

Elevate

**Your guide
to charges**

Standard Life 

Contents	Page
Introduction	03
What charges will I pay?	04
Elevate charges	05
Investment charges	06
Discretionary manager charges	08
Third party product charges	08
Adviser charges	10
Paying your adviser	11
How do I pay charges through my Elevate portfolio?	12
Will my charges change?	14
Elevate interest rates	15
Contact us	16

Introduction

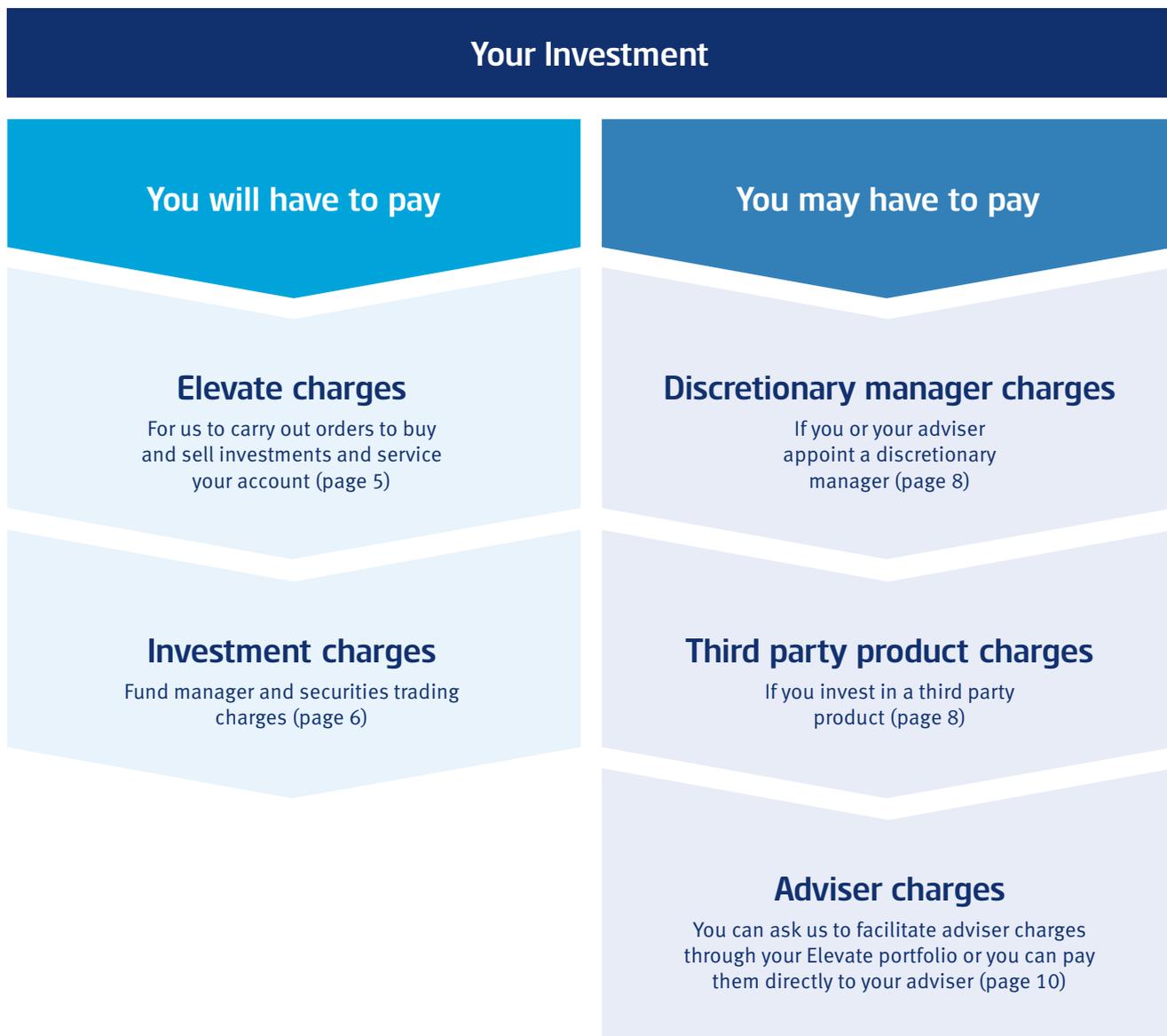
This guide explains the charges that could apply to your Elevate portfolio. It also explains what the charges cover, how you pay them and why they may change.

