

ISA and Personal Portfolio

Key features

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

The Financial Conduct Authority is a financial services regulator. It requires us, Standard Life Savings Limited, to give *you* this important information to help *you* to decide whether our Individual Savings Account and Personal Portfolio are right for *you*. *You* should read this document carefully so that *you* understand what *you* are buying, and then keep it for future reference.

Helping you decide

This key features document reflects the *ISA* rules from April 2021. It will give *you* information on the main features, benefits and risks of the *ISA* and/or *Personal Portfolio*.

We will always be happy to answer any of your questions or give *you* more information but *we* can't give financial advice. Our contact details can be found in the 'How to contact us' section.



Other documents you should read

Some words within this document are written in italics. This means they are defined terms which are explained within the definitions section of the *ISA* and Personal Portfolio Terms and Conditions (D2C62) and the Wrap Services Customer Terms and Conditions (D2C66) (Terms and Conditions).

This key features document should be read in conjunction with those Terms and Conditions. Unless otherwise stated, references to 'Standard Life' in this document refer to Standard Life Savings Limited.

This document details the key features of both the *ISA* and *Personal Portfolio* products. The products available to *you* are determined by the online services *we* provide. This may mean *you* are unable to access the *Personal Portfolio* until such time as those services are made available.

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. *You* can make one-off or regular withdrawals at any time.

To offer tax-efficient investments through an *ISA*.

To provide the facility to hold a range of investments.

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

2. Your commitment

You should view your *ISA* and/or *Personal Portfolio* 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.

You access the services *we* provide on the online *customer portal* where these are made available.

You should not exceed the annual *ISA* allowance nor subscribe to more than one Stocks and Shares *ISA* in any *tax year*.

You will keep your personal details up-to-date and notify us if any of these change. If *you* are no longer a UK resident or your tax residency changes, *we* may not be able to provide the same services and may have to close your *ISA* and/ or *Personal Portfolio* or restrict certain transactions.

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 the amounts shown in the illustration in this document because:

- capital growth could be lower than shown in the illustration
- withdrawals from your *ISA* or *Personal Portfolio* could use up some of your capital
- withdrawals from your *ISA* or *Personal Portfolio* could be greater than the capital growth of your investment
- *you* do not maintain your regular payments

- *charges* could go up
- the rates of interest may change
- withdrawals from your *Personal Portfolio* may be subject to tax

Investment Risks

Your *ISA* or *Personal Portfolio* invests in funds, which have different levels of risk.

You should understand the risks of each investment before *you* proceed and consider that *you* may get back less than *you* put in, depending on how your investments perform. Performance is not guaranteed and past performance is not a reliable guide to future performance.

Any money *you* hold as cash is not invested and may reduce in value over time depending on the level of interest and the charges applied.

You'll probably be one of many investors in each fund *you*'re invested in. Sometimes, in exceptional circumstances, *we* may have to wait before *we* carry out your request to sell holdings in a fund. This is to maintain fairness between those remaining in and those leaving the fund.

This delay may be up to a month but in some cases could be longer, for example, a fund that invests in property.

If *we* have to delay selling a fund holding, *we*'ll use the fund prices applicable when the transaction takes place – these prices could be very different from the prices on the day *you* made the request.

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

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.

A 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 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.

Funds can sometimes use derivatives to improve portfolio management and to help meet investment objectives. For details, please refer to the relevant *key investor information document* or fund factsheet.

Full details of the risks that apply to each fund can be found in the prospectus for the relevant fund. *You* should also read the *key investor information document*, if available, before investing.

Currency risks and volatile markets

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

Some investments 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.

Tax

Your tax liability is dependent on your personal circumstances. The information here is based on current tax legislation which may change in the future.

Cancellation

If *you* cancel during the 30 day cancellation period, *we* will sell any *units* already purchased and, subject to our Terms and Conditions, 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 funds in which *you* invested. This may be less than *you* originally invested.

