

Key Features

of the Elevate General
Investment Account

This guide is for use by trustees.

The use of 'you' and 'your' in this document should be read as meaning all the trustees of the trust. Where necessary, we'll direct you to other documents for further information. You should read this document alongside:

- 'Elevate Terms and Conditions'
- 'Terms and Conditions of the Elevate General Investment Account and the Elevate Stocks and Shares Individual Savings Account'
- 'Your guide to Elevate'
- 'Your guide to charges'
- Your 'Charges information' document (this details the actual charges that will apply to you).

Important information

The Financial Conduct Authority (FCA) is a financial services regulator. It requires us, Elevate Portfolio Services Limited, to give you this important information to help you to decide whether our Elevate General Investment Account (Elevate GIA) is right for you. You should read this document carefully, so you understand what you are buying and then keep it safe for future reference.

Please read this document carefully so that you understand the benefits and risks before deciding whether to invest. You should also ensure that you read the relevant investment documents. We recommend you speak to an adviser before making a decision.

Helping you decide

What you should know before you invest

What is Elevate?

Elevate is a wrap platform. This is an online service designed to manage investment transactions via product wrappers. Product wrappers are the products available through Elevate, such as the Elevate GIA. Elevate lets you build an investment portfolio using product wrappers to access a range of investments. There's more information on this in 'Your guide to Elevate'.

What is the Elevate trust account?

The Elevate Trust Account is an Elevate account which can be used by trustee(s) of private trusts, pension trusts and charitable trusts to invest the trust fund. It is not an investment itself however trustees, or individuals creating a trust, who have chosen to invest through Elevate will need to open an Elevate Trust Account before being able to invest. Opening an Elevate Trust Account is done through your adviser, who will record your acceptance of the 'Elevate Terms & Conditions'.

What is the Elevate GIA?

The Elevate GIA product wrapper is an investment account that can be used to hold and consolidate investments. It's not an investment itself and does not benefit from any tax advantages.

Who should consider investing in an Elevate GIA?

An Elevate GIA within an Elevate Trust Account is for trustees of private trusts, individuals creating a trust through the Elevate Trust Account (settlor trustee(s)), registered pension scheme trusts and charitable trusts. You can invest for as long as you wish, taking into account trust powers and provision and the best interests of all beneficiary classes associated with the trust.

Trustees can be individual trustees who are UK resident and/or a corporate trustee that is UK resident at the commencement of the Elevate Trust Account.

The Elevate GIA aims to:

- Help you invest money in accordance with the trustees objectives.
- Give you access to a range of investments, with a view to investing over the medium (at least five years) to long term (over ten years).

Your commitment

- You need to invest at least £1,000 into an Elevate GIA. You can do this by making a single payment or by transferring existing investments. You can find more information in 'What is the minimum trustees can invest?' on page 5.
- You should be willing to invest for the medium term (at least five years) to long term (over ten years).
- You need to operate the Elevate GIA through your adviser, and let us know if you change adviser.

Risks

The types of risks that could affect the value of the Elevate GIA can be broadly summarised as:

- Product wrapper risks associated with the Elevate GIA.
- General investment risks associated with the investments held in the Elevate GIA.

Product wrapper risks

If there is not enough cash available to pay charges or cover a regular withdrawal, we may have to sell some of the investments held in the Elevate GIA. A disinvestment strategy, which you agree with your adviser, allows us to sell investments to cover costs, and will determine the order in which investments will be sold. More information on how these strategies operate can be found in:

- 'Elevate Terms & Conditions' – 6.17 'When we will automatically sell your investments'.
- 'Terms & Conditions of the Elevate General Investment Account and the Elevate Stocks & Shares Individual Savings Account' – 4.4 'How we pay regular withdrawals'.

If you choose to receive natural income, you can use it to pay regular withdrawals or charges however, this means you may not receive a natural income payment, or this payment may be reduced. Natural income is income generated by the investments. You can find more information in 'How is Investment Income Paid?' on page 7.

Charges on the Elevate GIA may increase and will reduce the potential for growth and/or income. Please see 'Will my charges change?' in 'Your guide to charges' for more information. Tax legislation may change in the future.

General investment risks

All investments involve some level of risk. Some of the risks involved are explained below.

The value of the investments may go down as well as up, and is not guaranteed. This means you may get back less than the full amount you invested.