This guide should be read with:

- ▶ Elevate Terms & Conditions
- ▶ Terms & Conditions of the Elevate Pension Investment Account (for Elevate PIA customers)
- ▶ Terms & Conditions of the Elevate General Investment Account and Elevate Stocks & Shares Individual Savings Account (for Elevate GIA and Elevate ISA customers)
- ▶ Charges information document (this explains the actual charges that will apply to you)
- ▶ Adviser charges agreement (if applicable)
- ▶ Key Features of the Elevate General Investment Account and Elevate Stocks & Shares Individual Savings Account (if applicable)
- ▶ Your guide to the Elevate Pension Investment Account (if applicable).

What charges will I pay?

Charges vary depending on the options you choose and the investments you make.



Charges will reduce the potential growth of your investments and the income you may receive. It's important that you read the information in this guide and contact your adviser if you have any questions.

Elevate charges

Charges vary depending on the amount you invest and the product wrappers you invest in.

Elevate Portfolio Charge

The Elevate Portfolio Charge is a charge for carrying out transactions on your portfolio. We calculate the Elevate Portfolio Charge on a daily basis and it is paid monthly. The charge is a percentage of the value of your Elevate portfolio, which is made up of the money in your Elevate Cash and the cash and investments held in your product wrapper(s).

The Elevate Portfolio Charge uses a tiered structure, which means the percentage you pay is linked to the value of your portfolio, so the percentage you pay reduces as the value of your Elevate portfolio increases and vice versa.

The following table is a typical example of the Elevate Portfolio Charge. Please note that this may differ from the charge that applies to your Elevate portfolio. For the specific charges that apply to you, please speak to your financial adviser or see your 'Charges Information' document.

Elevate Portfolio Charge		Value of Elevate portfolio
0.25%	<p>Invest £100,000 (for a whole year) and pay a platform charge of just 0.36%</p> <p>Monthly charge: £30 equating to a yearly charge of: £360</p>	£1,500,000+
0.30%		£1,000,000 - £1,499,999
0.33%		£750,000 - £999,999
0.36%		£0 - £749,999

For the specific charges you will pay, please see your 'Charges information' document.

Linking your account

You can also link your Elevate account to the Elevate account of a family member such as a spouse, civil partner, parent, child or grandchild. By combining these account values, you and your family member(s) could benefit from the tiered structure explained above and may pay a lower Elevate Portfolio Charge.

For example:



Husband's portfolio

Value = **£300,000**

Elevate Portfolio Charge = **0.36%**



Wife's portfolio

Value = **£500,000**

Elevate Portfolio Charge = **0.36%**



Linked Account

Value = **£800,000**

Elevate Portfolio Charge = **0.33%**

Investment charges

Charges will vary depending on the funds and securities you invest in.

Fund manager charges

The fund manager charges for investing into funds are described below. These charges vary from fund to fund.

Fund manager initial charge

This charge is taken by the fund manager each time money is invested in the fund.

For the majority of fund managers, we have negotiated the removal of the initial charge.

Annual management charge (AMC)

This is taken by the fund manager and deducted directly from the fund to cover ongoing management. It is used to pay for their investment management services, such as research analysts and portfolio managers.

For some funds, part of the AMC is passed back to us. Subject to a tax charge (if the investment is held in the Elevate GIA), this will be returned to you by crediting it to your wrapper cash. You'll find details of how much will be returned to you from these funds in your 'Charges information' document.

Ongoing charges figure (OCF)

This is not an additional charge but a more accurate measure of what it costs to invest in a fund. It includes the AMC as well as other expenses involved in running the fund, such as trading fees, legal fees, auditor fees, stamp duty and other operational expenses.

For some funds the Total Expense Ratio (TER) will be used instead. The TER is similar to the OCF but uses a slightly different calculation.

You can find the most up-to-date fund costs in the fund manager's Key Investor Information Document (KIID) or Simplified Prospectus. You can get this from your adviser or from the fund manager directly.

Performance related charge

Some fund managers will make a charge when a fund's investment performance over a given time is more than a stated level. Your adviser can give you more details about these charges.

Dilution levy

Some fund managers reserve the right to apply a dilution levy. This is a charge that may be applied when you buy or sell funds, including switches. The dilution levy is applied to protect the interests of the remaining investors in the fund being bought or sold.