4. Questions and answers

What is an ISA?

Individual Saving Accounts are tax-efficient savings accounts which have limits set by the Government.

There are four main types of *ISA*: Stocks & Shares *ISAs*, Cash *ISAs*, Innovative Finance *ISAs* and Lifetime *ISAs*. This Key Features Document gives details of the *Stocks & Shares ISA*.

You can invest the full yearly *ISA* allowance of £20,000 for the *tax year* 2021/22 into:

- A Stocks & Shares *ISA*; or
- A Cash *ISA*; or
- An Innovative Finance *ISA*; or
- Any combination of a Stocks & Shares *ISA*, a Cash *ISA*, an Innovative Finance *ISA* and a Lifetime *ISA* (maximum £4,000).

We currently only offer a Stocks and Shares *ISA*.

What is the Personal Portfolio?

Investments can be held outside your *ISA* in our *Personal Portfolio* product. Unlike the *ISA*, there are no limits to the amount *you* can hold in the *Personal Portfolio*.

What are my cash accounts for?

Platform cash account

This is the main cash account and can be used to purchase new investments and receive income and/or interest from your existing products. *We* will use this to take the *platform charge*.

It is important that *you* keep enough money in this account to cover *charges*. *We* suggest keeping enough to cover 12 months of *charges*. If there is not enough money to fund the *charges*, *we* will cancel *units* from your fund(s). *You* can view your balance online.

Stocks & Shares ISA cash account

This holds the cash in your *Stocks & Shares ISA*.

Personal Portfolio cash account

This holds the cash in your *Personal Portfolio*.

How flexible is my investment?

Putting money in

You can make lump sum or regular monthly payments or both. *You* can start, stop or vary your regular payments at any time. The minimum amount of each lump sum or monthly payment *you* can make into your *ISA* or *Personal Portfolio* is £1.

There may be minimum investment amounts for funds.

You can instruct us to transfer an existing Stocks & Shares ISA and/or a Cash ISA to a Stocks & Shares ISA with us without any loss of tax status. *We* cannot currently accept an Innovative Finance ISA or Lifetime ISA.

You can request a transfer from your current ISA provider if *you* want to move an existing ISA to us. This will protect the tax benefits of the funds *you've* built up so far in your ISA. If *you* withdraw money from your existing ISA, then reinvest into your new ISA rather than transferring, it will be treated as a new payment so *you'll* only be able to invest up to £20,000 for the tax year 2021/22.

Payments made in the current and previous tax years must be transferred in full. Transfers will be accepted in cash or by re-registration to Standard Life.

'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.

Where your transfer is in cash, and *you* are therefore out of the market, there is a potential for loss of income or growth until any transfer is finalised.

Any distributions relating to your ISA with another ISA manager, but received by us after your ISA has been transferred to us, will be paid into your ISA and held as cash. *You* will need to instruct us on what to do with that cash.

Please check with your current provider if *you* are required to pay any exit charges.

Income from your investment

If *you* invest in an income paying fund, *you* can choose to have your income:

- paid automatically to your Stocks & Shares ISA cash account and/or your Personal Portfolio cash account. If *you* do not choose how *you* want your income to be paid, *we* will use this option.
- reinvested to buy more units in the same fund(s).
- paid automatically to your platform cash account.
- paid to your nominated account.

Taking money out

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

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

As there is a limit on the amount *you* can pay into your Stocks & Shares ISA in any tax year, *you* may not be able to reinvest any amount *you* withdraw from your ISA if *you've* already made the maximum investment allowed in the current tax year.

We can set up regular withdrawals to be every:

- month
- three months
- six months
- year

The minimum regular withdrawal is either £25 or 0.5%, as long as the 0.5% is £25 or more. Some funds may also have a minimum withdrawal amount. Please contact us for more details.

There must be a minimum of £500 within your ISA or Personal Portfolio to allow regular withdrawals to be made.