Where the growth of the investments - after charges are applied - is lower than the rate of inflation, the real value of the investments will be reduced.

If an investment fund invests in underlying funds, the unit price will fall or rise depending on whether the underlying fund is selling or buying assets.

Withdrawals will reduce capital growth and the potential for income, and could cause the value of the investments to fall below the original amount you invested. This would happen if your withdrawals are higher than the growth of the investments, after charges.

In some cases, a regulator or third party may place dealing restrictions on an investment. This means that investments may not be bought or sold for a specified period of time, or even indefinitely. This could stop you from buying, selling or switching investments or making withdrawals when you want to.

The valuation method used for the pricing of units can change from time to time, which could result in a lower unit price (potentially by up to 10%). For more information please speak to your adviser.

An investment may be difficult to trade if there are few buyers or sellers. This could be due to its performance or the market's confidence; or because the investment is large or unusual. This could reduce the value of the investment.

Certain investments do not transact on a daily basis, meaning the transaction times will vary according to the terms of the investment. This could stop you from switching investments or making withdrawals when you want to.

If you hold investments in cash, you will not benefit from any rise in the investment markets.

An investment could lose all its value if the company or institution which provides or holds it cannot meet its obligations. If this happens, compensation may be paid. Please see 'Compensation' on page 9 for more information.

All investments are exposed to specific risk factors. Details of specific investment risks are available from your adviser, who can provide the relevant information. For details about the risks associated with securities trading, please refer to our 'Order Execution Policy', which is available on request.

Investment charges can vary and will reduce the potential for growth and/or income.

Questions and answers

Can the trustees change their minds?

Yes. You have a legal right to change your mind on opening an Elevate GIA. You can cancel your application for an Elevate GIA within 30 days of receiving a 'Cancellation Notice'. The recipient of the 'Cancellation Notice' is the named trustee or, where appropriate, the protector of the trust, to whom we send all correspondence.

If you cancel the Elevate GIA within the 30 day period, any payment will be refunded less the amount of any fall in the investments' market value.

If you opened the Elevate GIA with a transfer, you have the same right to cancel within 30 days of receiving a 'Cancellation Notice'. If you do cancel by requesting the investments are sold, the proceeds, less any amount by which the investment has fallen, will be returned to you. Or, you may transfer the investments to the originating organisation, if it is willing to accept them. Where possible, we can transfer the investments held in the Elevate GIA to an organisation of your choice.

If you cancel the Elevate GIA, any adviser charges that have been taken from your transaction will be returned to you. Your adviser will be responsible for paying back to us any payments we have made to them in relation to a cancelled transaction. Therefore, you may be responsible for settling any outstanding adviser charges directly with your adviser. Your written request to cancel should be sent to us using the details on the back cover of this document.

If we do not receive your 'Cancellation Notice' within the 30 day period, the investment will continue according to its terms and conditions. If, after the 30 day period, you wish to withdraw from the Elevate GIA, you can sell the investments and you'll receive their market value less any charges.

If you are a settlor trustee creating a trust under an Elevate Trust Account, we will make any refund payment to you on cancellation and no trust will have been created.

What are the charges?

Charges are taken through the Elevate GIA, and are used to pay for transactions carried out by Elevate and third party costs. For more details of charges please see 'Your guide to charges'.

The specific charges for the investments chosen are set out in your 'Charges information' document.

Please note the 'Charges information' document does not show the additional charges that could be levied by the fund manager, or its third party associates, when carrying out certain transactions in respect of a Non-mainstream pooled investment (NMPI), such as an unregulated investment fund. Information on these charges will be given to you by your adviser or discretionary manager.

Charges reduce the potential for growth and/or income. Investment fund charges may vary from fund to fund. Some investment funds may have an initial, one-off charge.

Charges on the Elevate GIA may increase.

Please see 'Will my charges change?' in 'Your guide to charges' for more information.

Can trustees pay adviser charges from the Elevate GIA?

You and your adviser will agree the amount you pay and how to pay for the advice and services they have provided in respect of the Elevate GIA. You can agree to pay adviser charges direct to your adviser or through the Elevate GIA.

Details of the adviser charges you've agreed to be paid through the Elevate GIA will be confirmed in your 'Charges information' document. More information on how adviser charges can be paid through the Elevate GIA can be found in 'Your guide to charges'.

Can trustees stop adviser charges being paid from the Elevate GIA?