This charge will immediately reduce the value of your investment or the sale proceeds you're due to receive. You will also benefit from this when you're invested in a fund.

Your money may be combined with other clients' orders for the same fund at the same time which may increase the likelihood of a dilution levy being applied to your order. Any dilution levy will be split proportionately across all affected investors.



Elevate securities trading charge

There is a securities trading charge payable to us for buying or selling securities where available on Elevate via our securities trading partner.

The charge varies depending on whether securities are traded using 'Quote and deal' or 'At best'. For more information see our Order Execution Policy, which is available on request, or speak to your adviser.

Charges for trading 'quote and deal'

Your adviser or discretionary manager will request a price (the quote) and either accepts (the deal) or rejects it. If accepted, the order will be transmitted to our securities trading partner for execution immediately via our online dealing application.

All securities – for each buy or sell	£12.50
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Charges for trading 'at best'

For 'At best' trades, the charge depends on the type of security and how it is traded.

Our securities trading partner groups your order with orders we receive from other investors for the same security. The securities trading partner then trades them in a single transaction at the best price available in the market at the cut-off time. This means that you could benefit from lower trading charges, depending how many of our other clients are trading in the same security at the same time. 'Buy' orders and 'sell' orders are grouped separately.

Number of orders grouped together	Type of security	
	Exchange Traded Products and Investment Trusts	All other securities
1	£10.50	£12.50
2 - 49	£9.50	£11.50
50+	£5.50	£7.50

For single orders we'll send you confirmation of the applicable charge each time you buy or sell a security. For regular orders, we'll send you confirmation of the applicable charge for the first buy or sell. You can get details of the charge for subsequent buy or sell orders from your adviser.

The securities trading charge includes the charge we pay to our securities trading partner for executing the trade on your behalf. The amount paid to our securities trading partner will vary depending on the type of security and how it is traded. Details of the amount paid to our securities trading partner are available on request.

These charges may also apply when you buy or sell securities	
Stamp Duty Reserve Tax (SDRT)	Currently 0.5% of the value of any UK shares bought (currently 1% for Irish securities. 0.5% goes to the UK government, and 0.5% to the Irish government.)
Panel of Takeover & Mergers (PTM) Levy	£1.00 when you buy or sell certain securities worth over £10,000

Buying and selling across your Elevate Portfolio

If you buy or sell the same security across more than one product wrapper, separate trading charges will apply. If your product wrapper uses model portfolios and/or discretionary managers, a separate trading charge will also apply for each model portfolio and/or discretionary manager, even if you're buying or selling the same security.

If separate orders are placed to buy or sell the same security on the same day, separate trading charges will be applied to each order. These will be set out in your Charges information document.

Elevate PIA Only

If your Elevate PIA has two schemes and there is an order for the same security in both schemes, separate trading charges will apply. We will notify you if more than one scheme applies to your PIA.

Where you have placed funds in drawdown pension and have uncrystallised funds in your Elevate PIA, your investments will be held separately. Where you are trading securities held in multiple arrangements, separate trading charges will be applied to the funds in drawdown pension and the uncrystallised funds where the same security is bought or sold.

Your order confirmation will show details of all applicable charges.

Transferring securities from Elevate to a different provider

We do not currently charge for transfers out of securities. We reserve the right to apply a transfer charge. We'll send you prior notification if this charge is to be applied.

Discretionary manager charges

You or your adviser may be able to appoint a discretionary manager to manage investments on your behalf.

Discretionary management services

There are different ways in which you and your adviser may be able to access discretionary management services through Elevate. You or your adviser may be able to appoint a discretionary fund manager to manage your investments directly on Elevate. A discretionary investment model manager may be appointed by your adviser and create and manage model portfolios through the Model Manager on Elevate. Your adviser will be able to discuss these options and where they are available to you and the relevant charges that will apply.

Discretionary fund manager initial charges

You can agree with your discretionary fund manager to pay them an initial charge which will be taken from the value of your investments and cash.

