

Investment Bond Factsheet

FOR INVESTMENT PROFESSIONALS ONLY. NOT TO BE RELIED UPON BY PRIVATE INVESTORS.

With 209 investment fund choices, free switching, flexible commission options, clear and transparent pricing policy and no hidden spreads, the FundsNetwork™ Investment Bond provided by Standard Life offers your clients a flexible tax and investment planning product.

**Don't miss out on our Investment Bond special offer.
1% uplift to allocation rates for all cases above £50,000 and under 80 years old, and up to 103.5% allocation available.**

This offer is available until further notice. FundsNetwork will give a one month closing notice period.

SPECIAL OFFER ALLOCATION RATE TABLE

Amount of investment	Age 69 or under	Age 70 to 74	Age 75 to 79	Age 80 to 84
£100,000 or more	103.50%	102.50%	101.50%	99.50%
Less than £100,000	103.00%	102.00%	101.00%	99.00%
Less than £50,000	101.75%	100.75%	99.75%	98.75%
Less than £25,000	101.50%	100.50%	99.50%	98.50%
Less than £15,000	100.00%	99.00%	98.00%	97.00%

ALLOCATION RATES

Allocation rates based on the amount invested and the age of the youngest life assured. Allocation of up to 103.5% on full commission basis.

PRODUCT OVERVIEW

- 209 investment choices – fund links reviewed on a regular basis
 - Cash fund and index fund option
 - Eligibility, minimum age 3 months, maximum age 84
 - Free fund switches
 - Wide selection of asset classes. Please see reverse for providers' funds and sectors
- Regular income options – 7.5% withdrawal p.a. with no charges applied
- Commission options
 - Initial commission – up to a maximum of 7.00%
 - 'Gift' option on a better than 1:1 basis
 - 6 combinations of initial and fund based commission including 4.25% + 0.50% and 5.00% + 0.36%

- Charges
 - no initial, establishment or switch charges
 - one simple, single price charge, varied by fund
 - Exit penalties apply to the first 5 years of each investment for surrenders. These are currently applied at 10%, 8%, 6%, 4% and 2 %, respectively
- Loyalty Bonus
 - From the end of year 5 onwards a loyalty bonus is applied to the bond in the form of extra units equal to 0.5% per annum. This results in the effective AMC for the Bond being reduced by 0.5% per annum
- Investments
 - Minimum £5,000 lump sum initial investment
 - Top ups of £1,000

REALISTIC PROJECTIONS

In line with FSA recommendations we currently use the intermediate rate of return of 6% for personal illustrations. However, a reduced growth rate between 4% and 5.5% is used for cash, fixed interest, balanced and some property funds. We believe these are more realistic rates of return.

ONLINE FEATURES

Quotes and bond packs are available online or through Brokerline on **0800 41 41 81**. Also comparative quotes available through integrated tools like The Exchange and/or Assureweb.

OTHER FUNDSNETWORK SERVICES

The Investment Bond gives you access to other FundsNetwork services and online tools, such as:

- Extensive range of Collective Investments
- Multi-Asset trust options
- Reporting services / FundsNetwork Portfolio Planner/Client Management / eForms

FUNDSNETWORK®

Fidelity™
INTERNATIONAL

LIST OF PROVIDERS AND FUNDS BY IMA CATEGORIES

ABOLUTE RETURN

FNW BlackRock UK Absolute Alpha Life Fund

ACTIVE MANAGED

FNW Fidelity MultiManager Growth Portfolio Life Fund

FNW Fidelity Retirement 2020 Life Fund
 FNW Fidelity Retirement 2025 Life Fund
 FNW Fidelity Retirement 2030 Life Fund
 FNW Fidelity Retirement 2035 Life Fund
 FNW Fidelity Retirement 2040 Life Fund
 FNW Fidelity WealthBuilder Target 2020 Life Fund