You can also make one-off withdrawals which will be paid to your nominated account.

If the value in each of your ISA and/or Personal Portfolio is below £50 for three or more consecutive months and *you* have not set up regular payments into your ISA and/or Personal Portfolio *we* are entitled to terminate your ISA and/or Personal Portfolio. *We* will sell the units and pay the proceeds, less any charges, to *you* or transfer the assets (where this is possible). *We* may also close your wrap account in certain circumstances, for example if three months after opening your wrap account *you* have not made any payments. For more information, please see the Terms and Conditions.

Can I invest in an ISA or Personal Portfolio?

The minimum age for taking out a Stocks & Shares ISA or investing through the Personal Portfolio is 18 years old. *You* also need to be a UK resident and not be subject to tax reporting requirements in a country other than the UK.

We may need to close your ISA and Personal Portfolio if *you* are no longer a UK resident. For more information, please see our Terms and Conditions.

4.1 What type of investment can I have?

The various types of investment that can be held through our *ISA* and the *Personal Portfolio* are defined in the Terms and Conditions and are collectively known as *investments*. The type of investments we currently offer are mutual funds.

Funds are operated by an investment manager. Examples of funds include *unit trusts* and *OEICS*.

You can also hold cash in your *platform cash account*, your *Stocks & Shares ISA* and/or *Personal Portfolio*.

4.2 Where are my payments invested?

We offer a wide range of funds so that you can choose those which best meet your needs. Your payment is used to buy *units* as instructed by you and these are held in the name of our nominee company. You can invest in any number of funds at any one time.

Where non invested money is held in a *Stocks & Shares ISA* this will be held in the *Stocks & Shares ISA cash account*.

Where non invested money is held in the *Personal Portfolio*, this will be held in the *Personal Portfolio cash account*.

Interest rates are variable and may be zero or negative.

You can switch in and out of funds though there may be conditions for doing this. We do not charge for switching. To find out what conditions are applicable to your investment please read the relevant *investment documentation* or call us.

Cash deposited in your *ISA* and *Personal Portfolio*

Standard Life is the provider of your *ISA* and/or *Personal Portfolio*. A range of specially selected banks will be the deposit holders for money held in the following cash products within your overall *ISA* and/or *Personal Portfolio*, specifically:

- *Platform cash account*;
- *Stocks & Shares ISA cash account*; and
- *Personal Portfolio cash account*.

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 and charges of the funds you have chosen
- how much our charges are
- the amount of any regular or one-off withdrawals you have taken

- *platform cash account*, *Stocks & Shares ISA cash account*, *Personal Portfolio cash account* interest rates.

The value of your investment can go down as well as up, and could be worth less than originally invested.

The illustration in this document gives you an indication of what you might get back.

Funds will be sold, and the value of your investment calculated at the first *pricing point* following the sale. A pricing point is a set time and price when an *investment* is sold. Each *manager* sets a *pricing point* at different times of the day.

Important information about growth rates and charges

The figures in the illustrations that follow show the effect of charges and expenses on what you might get back from investment amounts in an *ISA* or *Personal Portfolio*. They are based on a range of funds and have been calculated at appropriate mid growth rates for each fund. These figures are not guaranteed and serve only to demonstrate the effect of *charges* and *expenses* on the investment. The value of your *investments* can go up or down and you may get back less than you paid in. Investment returns are not guaranteed.

Figures used in our calculations are as follows:

- Platform charge (annual equivalent) 0.35%
- Fund charge:

Level of Fund Charge	Ongoing charge
Low Charge	0.20%
Medium Charge	0.51%
High Charge	0.81%

The ongoing charge provides a clearer picture of the annual costs involved in running a fund. The ongoing charge consists principally of the annual management charge (AMC), 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. It usually excludes any performance fees that may apply. These charges are taken daily.