Discretionary fund manager ongoing charges

You can agree to pay your discretionary fund manager ongoing charges from the assets they're managing. Any charges you agree with your discretionary fund manager will be taken from the part of the wrapper cash managed by them. This is calculated in one of two ways. Either:

1. A fixed percentage of the value of the assets they manage for you. The percentage will not change as the value of the assets changes.
- Or
2. A percentage that varies depending on the value of the assets they manage for you. This means the percentage payable will change as the value of these assets changes. Where the value of the assets managed goes above a set amount, the percentage you pay goes down. Where the value of the assets goes below a set amount, the percentage you pay goes up.

Discretionary investment model management charges

If you decide with your adviser to invest in a discretionary investment model, your adviser will provide information on the applicable charges. These charges will be deducted directly from the assets in the model portfolio, except for when these assets are part of your Elevate ISA, where the charges will come out of your ISA cash account, or your GIA cash account if you have chosen to redirect your ISA charges.

The discretionary investment model manager charges continue for as long as they are managing your assets.

 All ongoing charges for discretionary managers are calculated daily, based on the value of the assets managed by them and paid at agreed intervals of either monthly, quarterly, half-yearly or yearly.

Third party product charges

You can hold investments from other product providers (third party products) on Elevate.

You can use the Elevate GIA to hold investments from other product providers on Elevate, including offshore bonds and pensions (known as third party products), without cancelling the original product.

Elevate GIA charges for an offshore bond or pension provider

If you have an offshore bond or a pension plan not provided by Elevate, the provider may have an arrangement with us that allows money in that product to be invested through the Elevate GIA. Your adviser can tell you whether this arrangement exists, and how it works.

The charges described in 'What charges will I pay?' on page 4 may apply to an investment made through the Elevate GIA. It may be possible to link this account to other Elevate accounts when calculating the Elevate Portfolio Charge.

Your offshore bond or pension provider may contact you to arrange to take money from the Elevate GIA to pay any charges due to them. This may require your investments to be sold. Your product provider will be able to tell you more about these charges.



For more information on how this type of investment works, please see our guide 'Investing with Elevate – the Elevate General Investment Account for Offshore Bond & Pension Investments'.



Adviser charges

You can agree with your adviser on the best way to pay for the advice and services you receive. This could be directly with them or through your Elevate portfolio.

If you agree to pay your adviser from your Elevate portfolio, you and your adviser will agree which adviser charges apply to you.

Initial charges



Initial adviser charge

(single contributions and transfers)

Taken from each payment as it's invested.



Initial adviser charge (Drawdown)

Taken from the fund being placed into drawdown pension.



Spread initial adviser charge

(regular contributions only)

Taken from the product wrapper it applies to, at the frequency you agree with your adviser.

Payment can be spread over a set period of time and can be made monthly, quarterly, half-yearly or yearly.

Ongoing charges



Ongoing adviser charge

This is a regular payment for ongoing advice and services, paid monthly, quarterly, half-yearly or yearly, as agreed with your adviser. You can have a different charge for each of your Elevate product wrappers.

- ▶ If taken as a percentage of the product wrapper, the amount will be calculated daily, based on the total value of that product wrapper.
- ▶ If taken as a fixed monetary amount, this will be taken at the frequency you agree with your adviser.

Other adviser charges

You may also choose to pay the following adviser charges from your Elevate product wrapper(s):

Ad hoc Adviser Charge

For additional advice and services you may receive. This is a one-off charge that can be taken from any product wrapper, usually the one relevant to the advice or service provided. For Elevate GIA and Elevate ISA, this may also be taken from Elevate cash.

Adviser Switch Charge

For the advice and services you receive when switching money out of one investment into another. This will be a percentage of the cash raised by the sale, and is taken before the new investments are purchased.



Find out more

You can find details of any adviser charges you pay through your Elevate portfolio, including the type of adviser charge, frequency and amount in your 'Charges information' document.

Paying your adviser

If you've agreed to pay charges from your Elevate portfolio please read the following FAQs.

How can I arrange for adviser charges to be paid from my Elevate portfolio?

Your adviser will ask you to sign an 'Adviser charges agreement' to allow us to facilitate the charges you have agreed to pay them from your product wrapper(s). The 'Adviser charges agreement' is your instruction to us, which authorises your adviser to request adviser charges to be paid from your Elevate portfolio.

A request for an adviser charge payment could happen for example when you open a new product wrapper, set up a new contribution or change an investment. Any instructions received from your adviser will be treated as an instruction from you, and will always be confirmed to you in writing. We won't pay any adviser charges from your Elevate portfolio until we have your authority.