Yes. If you no longer wish to pay adviser charges through the Elevate GIA you can cancel any ongoing charges. It may be that you want to pay for advice outside of the Elevate GIA, or you are no longer receiving an ongoing service from your adviser. You'll need to make other arrangements with your adviser to pay for any future or outstanding charges. More details on cancelling adviser charges are in 'Your guide to charges'.

How do trustees open an Elevate GIA?

To open an Elevate GIA you must have opened an Elevate Trust Account through your adviser.

- Your adviser will give you the 'Elevate Terms & Conditions'. For your own benefit and protection, you should read these carefully before signing a declaration to confirm that you accept them.
- You must read and accept the 'Terms & Conditions of the Elevate General Investment Account and the Elevate Stocks & Shares Individual Savings Account'.
- Elevate must receive your payment to the Elevate GIA.

How do trustees pay money in?

You can make payments to the Elevate GIA through your adviser at any time. You can also transfer existing investments into the Elevate GIA subject to Elevate being able to support such investments.

Payments can be made by cheque or paid electronically from your bank account.

What is the minimum trustees can invest?

The minimum single or transfer payment is £1,000. The minimum payment amount may change.

You can make single additional payments or transfer payments at any time, subject to a minimum investment of £1,000. The value of the additional investment, as well as the existing investment, can fall as well as rise and is not guaranteed. You have the right to change your mind on making additional payments.

Some investments, such as Non-mainstream pooled investments (NMPI) and funds, may have their own minimum investment criteria. For more information please speak to your adviser. There is no maximum investment for the Elevate GIA.

How do trustees transfer existing trust investments to the Elevate GIA?

Your trust investments will need to be re-registered, which will be subject to the Elevate platform being able to support them. It may not be possible to re-register your existing trust investments. It is not possible to re-register cash into an Elevate GIA.

For more information please see:

- 'Elevate Terms & Conditions' – 6.16 'Re-registration', and
- 'Terms & Conditions of the Elevate General Investment Account and the Elevate Stocks & Shares Individual Savings Account' – 2.4 'Transfers to your Elevate GIA'.

You may have the right to change your mind on transferring investments into the Elevate GIA. See page 5 for more information.

Your investments will remain invested during the re-registration process. You'll be unable to switch or sell your funds while the market falls or rises during this time.

How does an Elevate GIA work?

How is money invested?

Money will be invested according to the investment choices you make with your adviser, or the choices made by your discretionary manager, if you have one. Your adviser or discretionary manager can place an instruction on Elevate to buy investments within the Elevate GIA at any time, provided there is enough available cash.

Your adviser or discretionary manager may manage the investments through model portfolios. A model portfolio is used to define how an investment should be allocated between the range of investments available. Full details of how model portfolios work can be found in 'Elevate Terms & Conditions' – 6.15 'Model portfolio investment'.

When buying investments, Elevate will register assets in the name of our nominee(s). The beneficiaries will remain the beneficial owners of the asset and any investment income and capital growth.

Who manages the investments?

Investments can be managed by you through your adviser. You or your advisor can also appoint a discretionary manager to make investment choices for you. A discretionary manager is a business or individual authorised and regulated by the FCA and permitted to use the Elevate platform. Your adviser can provide details of these discretionary managers. You can split the management between your adviser and a discretionary manager.

You can have more than one discretionary manager looking after the investments, but a discretionary manager must have an agreement with us to manage assets through the Elevate platform. We will pay remuneration to your discretionary manager in accordance with our agreement with them and the terms of business you or your adviser have agreed with them. Any order received from a discretionary manager will be acted upon as if it had been a direct instruction from you. If a discretionary manager has been appointed to manage the investments, you won't be able to choose to take natural income.

You can instruct your adviser to remove a discretionary manager at any time. Your adviser will then assume control of those investments previously managed by the discretionary manager.

Can investments be changed?

Your adviser or discretionary manager can instruct Elevate to switch investments. We will sell existing investments and use the proceeds to buy new investments as a follow-on transaction. We do not currently charge for switching between investment funds, however you may have agreed an adviser charge with your adviser when switching. If you are switching into or out of securities, there will be a charge for buying and selling this type of investment. Your adviser can tell you more.

There could be a delay in switching investments, for example, if a fund invests in property. Please see 'Elevate Terms and Conditions' – 6.11 'Switching between funds'.

What investment choices are there?