How will the charges and expenses affect my investment? We have shown the assumed yearly rates for the *platform charges* used in the illustrations. The *platform charge* is taken from the *platform cash account* but for the purposes of the illustration we've assumed it is taken from the product instead.

ISA

Regular £100 monthly investment

		Low Charge		Medium Charge		High Charge	
At end of year	Paid in to date	Effect of deductions to date	What you might get back at 3.5%	Effect of deductions to date	What you might get back at 5%	Effect of deductions to date	What you might get back at 5%
1	£1,200	£4	£1,210	£6	£1,220	£8	£1,220
3	£3,600	£33	£3,760	£52	£3,830	£70	£3,810
5	£6,000	£93	£6,460	£152	£6,650	£204	£6,600
10	£12,000	£412	£13,900	£704	£14,700	£940	£14,500

The effect of charges on investment growth if you cash in after 10 years.	Charges will reduce investment growth to that date		
	Low Charge	Medium Charge	High Charge
	3.5% to 2.9%	5.0% to 4.1%	5.0% to 3.8%

Single Payment £20,000

		Low Charge		Medium Charge		High Charge	
At end of year	Paid in to date	Effect of deductions to date	What you might get back at 3.5%	Effect of deductions to date	What you might get back at 5%	Effect of deductions to date	What you might get back at 5%
1	£20,000	£113	£20,500	£179	£20,800	£242	£20,700
3	£20,000	£362	£21,800	£589	£22,500	£791	£22,300
5	£20,000	£644	£23,100	£1,070	£24,400	£1,430	£24,000
10	£20,000	£1,500	£26,700	£2,680	£29,800	£3,560	£29,000

The effect of charges on investment growth if you cash in after 10 years.	Charges will reduce investment growth to that date		
	Low Charge	Medium Charge	High Charge
	3.5% to 2.9%	5.0% to 4.1%	5.0% to 3.8%

Personal Portfolio

Regular £100 monthly investment

		Low Charge	Medium Charge	High Charge	
At end of year	Paid in to date	Effect of deductions to date	What you might get back at 3%	Effect of deductions to date	What you might get back at 4.5%
1	£1,200	£4	£1,210	£6	£1,220
3	£3,600	£32	£3,730	£52	£3,800
5	£6,000	£92	£6,380	£150	£6,570
10	£12,000	£399	£13,500	£681	£14,400

The effect of charges on investment growth if you cash in after 10 years.	Charges will reduce investment growth to that date		
	Low Charge	Medium Charge	High Charge
	3.0% to 2.4%	4.5% to 3.6%	4.5% to 3.3%

Single Payment £20,000

		Low Charge	Medium Charge	High Charge	
At end of year	Paid in to date	Effect of deductions to date	What you might get back at 3%	Effect of deductions to date	What you might get back at 4.5%
1	£20,000	£112	£20,400	£178	£20,700
3	£20,000	£357	£21,400	£581	£22,200
5	£20,000	£628	£22,500	£1,040	£23,800
10	£20,000	£1,430	£25,400	£2,550	£28,400

The effect of charges on investment growth if you cash in after 10 years.	Charges will reduce investment growth to that date		
	Low Charge	Medium Charge	High Charge
	3.0% to 2.4%	4.5% to 3.6%	4.5% to 3.3%

4.4 What are the charges?

The illustrations in this document show examples of how charges could reduce the value of your *ISA* or *Personal Portfolio* over time. Charges can vary depending on the funds *you* hold. Charges are not guaranteed.

We review our *charges* regularly and give *you* at least 30 days' notice of any increases.

Any increases in *charges* won't increase our profit margins above reasonable levels. The type of charges that apply to funds are set out in the fund-related charges section.

Platform Charge

We make a *charge* for providing *services*, including *support services*. The *platform charge* is applied on the 5th of every month. The *platform charge* depends on the value of your *platform eligible assets* held in your *wrap account* as set out in the table below. The table shows the annual equivalent rate of the *charge*.