FNW Jupiter Merlin Growth Portfolio Life Fund

FNW M&G Managed Growth Life Fund
 FNW Newton Managed Life Fund
 FNW Standard Life Managed Life Fund

ASIA PACIFIC EXCLUDING JAPAN

FNW Aberdeen Asia Pacific Life Fund
 FNW Aberdeen Far East Emerging Economies Life Fund
 FNW First State Asia Pacific Leaders Life Fund
 FNW First State Greater China Growth Life Fund
 FNW Gartmore China Opportunities Life Fund
 FNW INVESCO PERPETUAL Asian Life Fund
 FNW INVESCO PERPETUAL Global Smaller Cos Life Fund
 FNW INVESCO PERPETUAL Pacific Life Fund
 FNW Martin Currie Asia Pacific Fund Life Fund

BALANCED MANAGED

FNW Fidelity Retirement 2015 Life Fund
 FNW Fidelity WealthBuilder Target 2015 Life Fund
 FNW Gartmore MultiManager Balanced Life Fund
 FNW Jupiter Merlin Balanced Portfolio Life Fund
 FNW New Star Balanced Portfolio A Life Fund
 FNW New Star Managed Portfolio Life Fund
 FNW Standard Life Ethical Life Fund

CAUTIOUS MANAGED

FNW AEGON Ethical Cautious Managed Life Fund
 FNW AXA Distribution Life Fund
 FNW F&C Multi Manager Distribution Life Fund
 FNW Fidelity Multi Asset Strategic Life Fund
 FNW Fidelity MultiManager Income Portfolio Life Fund
 FNW Fidelity Growth + Income Life Fund
 FNW Fidelity MultiManager Distribution Life Fund
 FNW Fidelity Retirement Income Life Fund
 FNW Fidelity WealthBuilder Target 2010 Life Fund
 FNW Gartmore Cautious Managed Life Fund
 FNW Gartmore MultiManager Cautious Life Fund
 FNW Insight Investment Diversified Tgt Rtn Life Fund
 FNW Invesco Perpetual Distribution Life Fund
 FNW Investec Cautious Managed Life Fund
 FNW Investec Managed Distribution Life Fund
 FNW JPM Cautious Total Return Life Fund
 FNW Jupiter Distribution Fund Life Fund
 FNW Jupiter Merlin Income Portfolio Life Fund
 FNW New Star Cautious Portfolio Life Fund
 FNW New Star Managed Distribution Life Fund
 FNW Newton Phoenix Life Fund
 FNW Prudential Distribution Life Fund
 FNW Schroder S&P Cautious Managed Dist Life Fund
 FNW Standard Life Cautious Managed Life Fund
 FNW Standard Life Inv Dynamic Distribution Life Fund
 FNW SWIP Diversified Asset Life Fund
 FNW T.Bailey Cautious Managed Life Fund

EUROPE EXCLUDING UK

FNW Artemis European Growth Life Fund
 FNW Cazenove European Life Fund
 FNW Fidelity European Life Fund
 FNW Fidelity European Opportunities Life Fund
 FNW Gartmore European Selected Opportunities Life Fund
 FNW JPM Europe Life Fund
 FNW JPMF Europe Smaller Companies Life Fund
 FNW Neptune European Opportunities Life Fund
 FNW New Star European Growth Life Fund
 FNW Threadneedle European Select Growth Life Fund

GLOBAL BONDS

FNW AEGON Global Bond Life Fund
 FNW Baring Directional Global Bond Trust Life Fund
 FNW Invesco Perpetual Euro High Yield Life Fund
 FNW Invesco Perpetual Global Bond Life Fund
 FNW Newton International Bond Life Fund

GLOBAL EMERGING MARKETS

FNW Aberdeen Emerging Markets Life Fund
 FNW Allianz RCM BRIC Stars Life Fund
 FNW First State Global Emerging Mkts Leaders Life Fund