Through the Elevate GIA you can invest in a range of investments, including:

- Cash
- Unit Trusts
- Open Ended Investment Companies (OEICs)
- Société d'Investissement à Capital Variables (SICAVs)
- Other collective investment schemes authorised, regulated or approved by the Organisation for Economic Co-operation and Development (OECD) countries (excluding Turkey), Jersey, Guernsey, Isle of Man, Cayman Islands, Hong Kong or Singapore.

And a range of securities:

- Debenture stock or other loan stock
- Exchange Traded Funds
- Exchange Traded Notes
- Exchange Traded Commodities
- Investment Trusts
- Fixed-interest securities issued by governments or other bodies
- Permanent Interest Bearing Shares (PIBS)
- Stocks and shares traded in the UK
- UK Real Estate Investment Trusts (UK-REITS)

Most investments are based in the UK and are authorised by the FCA. There are some investments based outside of the UK that are:

- Recognised by the FCA. This means the regulation in those countries in which FCA recognised funds are based is considered by the FCA to meet an acceptable minimum standard.
- Not recognised by the FCA (Non-mainstream pooled investments (NMPI), including unregulated funds). There are limitations on who may invest in these funds and how they can be promoted.

While we provide access to NMPI, we do not promote or endorse them. You cannot invest in an NMPI on a non-advised basis.

The range of investments available can be found in our 'Order Execution Policy'.

Your adviser will be able to give you further information on the different investments available through Elevate.

The value of investments may go down as well as up and is not guaranteed, which means you may get back less than the full amount you invested.

What happens to cash held in the Elevate GIA?

Cash held in the Elevate GIA may earn interest as described in 'Your guide to charges'. However, no interest will be paid on money following a withdrawal from the Elevate GIA to settle an order, settle charges or to leave the Elevate account. Any interest will be paid in accordance with all applicable laws and regulations.

Any payments made to the Elevate account which have not been directed into a product wrapper are recorded as 'Elevate Cash'. Money can be held in 'Elevate Cash' pending investment via a product wrapper, or ready for payment to your external accounts. For more details please see 'Elevate Terms & Conditions' – 3.6 'Cash handling'.

What are distribution, dividend and interest payments?

These payments are income that comes from the different types of investments you can make in the Elevate GIA. Income can fall as well as rise, and is not guaranteed.

- Distributions are payments from collective investments schemes, such as unit trusts or OEICs. They are payments of the interest and dividends that the investment fund earns on its investment.
- Dividend payments are paid to shareholders out of the profits made by a company.
- Interest payments made on cash balances and loans, such as corporate bonds, are usually calculated as a percentage of the money invested.

How is investment income paid?

You can choose how you would like to receive the income from distributions, dividends and interest. You can select one of the following options:

- a. It can be paid into your bank account(s) as 'natural income'.

There are no minimum or maximum amounts of natural income payments. Natural income will be paid into your bank account(s) as soon as reasonably practicable after we receive it. If before payment of the natural income, there is insufficient cash available to pay any agreed charges that are due, the amount of natural income paid to you will be reduced by the amount of charges due. If the amount of income received is not enough to meet the charges due, no natural income will be paid.

The natural income option can be selected even if you have chosen to take regular withdrawals, but the payments are different. Natural income payments may be used to pay for a regular withdrawal where natural income is due to be paid on the same day as the regular withdrawal, and if an insufficient amount of money has been raised from your income payment strategy. In this situation, you may not receive a natural income payment, or the amount of natural income you receive may be reduced.

Interest may accrue during the period between when we receive income and when we pay it out to your bank account(s). This interest will not be paid to you as natural income, it will be paid to GIA Cash. GIA cash is the cash facility available within the Elevate GIA.

For more information on natural income, see 'Terms & Conditions of the Elevate General Investment Account and the Elevate Stocks & Shares Individual Savings Account' – 4.5 'Natural income'.

- b. It can be paid into and held as cash in GIA Cash. It will not be invested into funds in the Elevate GIA.

Once received, these payments can be left in GIA Cash to meet future fees, charges and remuneration, be reinvested, or paid into a nominated bank account as a one-off withdrawal. Your adviser will be able to help you decide which option to select.

If you have appointed a discretionary manager to manage the investments, you can't choose to take natural income. Any income received will be paid into GIA Cash.

How are trustees kept informed?