Can I stop paying adviser charges from my Elevate portfolio?

Yes. You can cancel your 'Adviser charges agreement' at any time. We'll cancel all existing adviser charges from your Elevate portfolio and stop any new charges being paid.

Any instructions to cancel an adviser charge will be confirmed with you and your adviser. You'll need to make other arrangements with your adviser to pay any outstanding charges or charges for future services. Your adviser can continue to place investment orders on your behalf.

You can re-start the payment of adviser charges through your Elevate portfolio at any time. Your adviser will need to provide you with a new 'Adviser charges agreement' for you to complete and return.

What happens if I cancel?

Where you have a right to cancel, we'll send you a cancellation notice. If you choose to cancel, any adviser charges that have been taken from that transaction will be returned to you. In the case of a pension transfer, charges will be returned to the previous scheme. You will be responsible for settling any outstanding adviser charges directly with your adviser.

What happens if I transfer to another provider?

If you make a transfer to another provider, payment of any adviser charges from your product wrapper(s) will stop. You will be responsible for settling any outstanding adviser charges directly with your adviser.

What happens if I close my product wrapper or account?

If you close your product wrapper, the payment of any adviser charges from that product wrapper will stop.

If you close your Elevate account, all adviser charges will stop.

You will be responsible for settling any outstanding adviser charges directly with your adviser.

Can I request a refund of an adviser charge?

Where you and your adviser have agreed that an adviser charge should be refunded, your adviser will be responsible for refunding it to you. Elevate will not be able to arrange refunds of adviser charges unless you have exercised your right to cancel.

What happens if I change my adviser?

If you want to change your adviser you'll need to discuss with your current adviser how to settle any outstanding charges that are due. When we receive your written confirmation to end your adviser's authority, we'll stop any existing adviser charges from your Elevate portfolio and confirm any outstanding amounts. You will need to complete and return a new 'Adviser charges agreement' if you want to pay adviser charges to your new adviser from your Elevate portfolio.

What happens if my adviser is transferring my business to a new firm?

Where your adviser notifies us that the service they provide to you is being transferred to a new firm, and we are satisfied that you have been adequately notified of this, we will pay any adviser charges to the new firm without the need for a new Adviser charges agreement.

Where we receive any such notification from your adviser firm we will confirm this to you and, unless you instruct us otherwise, we will deem this to be your consent to make this change. The change will be deemed to be reflected in your Adviser charges agreement.

What happens if I die?

After we receive written notification of your death, payment of any adviser charges from your Elevate portfolio will stop. Your personal representatives will need to settle any outstanding adviser charges directly with your adviser. If your personal representatives wish to continue payment of adviser charges through your Elevate portfolio, they will need to sign a new 'Adviser charges agreement' and return it to us.

How do I pay charges through my Elevate portfolio?

Charges can be taken in a number of ways, depending on the options you've chosen.

Elevate charges

Charges will be taken from the cash held within the applicable product wrapper. For Elevate ISA charges, you can arrange for these to be paid from your Elevate GIA cash.

Discretionary manager charges

Charges for discretionary fund managers will be taken from the part of the wrapper cash managed by them. Charges for discretionary investment model managers will normally be paid from your assets in the model managed by them. Where their model contains assets held within your Elevate ISA, these charges will be paid from your Elevate ISA cash account, unless you have arranged for these to be paid from your Elevate GIA cash account.

Adviser charges

Where you have agreed with your adviser to pay adviser charges from your Elevate portfolio, they will normally be taken from the cash held in the applicable wrapper cash that the charge relates to. For Elevate ISA charges, you can arrange for these to be paid from your Elevate GIA cash. Ad hoc adviser charges can also be taken from Elevate cash.

Fund manager charges

Fund managers will take charges from money invested in their funds. These charges come directly from the fund and are included in the fund price. Occasionally, the fund manager may also take an initial charge directly from money being invested. This will be detailed in your 'Charges information' document and your adviser will be able to tell you whether a fund has an initial charge. For more details please see 'Fund manager charges' on page 6.

Elevate securities trading charge

The charge is taken directly from the cash made available to buy a security or from the cash raised by a sale. For more details please see 'Elevate securities trading charge' on page 7.

When is a charge taken?