FNW Gartmore Emerging Markets Opportunities Life Fund
 FNW JPM Emerging Markets Life Fund
 FNW Jupiter Emerging European Opportunities Life Fund

GLOBAL GROWTH

FNW Artemis Global Growth Life Fund
 FNW Fidelity Global Special Situations Life Fund
 FNW Fidelity WealthBuilder Life Fund
 FNW Gartmore Global Focus Life Fund
 FNW Invesco Perpetual International Equity Life Fund

FNW Jupiter Ecology Life Fund

FNW Jupiter Merlin Worldwide Portfolio Life Fund

FNW M&G Global Leaders Life Fund
 FNW Neptune Global Equity Life Fund
 FNW Newton Global Higher Income Life Fund
 FNW Newton International Growth Life Fund
 FNW Standard Life International Life Fund

JAPAN

FNW Fidelity Japan Special Situations Life Fund
 FNW LeggMason Japan Equity Life Fund
 FNW Martin Currie IF Japan Life Fund
 FNW Schroder Tokyo Life Fund

JAPANESE SMALLER COMPANIES

FNW Invesco Perpetual Japanese Smaller Cos Life Fund

NORTH AMERICAN

FNW Fidelity American Life Fund
 FNW Fidelity American Special Situations Life Fund
 FNW Gartmore US Opportunities Life Fund
 FNW Investec American Life Fund
 FNW LeggMason US Equity Life Fund
 FNW Prudential North American Life Fund
 FNW Threadneedle American Select Life Fund

NORTH AMERICAN SMALLER COS

FNW LeggMason US Smaller Companies Life Fund
 FNW Schroder US Smaller Companies Life Fund

S&P EQUITY INDIA SECTOR

FNW Fidelity India Focus Life Fund

SPECIALIST

FNW Aberdeen Property Share Life Fund
 FNW AXA Framlington Health Life Fund
 FNW Fidelity Global Property Fund
 FNW First State Global Resources Life Fund
 FNW INVESCO PERPETUAL Latin American Life Fund
 FNW Investec Global Energy Life Fund
 FNW JPMF Natural Resources Life Fund
 FNW Jupiter Financial Opportunities Life Fund
 FNW M&G Global Basics X Life Fund
 FNW M&G Property Portfolio Life Fund
 FNW Merrill Lynch Gold & General Life Fund
 FNW Neptune Russia & Greater Russia Life Fund
 FNW New Star Global Financials Life Fund
 FNW New Star Property Unit Trust Life Fund
 FNW Norwich Property Life Fund
 FNW ResolutionAsset UK Property Life Fund
 FNW Schroder Global Property Securities Life Fund
 FNW Schroder Income Maximiser Life Fund
 FNW Standard Life Property Investment Life Fund
 FNW Standard Life Select Property Life Fund
 FNW SWIP European Real Estate Life Fund
 FNW SWIP Property Trust Life Fund
 FNW Threadneedle UK Property Life Fund

UK ALL COMPANIES

FNW Artemis Capital Life Fund
 FNW Artemis UK Growth Life Fund
 FNW Artemis UK Special Situations Life Fund
 FNW Cazenove UK Growth and Income Life Fund
 FNW Fidelity Income Plus Life Fund
 FNW Fidelity MoneyBuilder UK Index Life Fund
 FNW Fidelity MultiManager Special Situation Life Fund
 FNW Fidelity Special Situations Life Fund
 FNW Fidelity UK Aggressive Life Fund
 FNW Invesco Perpetual UK Aggressive Life Fund
 FNW Invesco Perpetual UK Growth Life Fund
 FNW Lazard UK Alpha Life Fund
 FNW M&G Recovery Fund X Life Fund
 FNW Martin Currie UK Growth Life Fund
 FNW Merrill Lynch UK Dynamic Life Fund
 FNW Merrill Lynch UK Life Fund
 FNW Merrill Lynch UK Special Situations Life Fund
 FNW New Star Select Opportunities Life Fund
 FNW Newton Income Life Fund