All correspondence relating to the Elevate GIA is sent to the named correspondent, who must be a trustee or, where appropriate, the protector of the trust. You must ensure the Elevate GIA always has a correspondent nominated against it. The correspondent is, in addition to all other duties, responsible for informing all other trustees of the right to cancel.

Where a new trust is created through Elevate, the settlor is automatically appointed as the correspondent. They cannot be removed from this role for 30 days after the Elevate Trust Account has been opened.

How will the trustees know the value of the Elevate GIA?

We'll send you a valuation statement every 3 months, which confirms the market value of the investments. You can also contact your adviser to request a valuation at any time.

Where your adviser has arranged for you to have 'read-only' access to the Elevate platform, you can log on and see a valuation yourself.

Can money be taken out?

Yes. Although, withdrawals from the Elevate GIA will reduce capital growth and income potential and could cause the value of the investment to fall below the original amount you invested. This would happen if your withdrawals are higher than the growth of the investment, after charges.

For more information about withdrawals please see 'Terms & Conditions of the Elevate General Investment Account and the Elevate Stocks & Shares Individual Savings Account' – section 4.2 'Making withdrawals'.

Could there be a delay when making a withdrawal?

There are some circumstances where we may delay making a payment. See 'Elevate Terms & Conditions' – 6.4 'Our right to defer a transaction'.

Can trustees make one-off withdrawals?

Yes. You can make a one-off withdrawal from the Elevate GIA at any time. Your adviser will normally place a sale instruction against the investments held to get the cash for the withdrawal. This can include a discretionary manager holding.

Can trustees make regular withdrawals?

Yes. You can set up regular withdrawals from the Elevate GIA. These can be taken monthly, quarterly, half-yearly or yearly. These can be updated or cancelled at any time.

When setting up regular withdrawals, your adviser will set up an income payment strategy. This tells us what investments to sell to meet the regular withdrawals, and the proportion of each payment that is to come from these investments.

If the value of the Elevate GIA is insufficient to fully meet a withdrawal, we won't be able to make the payment. In this situation we'll tell your adviser.

Can trustees transfer investments away from the Elevate GIA?

Yes. Investments may be transferred out of the Elevate GIA.

Investments can be sold and the proceeds returned to you, less any fall in the market value. Or, the investments can be transferred to another organisation of your choice, if they are willing to accept them. Investments held in the Elevate GIA can be transferred to an organisation of your choice.

If you have agreed to pay adviser charges through the Elevate GIA, any outstanding or future payments due will not automatically be made unless your adviser instructs us to arrange this. You will need to agree with your adviser how charges should be settled.

There will be a securities trading charge if the transfer involves selling securities. Please see 'Your guide to charges' for more details.

More information on transferring existing investments can be found in 'Terms & Conditions of the Elevate General Investment Account and the Elevate Stocks & Shares Individual Savings Account' – 2.5 'Transferring your investments and GIA Cash from your Elevate GIA'.

What happens when you die?

In the event of the death of a trustee, including the sole or last surviving trustee, the trust continues and the Elevate GIA will continue to be held subject to the trust.

Where there is one or more remaining trustee(s) after the death of a trustee, investments will continue to be held and their value will continue to rise and fall. If natural income has been selected, these payments will continue. We will continue to deduct Elevate charges for operating the Elevate GIA. Payment of any adviser charges from the Elevate account will also continue.

In the event of the death of the sole or last surviving trustee, we will wait for receipt of the appropriate documentation and instruction from the deceased trustee's personal representatives. Until we receive further instruction, investments will continue to be held and their value will continue to rise and fall. If natural income has been selected, these payments will stop. We will continue to deduct Elevate charges for operating the Elevate GIA.

When we receive written notification of the death of the sole or last surviving trustee, payment of any adviser charges from the Elevate account will stop. Any outstanding payments due to the adviser will need to be settled.

If the personal representatives wish to continue paying adviser charges through the Elevate account during administration they will need to sign a new 'Adviser charges agreement' and return it to us. Should replacement trustees wish to continue paying adviser charges through the Elevate account they will need to sign a new 'Adviser charges agreement' and return it to us.

What about tax?

Where the trust does not benefit from any specific exemption from Income Tax, Capital Gains Tax or Inheritance Tax, trustees meet the tax liabilities arising from the trust's investments and on payments out. Trustees will normally need to complete an annual tax return and any specific exemptions must be declared within it.

