

Charges are regularly reviewed and may change.

For further details on charges you can refer to the relevant mutual fund's factsheet available on the FundZone platform, www.standardlife.co.uk or you can contact us (see page 14).

To obtain a copy of the fund prospectus please contact us (see page 14).

Switching charge

There will be a charge if you switch funds. This will be 0.25% for all switches. Details of charges that will apply will be confirmed in your contract note. Contract notes are usually issued within 48 hours of your payment. Contract notes detail the funds you have bought, the number of units and the price, as well as the charges.

4.6 Other important questions

What happens to my investment if I die?

Once we have received all the necessary details from your personal legal representatives, we will calculate the final value of your investment and transfer the proceeds to them. Alternatively, where permitted, we can register your investment in the name of a new holder.

We hold any income generated after your death until we receive all the necessary details.

On death your ISA will stop qualifying for the relevant tax advantages. The Units will continue to be held and their value may rise or fall from day to day. If you were not entitled to any tax credits we have already allocated to your account, these may be recovered.

What is the cost of arranging the product?

For arranging your product, we (Standard Life Savings Limited) expect to incur servicing charges.

These are paid for out of the deductions, and the amounts will depend on the size of the payments.

We expect to incur the following:

- ▶ For regular payments of £100 a month, we expect to incur £116.64
- ▶ For a single payment of £11,280, we expect to incur £109.64

Can I change my mind?

You have a legal right to cancel your investment if you change your mind. A 30 day cancellation period starts from the date you receive your first contract note. During this period, if you decide you want to cancel, you should write to us at the address shown on page 14, instructing us to cancel the investment. Please make sure that you include your account number in any correspondence with us.

If you cancel during the 30 day period, you may get back less than you paid in. This is because we may make a deduction to reflect any market loss we have experienced between the date we received your payment and the date we received your instruction to cancel. We will also deduct any exit charges imposed by a Manager.

If you decide to cancel, and we have already received payment, we will return the proceeds calculated as above to the person who made it.

At the end of the 30 day period you will be bound by the terms and conditions of the investment and any money received by Standard Life will and the cancellation rights will no longer apply.

Please note, for regular payments, it is only the initial payment that you choose to make that will have cancellation rights. If you decide to increase the level of regular payments in the future, cancellation rights will not apply.

If you cancel your ISA within the cancellation period, you will be regarded as not having taken out an ISA, so you can apply for another ISA in the same tax year.

How will I know how my investment is doing?

We will send you a statement twice a year in April and October giving the value of your ISA or Investment Funds.

For an update you can contact us (see page 14).

We will register you for our online service and send you a user id and password so that you can check your account details on our website – www.standardlife.co.uk/1/site/uk/login

5. Other information

If you need to complain

We can send you a leaflet summarising our complaints handling procedures on request.

If you ever need to complain, first write to us at the address shown on page 14. If you are not satisfied with our response, you may be able to complain to:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Call: **0845 080 1800** (Call charges may vary)

Switchboard: (020) 7964 1000

Fax: (020) 7964 1001

Email:
complaint.info@financial-ombudsman.org.uk

Website: **www.financial-ombudsman.org.uk**

Making a complaint will not affect your legal rights.

If you wish to contact the Financial Services Authority their address is:

The Financial Services Authority
25 The North Colonnade
Canary Wharf
London
E14 5HS

Terms & Conditions

This Key Features Document should be read in conjunction with the Terms and Conditions (FZMF62d).

We have the right to change the Terms and Conditions at any time. We will give at least 30 days notice of any changes that may materially affect you, unless such changes are required by a change to the law or regulatory rules.

Law

The Terms and Conditions are governed by the applicable UK law which is determined by where you live.

Language

The English language will be used in all documents and future correspondence.

Compensation

The Financial Services Compensation Scheme (FSCS) has been set up to provide protection to consumers if authorised financial services firms are unable, or likely to be unable, to meet claims against them.

Your contract with us will normally be covered; however, it is important to note that different limits apply to different types of investment. In some circumstances, you might not be eligible for any compensation under the FSCS.

The availability of compensation depends on:

- ▶ the type of product you are invested in
- ▶ the type and structure of the investments you choose within your product
- ▶ the country the investments are held in
- ▶ whether you were resident in the UK at the time you took out the contract with us. If you were not resident in the UK, you may be eligible for compensation from an equivalent scheme in the country you were resident in.

Most types of investment business, such as Stocks & Shares ISAs, OEICS and mutual funds, are normally covered up to a maximum limit of £50,000, and for UK deposits you are normally entitled to claim up to £85,000.

Any money you hold with Barclays Bank in the cash products listed on page 7 is regarded as cash savings for the purposes of the Financial Services Compensation Scheme (FSCS). Therefore if you currently, or at any point in the future, hold money in these cash products, plus other savings with Barclays Bank, and together these total more than the FSCS deposit limit, you should consider getting independent financial advice about your options for protecting your FSCS compensation limits.

You may be entitled to compensation for cash elements of your ISA and Investment Funds from the FSCS if Barclays Bank cannot meet its obligations depending on the type of business and the circumstances of the claim.

Further details of the FSCS are available on the FSCS website at www.fscs.org.uk.

If you have any questions about whether your contract is covered or not, please use the contact details on this page.

6. How to contact us



**For Servicing Queries call our
FundZone Customer Centre:**

0845 279 2002

**For new business call
Standard Life Client Management:**

0845 60 60 191

Please have your account number ready when calling. Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.



Standard Life
FundZone Customer Centre
Dundas House
20 Brandon Street
Edinburgh
EH3 5PP
United Kingdom



fundzone_servicing@standardlife.com

There is no guarantee that any email sent will be received or will not have been tampered with or intercepted during transmission. You may prefer to contact us by telephone or in writing.

7. About Standard Life

Standard Life Savings Limited, registered in Scotland (SC180203), is the provider of the FundZone Platform, ISA, Investment Funds and supermarket cash account; and

Standard Life Client Management Limited, registered in Scotland (SC193444), is the provider of Standard Life Direct;

The registered office of each company is at Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH; Both companies are authorised and regulated by the Financial Services Authority.

Find out more

If you'd like more information on the products or services within this literature, or if there's anything more we can help you with, just call us on this number or visit our website.

Call us on 0845 60 60 191

(Mon-Fri, 9am to 5pm). Call charges may vary and calls may be recorded and/or monitored to help improve customer service.

www.standardlife.co.uk

Products provided by subsidiaries of Standard Life plc or other specified providers.