FNW Old Mutual UK Select Mid Cap Life Fund
 FNW Rathbone Income and Growth Life Fund
 FNW Rathbone Special Situations Life Fund
 FNW Rensburg UK Select Growth Trust Life Fund
 FNW Schroder Recovery Life Fund
 FNW Schroder S&P Strategic Balanced Ptfll Life Fund
 FNW Schroder UK Alpha Plus Life Fund
 FNW Schroder UK Mid250 Life Fund
 FNW Standard Life Inv UK Equity Growth Life Fund
 FNW Standard Life UK Opportunities Life Fund

CORPORATE BOND

FNW AEGON Ethical Corporate Bond Life Fund
 FNW AEGON Sterling Corporate Bond Life Fund
 FNW AXA UK Corporate Bond Life Fund
 FNW Britannic Corporate Bond Life Fund
 FNW Fidelity Sterling Bond Life Fund
 FNW Invesco Perpetual Corporate Bond Life Fund
 FNW M&G Corporate Bond X Life Fund
 FNW New Star Sterling Bond Life Fund
 FNW Old Mutual Corporate Bond Life Fund
 FNW Standard Life Distribution Life Fund
 FNW Standard Life Inv Corporate Bond Life Fund
 FNW Standard Life Select Income Life Fund

UK EQUITY & BOND

FNW Jupiter High Income Life Fund
 FNW Jupiter Monthly Income Life Fund
 FNW New Star Monthly Income Unit Trust Life Fund

UK EQUITY INCOME

FNW Artemis Income Life Fund
 FNW AXA Framlington UK Smaller Cos Life Fund
 FNW F&C Stewardship Income Life Fund
 FNW Fidelity MoneyBuilder Income Life Fund
 FNW Invesco Perpetual High Income Life Fund
 FNW Invesco Perpetual Income Life Fund
 FNW Jupiter Income Trust Life Fund
 FNW Liontrust First Income Life Fund
 FNW Newton Higher Income Life Fund
 FNW Rathbone Income Life Fund
 FNW Schroder Income Life Fund
 FNW Standard Life Inv UK Equity High Inc Life Fund
 FNW Fidelity MultiManager Equity Income Portfolio Life Fund

UK GILT & UK INDEX LINKED GILT

FNW Allianz PIMCO Sterling Total Return Life Fund
 FNW HSBC Gilt & Fixed Interest Life Fund
 FNW Schroder Gilt & Fixed Interest Life Fund
 FNW Standard Life Index Linked Life Fund

UK MONEY MARKET

FNW Standard Life Sterling Life Fund

UK OTHER BOND

FNW Allianz PIMCO Gilt Yield Life Fund
 FNW Artemis High Income Life Fund
 FNW Artemis Strategic Bond Life Fund
 FNW F&C Strategic Bond Life Fund
 FNW Fidelity Extra Income Life Fund
 FNW Henderson Preference & Bond Life Fund
 FNW Henderson Strategic Bond Life Fund
 FNW Invesco Perpetual Monthly Income Plus Life Fund
 FNW Investec Capital Accumulator Life Fund
 FNW M&G High Yield Corporate Bond X Life Fund
 FNW New Star Extra High Yield Bond Life Fund
 FNW New Star Fixed Interest Life Fund
 FNW New Star High Yield Bond Life Fund
 FNW Standard Life Inv Higher Income Life Fund
 FNW Threadneedle High Yield Bond Life Fund
 FNW Threadneedle Strategic Bond Life Fund

UK SMALLER COMPANIES

FNW Artemis UK Smaller Companies Life Fund
 FNW AXA Framlington Monthly Income Life Fund
 FNW AXA Framlington UK Select Opportunities Life Fund
 FNW Investec UK Smaller Companies Life Fund
 FNW Merrill Lynch UK Smaller Companies Life Fund

KEY:

- Distribution Funds
- Property Funds
- Multi Manager Funds
- Ethical