Further details are available in your Terms and Conditions.

Value of your platform eligible assets	Annual platform charge for platform cash account, ISA and Personal Portfolio (deducted for each band)
on the first £0 – £199,999.99	0.35%
£200,000 and over	0.20%

Fund-related charges

Some *managers* may take an initial charge when *you* buy their funds. For further information on fund charges, please read the *investment documentation* or contact us.

The *manager* takes an annual management charge from the value of the fund(s) which is for the management of your funds and may cover some or all of their administration costs and a reasonable margin for profit. The annual management charge is sometimes also referred to as the fund management charge.

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

The ongoing charges figure, or OCF, takes into account the annual management charge and all the expenses of running the fund. It is quoted as a single percentage figure.

A *manager* may levy initial and exit investment costs, for example a dilution levy when *you* put money in or take money out. This only applies to funds which are single priced and a description of how this operates can be found in the *charging schedule* of the Terms and Conditions.

Cash management administration charge

We apply a cash management administration charge for the administration of the cash held in your *platform cash account*, *Stocks & Shares ISA cash account* and *Personal Portfolio cash account*. This charge is taken directly from the interest received from the bank(s) (if any) used to provide these accounts and so is not deducted from the interest *we* pay *you*. The *charges* vary depending on the interest received (if any) from the bank(s) and may go up and down regularly.

Where to find more information on charges

Charges are reviewable. For further details on fund-related charges *you* can refer to the relevant *key investor information document* or *you* can call us.

The *manager* is responsible for all aspects of the administration and management of the relevant fund.

For a copy of the latest reports and accounts for any fund, please contact us.

Further details on *charges* are available in your Terms and Conditions.

4.5 What about tax?

ISA

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.

Personal Portfolio

Income from Shares and Funds paid as a dividend will be subject to the Dividend Allowance of £2,000. Tax will only be due on Shares and Fund income over this amount. Income from Interest paying funds will be subject to the Personal Savings allowance of £1,000. *You* may also be able to use the £5,000 Savings Band on income from interest paying funds. Tax will only be due on interest income over this amount and your tax liability depends on your own personal circumstances.

You may have a personal liability to Capital Gains Tax when *you* cash in part or all of your investment or switch funds within your *Personal Portfolio*.

General

On your death, the value of your *ISA* and/or *Personal Portfolio* will form part of your estate and may be liable for Inheritance Tax.

Your tax liability is dependent on your personal circumstances. The information here is based on current tax legislation which may change in the future.

If *you* have any doubt over the tax treatment of your investments, *you* should, in the first instance, speak to your tax adviser.

Additional information for Personal Portfolio only:

- Dividend payments will be subject to the Dividend allowance of £2,000

Rates for income above the £2,000 limit are:

- Basic rate taxpayers: 7.5%
- Higher rate taxpayers: 32.5%
- Additional rate taxpayers: 38.1%

Personal Savings Allowance available on interest income:

- Basic rate taxpayers: £1,000
- Higher rate taxpayers: £500
- Additional rate taxpayers: nil

5. Other important questions

Can I change my mind?

You can cancel your *ISA* and/or *Personal Portfolio* if *you* change your mind. *You* have a 30 day period to consider if *you* want to change your mind. This 30 day period starts from the date *you* accept the Terms and Conditions. This is the date of your online application. During this period, if *you* decide *you* want to cancel, *you* should call us or write to us at the address shown in the 'How to contact us' section instructing us to cancel the investment. Please make sure that *you* include your account number, which starts 'WP', 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 there may be a loss caused by market movements. Any *dealing charges* incurred in the purchase or sale of your *investments* and any exit charge imposed by the *manager* of a fund *you* invest in will also be deducted from the amount *we* return to *you*.

If *you* decide to cancel, and *we* have already received payment, *we* will refund the payment to the person who made it.

