

International Bond

Looking for a flexible, tax-efficient way to help your clients invest for the medium to long-term? Our International Bond could be suitable for those who have used up their ISA and pension allowances, want to protect their legacy for future generations or are simply looking to diversify their savings and investments portfolio.

Some of the key benefits

Deliver virtually tax-free investment growth	Provide ongoing tax-deferred income	Take control of estate planning
<p>As your client's savings will grow virtually tax-free, more of their money will remain invested – helping them to benefit from gross roll up.</p> <p>Investment strategies can be rebalanced tax-free as funds within the wrapper can be bought and sold free of capital gains tax (CGT).</p> <p>And while gains will be taxed as income when your client takes money out of their bond, they can often control how much tax they pay.</p>	<p>Your clients can take up to 5% of their premiums paid into the bond each year, without paying an immediate UK tax charge.</p> <p>If they don't withdraw their full 5%, it builds up – meaning they can draw more at a later date.</p>	<p>Your client can choose to invest their Bond in a trust. Alternatively, they can gift segments to whoever they like. And unlike mutual funds, the gift will not trigger any CGT liability.</p> <p>Either route could help them reduce or even remove any inheritance tax liability.</p>

The International Bond is provided and managed by Standard Life International dac (SL Intl), based in Dublin. SL Intl is a subsidiary of Phoenix Group, the UK's largest long-term savings and retirement business – and offers firm foundations of financial strength and security.

Why you should work with us

You can choose to write our International Bond on a capital redemption or life assurance basis. Either way, your client can benefit from a wide range of flexible features and benefits.



Fully customisable controls

Your client is free to shape the structure of our Bond, helping you manage a tax-efficient income strategy and successful wealth transfer.

- **Flexible payment options** – our recurrent single payment feature means your client can save regularly without worrying about pensions restrictions
- **Managing multiple objectives** – if your client gifts part of their Bond (which is made up of 9,999 segments for maximum flexibility), it's easy for the new owner to target their own investment goals and strategy as we offer a **fully automated, true assignment process**
- **A wide range of trust solutions** as well as access to professional trustee services



Comprehensive investment options

Build the perfect portfolio from our open architecture proposition and **multi custodian** approach. Choose from our extensive range of funds and deposit accounts, or work with a Discretionary Investment Manager (DIM).

- **Access otherwise restricted investments** – by using our Enhanced Discretionary feature, at no additional cost (you must be working with a DIM who has the appropriate agreements in place)
- **Switch funds** – it's usually free to move your client's investments between funds, with the exception of our whole of market options

Why you should work with us (continued)



A base with benefits

Thanks to our Dublin location, we can offer your client regulatory peace of mind, along with some key tax advantages.

- **Robust regulatory protection** – SL Intl is governed by the Solvency II framework and chooses to hold far more capital than called for, so you can be sure that your client's money is in secure hands
- **VAT-free DIM charges** – helping to make sure that even more of your clients' money can grow virtually tax free



Support where it counts

When you work with us, you'll find we offer a number of extra service details – all designed to make it easier for you to manage things.

- **Online verification checks** – our digital ID checks are performed in real time, while we'll clearly guide you through our source of wealth requirements
- **Chargeable event calculations** – when your client wants to make a withdrawal, we automatically run the numbers and let you know of the various options available and the resulting gain amount if applicable

How we'll support your business

We understand that your time is precious, so we aim to make it easy to work with us – while also helping to remove cost and risk from your business.

Friction-free administration

It's easy to manage your clients with us online – we accept e-signatures from a wide variety of platforms to save you and your clients time at set up, and offer an automated fund trading facility when you're buying, selling or switching insured or mutual funds.

Trusted technical support

The world of financial services doesn't stand still for long. So when old rules change or new regulations come in, we can help you understand what it means for you – and your clients.

Technology to enrich the advice process

We offer a wide variety of tax-planning tools that can help to support your ongoing client conversations and build efficiencies into your compliance processes.

Experienced relationship management

We want you to feel like your business is in safe hands. So if there's ever an issue you need resolved, our dedicated account management team will be on hand to get things back on track.

Tailored charging structures

Your clients can benefit from our flexible, transparent charging structures. Our stepped charging structure means they pay less the more they invest, and our initial charge plus quarterly fee provides an alternative choice of charging options.

We also offer a variety of Adviser Charging options to suit your requirements; choose from initial, ad-hoc and/or ongoing charging.

As with any investment, the value can go down as well as up and could be worth less than was paid in. Laws and tax rules may change in the future. Your clients' circumstances and where they live in the UK will also have an impact on tax treatment.

But don't just take our word for it...

We're proud to have received independent recognition for the quality and strength of our offering.



Talk to us today

To find out how we can help your clients and support your business, please get in touch with your account manager. You can also email the team at SL_distribution@standardlife.com, or give them a call on **0345 266 0012**. Call charges will vary. There is no guarantee that any email you send will be received or will not have been tampered with. You should not send personal details by email.

Standard Life International dac is authorised and regulated by the Central Bank of Ireland. Standard Life International dac is a Category A Insurance Permit holder with the Jersey Financial Services Commission.

All promotional material has been approved by Phoenix Group Management Services Limited who are authorised and regulated in the UK by the Financial Conduct Authority (Financial Services register number: 415029).

Standard Life International dac is a designated activity company limited by shares and registered in Dublin, Ireland (408507) at 90 St Stephen's Green, D02 F653.

www.standardlife.co.uk/international-bond

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