A charge will either be taken straight away or later at agreed intervals. Charges taken as a percentage will be calculated each day and then taken at the agreed interval. If we're instructed to move cash and investments that have accrued a charge, we'll take this at the time of moving the assets. Cash and investments may be moved for a number of reasons, including ending a discretionary manager's authority to manage investments on your behalf, and if assets are moved out of a product wrapper.

If there is not enough cash within the product wrapper to cover the charge, we may automatically sell some of your investments. We will sell your investments automatically by following your disinvestment strategy.

What is a model portfolio?

Your adviser or discretionary manager can use a model portfolio to specify how an investment should be allocated across the range of investments available.

Your platform and adviser charges will not automatically be taken from cash or investments in a model portfolio managed by a discretionary manager, unless you have requested these to.

However, if there are no cash or investments available outside of these model portfolios to pay for charges, you or your adviser will need to arrange for them to be paid from the model portfolio.

You can find details of model portfolios in section 6.15 'Model portfolio investment' of 'Elevate Terms & Conditions'.

Disinvestment strategies

When you first open your Elevate account, you and your adviser will agree a disinvestment strategy. This allows us to sell funds to cover your charges due if there isn't enough cash within your product wrapper to pay for these.

If you appoint a discretionary fund manager they will also set a disinvestment strategy for the investments they manage.

Your disinvestment strategy must specify one of the two options below:

- ▶ **Last In First Out** – we will sell the most recently purchased funds within a product wrapper.
- ▶ **Least Volatile Stock** – we will sell your least volatile funds first. For the purposes of the Least Volatile Stock disinvestment strategy, volatility is measured by how widely a range of returns varies from the fund's average return over a particular period. In the event that you hold two or more funds with the same volatility, we will use 'Last In First Out' to decide which fund to sell first.

You may choose to have certain funds excluded from your disinvestment strategy. Other funds may be excluded due to liquidity issues, penalties that could arise on sale or other situations as explained in the 'Investments' section of the Elevate Terms & Conditions.

If for any reason the disinvestment strategy does not raise enough cash to pay a charge, we will contact your adviser or, if appropriate, your discretionary fund manager, who will need to arrange for appropriate action to be taken.



For more information please see section 6.17 'When we will automatically sell Your investments' of the 'Elevate Terms & Conditions' or you can speak to your adviser.

Will my charges change?

The charges you pay to Elevate, advisers, discretionary managers, fund managers or other third parties may change.

Elevate charges and Elevate securities trading charge

We review our charges, except for the Elevate Portfolio Charge, on an annual basis. Following our review, we may increase charges in line with the Average Weekly Earnings (AWE) Index (previously known as the Average Earnings Index) or other suitable index on 1 July. If we do not apply the AWE increase in any year, we will not apply it retrospectively. You can contact your adviser for the rate of increase applied at the previous 1 July.

In addition to the annual AWE increase, there are a number of circumstances in which we could increase or introduce new charges associated with the Elevate platform and the product wrappers. These are:

- ▶ tax rule, legislation or regulatory changes
- ▶ increases in staff or overhead costs (which are reasonable in amount and reasonably incurred) or the fact these costs represent a higher percentage of the value of funds, and
- ▶ the costs of using third parties increase (and there is no reasonable alternative third party). A third party is any party which is not you or any part of Standard Life Aberdeen group
- ▶ to adjust our charging structure so we can charge appropriately for customers using different product and service options.

Any increases in charges will be reasonable and not raise our profit levels unreasonably.

We will notify you and your adviser of any increase in our charges, or new charges, except for the annual AWE increase, at least 30 days prior to the change. During this notice period, if you are unhappy with the proposed changes, you can transfer the value of your Elevate account and/or re-register your holdings with another provider.

Any charges involved in realising your product wrapper(s) in readiness for closure or re-registration of your Elevate account will be applied at the rates applicable at that time. Any closure charges generally in force at the time of the transfer out will also be applied.

Other investment charges

Fund managers may change the charges (where applicable) on their funds.

Discretionary manager charges

Charges set by a discretionary manager may increase or change depending on the services you receive from them. Any change in discretionary manager charges will be notified by your advisor or your discretionary manager and confirmed by us.

Third party product provider charges

Charges taken by third parties from Elevate for a bond or pension that are set by the product provider can only be increased on the instruction of that product provider.

Adviser charges

Any proposed increase in adviser charges will need to be agreed separately between you and your adviser. If you have agreed that adviser charges can be taken from your Elevate portfolio, it will be your adviser's responsibility to tell us of any increase in their charges.