At the end of the 30 day period any money received by Standard Life will not be refundable under the cancellation rule.

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?

The current value of your investments are available through the *customer portal*.

We will provide quarterly statements giving the value of your *ISA* and/or *Personal Portfolio*.

We will issue a contract note to *you* when *you* make your first regular payment by direct debit. We will issue one every time *you* make a single or transfer payment.

What happens to my investment if I die?

Once we have received all the necessary details from your personal representatives, we will calculate the final value of your *investments*, sell the *investments* and transfer the proceeds as instructed by them. Alternatively, where permitted, we can register your *investments* in the name of a new holder.

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

If *you* die, your *ISA* will continue to qualify for relevant tax advantages until the administration of your estate has been finalised or until three years from the date of your death (whichever is earlier). During that period, your *ISA* will be designated as a 'continuing account of a deceased investor'.

The *investments* will continue to be held and their value may rise or fall from day to day and we will continue to deduct charges and expenses.

If *you* die, your surviving spouse or civil partner will get an extra *ISA* allowance. The allowance can either be the value of your *ISA* at date of death or the point at which the *ISA* ceased to be a continuing account. For more information, please contact us.

6. Other information

We will categorise *you* as a retail client for the purposes of the *FCA rules*. For more information on the regulatory protection afforded to retail clients, please see the Terms and Conditions or contact *us*.

If you need to complain

If *you* ever need to complain, write to us first at the address shown in the 'How to contact us' section. We can send *you* a leaflet summarising our complaint handling procedures, on request. If *you* are not satisfied with our response, *you* may be able to complain to:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange
London
E14 9SR

Call: **0800 023 4567** (Call charges will vary)

Fax: **(020) 7964 1001**

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

Making a complaint to the Ombudsman will not affect your legal rights

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

The Financial Conduct Authority
12 Endeavour Square
London
E20 1JN

Terms and Conditions

This Key Features Document gives a summary of the *ISA* and/or *Personal Portfolio*. Full details are set out in the Wrap Services Customer Terms and Conditions (D2C66) and *ISA* and *Personal Portfolio* Terms and Conditions (D2C62).

We have the right to make reasonable and appropriate changes to these Terms and Conditions at any time. We will give *you* at least 30 days' written notice of any changes that may materially affect you, or are to your detriment, unless such changes are required by a change to the law, regulatory rules or are outside our control.

Law

The Terms and Conditions are governed by the applicable UK law which is determined by where *you* live in the UK at the date of application for your *ISA* or *Personal Portfolio*.

Language

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

Compensation

The Financial Services Compensation Scheme (FSCS), established under the Financial Services and Markets Act 2000, 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.

Investment business, such as *Stocks & Shares ISAs* and funds, are normally covered up to a maximum limit of £85,000 for each asset provider. This limit would apply if the asset provider were to default.

For UK deposit accounts, *you* are normally entitled to claim up to £85,000 and this limit will take into account any private accounts *you* may hold with that institution.

Standard Life has pooled client money bank accounts to hold client money provided by a range of specially selected banks. If at any point *you* have holdings in any of these accounts and the deposit holder for that account cannot meet its obligations, then *you* may be entitled to compensation up to the FSCS limit of £85,000.

For further information on the compensation available under the FSCS please check their website www.fscs.org.uk or call the FSCS on **0800 678 1100** or **+44 020 7741 4100** if calling from abroad. Please note only compensation queries should be directed to the FSCS.

If *you* have any further questions, *you* can contact us.

7. How to contact us

If *you* have any queries regarding your *ISA* or *Personal Portfolio*, please contact us.



Call us: 0800 027 4675

Please have your account number ready when calling. Call charges will vary.



Standard Life
Dundas House
20 Brandon Street
Edinburgh
EH3 5PP

8. About Standard Life

Standard Life Savings Limited is the *ISA* manager and is authorised and regulated by the Financial Conduct Authority.