Value added tax (VAT)

Our interpretation of current tax legislation and HMRC guidelines is that Value Added Tax (VAT) is not payable by you on your charges. However, in the event that VAT becomes due, we reserve the right to add VAT to the charges made to you.

It is the responsibility of your adviser and discretionary manager (if you have one), to identify and pay any VAT due on their charges.

Elevate interest rates

Where there is a difference between the information in this section and the Elevate Terms & Conditions, the information in this section takes precedence.

A specific rate of Interest is applicable on money held in your Elevate cash accounts, at a rate set by us or by the relevant banking partner(s), depending on the product. Interest is calculated each day and applied to your account each month. Please note the interest rate may be zero or negative.

Elevate PIA

Your Elevate PIA cash will be held by the scheme trustee in trustee bank account(s) and will earn interest. The rate of interest paid on cash held in the trustee bank account(s) is set by the relevant banking partner(s) and will vary from time to time at their discretion.

The Elevate PIA is covered by the Financial Services Compensation Scheme (FSCS). Further details of how and when the FSCS applies can be found in 'Your Guide to the Elevate PIA'.

You can find full details of the current interest rate by visiting the 'Elevate cash interest rates' webpage at elevateplatform.co.uk, or by contacting your adviser or us. Your regular statements will also confirm the current interest rate.

Elevate ISA, Elevate GIA, and Elevate cash

We pool your cash holdings with that of other Elevate ISA and Elevate GIA customers in addition to customer holdings in Elevate cash and money deposited by customers who use other investment services provided by Elevate Portfolio Services. This total amount is then deposited across client money account(s) provided by banking partner(s). We currently retain any interest payments from our banking partner(s) based on this total amount. Any interest payments we retain vary depending on the total cash balances held and market interest rates. The interest we choose to pay you (if any) is not based on any payment we receive.

Instead of paying interest, our banking partner(s) may decide to apply a negative rate of interest. This means we are being charged to use client money account(s). We may also choose to apply a negative interest rate on any cash balances held in your Elevate cash accounts. This would be deducted from the relevant Elevate cash account, or where insufficient cash is held at the time the charge is payable, the disinvestment strategy would apply as described on page 13.

In the unlikely event that we become insolvent, any outstanding interest payments due from us may not be covered by the Financial Services Compensation Scheme.

You can find full details of any interest we receive and or pay, by visiting the 'Elevate cash interest rates' webpage at elevateplatform.co.uk, or by contacting your adviser or us. Your regular statements will also confirm the current interest rates that apply.

Interest rate changes

Elevate PIA

The rate of interest paid on cash held in the trustee bank account is set by our banking partner(s), who may vary the rate of interest payable at their discretion and without giving us prior notice. If this happens, we will notify your adviser and update the current interest rate payable at elevateplatform.co.uk as soon as possible after the variation takes effect.

Elevate ISA, Elevate GIA and Elevate cash

We may vary the interest rate we pay you without giving you prior notice. We'll only do this where the changes are beneficial to you, result in a reduction of less than 0.10% per annum on the previous rate or to take account of:

- ▶ changes (and anticipated changes, where reasonable) in tax or other relevant UK or European legislation, regulation or regulatory guidance
- ▶ decisions by a court, ombudsman or regulator
- ▶ changes in general interest rates, including rates paid by providers who offer similar products and services to us
- ▶ changes required for any other valid reason.

If we vary our rates for any other reason, we will write to you at least 14 days before the change takes place.



Please note that no interest is paid or deducted:

- ▶ On money until we match a payment to your Elevate account and it has cleared through the banking system.
- ▶ On money moving through the investment administration accounts and the platform administration accounts. See section 3.8 of the Elevate Terms and Conditions for more details on these accounts.
- ▶ Once the closure of your Elevate account has been confirmed. See section 3.8 of the Elevate Terms and Conditions for more detail.

Contact us

If you would like to learn more about our products and investments, or require any advice or further information, we recommend that you speak to your adviser.

Call us on 0345 600 2399

Our lines are open 8am to 6pm, Monday to Friday. As part of our commitment to quality service and security, telephone calls may be recorded.

Email us at enquiries@elevateplatform.co.uk

Please be aware that emails are not secure as they can be intercepted, so think carefully before sharing personal or confidential information in this way.

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