Income received from dividend distributions (from shares held directly or in a fund such as a Unit Trust, OEIC or Investment Trust) and interest payments from interest-bearing funds are normally paid into the Elevate GIA without tax being deducted. However, trustees may be liable to income tax depending on the type of trust and the status of the investments.*

Any interest received in relation to cash held is paid into the Elevate GIA net of income tax at 20%.

Trustees who complete an annual tax return need to consider whether it is necessary to declare any income and capital gains received from the Elevate GIA. This includes income received from and capital gains made from an investment fund based outside the UK.

Income is taxable, as described above, and this is not affected by whether or not natural income is selected. Any income that is reinvested into your chosen funds must also be considered when assessing the tax position of the trust.

Please be aware that the tax information above is based on our interpretation of current tax legislation. Tax legislation may change in the future. If you are in any doubt about the tax status of buying, holding or selling an investment fund please speak to your adviser.

Please speak to your adviser if you would like more information about the tax position of your trust.

* Some investments (such as Property Income Distributions (PIDS) from Property Authorised Investment Funds (PAIF) and Real Estate Investment Trust (REITs) continue to be taxed at source. Details of tax deducted will be shown on your annual Tax Voucher that we will send you.

Further Information

How to contact us

Your adviser is your first point of contact. However, if you have any questions about the Elevate GIA, you can contact us using the details on the back cover of this document. Please remember to include your Elevate account number. If you wish to cancel, please write to us by post.

Please note that the actions Elevate can take on your behalf are limited. Please contact your adviser to make any account related transactions.

Customer status

For the time you use the Elevate platform we will treat you as a retail client. This means that you may have protection under the FCA rules, including access to complaints and compensation procedures.

You will not be covered:

- For wrong advice if the product was not personally recommended to you by a financial adviser authorised by the FCA.
- Should an FCA recognised fund not be able to meet, in full or in part, claims made by its investors.
- Should a Non-mainstream pooled investment (NMPI) not be able to meet, in full or in part, claims made by its investors.

As a retail client, you may not be entitled to compensation from the Financial Services Compensation Scheme, nor the right to refer complaints to the Financial Ombudsman Service. Please see sections 4.5 and 9.11 of the Elevate T&Cs for further information.

How to complain

If you are not satisfied with an aspect of our service, please contact us first, using any of the methods detailed on the back cover of this document. Information about our formal complaints procedure is also available on request.

Complaints that we cannot settle may be referred to the Financial Ombudsman:

The Financial Ombudsman Service
Exchange Tower, London E14 9SR

Telephone: 0800 023 4567 (free from landlines)
or 0300 123 9123 (from mobiles)

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

Making a complaint will not affect your right to take legal proceedings.

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations regarding your investments. This depends on the type of investment business and the circumstances of the claim.

- If our external banking partners became insolvent you may be covered under the FSCS for up to £85,000 of the money on deposit with that bank. This £85,000 limit will normally include cash held within your Elevate account, together with any other money held with that same bank. You can request details of our external banking partners.
- You may hold some assets with banks other than our external banking partners. If this is the case, you may also be covered under the FSCS for 100% of the first £85,000 of the money on deposit with that bank. Some banks are covered by schemes other than the FSCS. We will give you information on any local compensation arrangement where this applies to you.



- Most types of investment business are covered up to a maximum amount available per eligible claim of 100% of the first £85,000 of the value of the investment.

These limits may change in the future.

The FSCS protection does not apply to:

- FCA recognised funds
- Non-mainstream pooled investment (NMPI)
- Securities.

An FCA recognised fund or an NMPI may be covered by a local compensation arrangement. Details of this type of arrangement should be available from the relevant regulator's website (your adviser will be able to help you find these details). Further information on compensation arrangements is available from:

Financial Services Compensation Scheme
PO Box 300, Mitcheldean GL17 1DY

Telephone: 0800 678 1100 or 0207 741 4100

Website: www.fscs.org.uk

Terms and conditions

This Key Features document gives you a summary of the Elevate GIA. It does not include all the definitions, exclusions and terms and conditions. You can find these in:

- 'Elevate Terms & Conditions'
- 'Terms & Conditions of the Elevate General Investment Account and the Elevate Stocks & Shares Individual Savings Account'
- 'Your guide to charges'
- Your 'Charges information' document.

If you have not received any of these documents, please ask your adviser or contact us.

What benefits are provided to my adviser?

As part of our services to advisers, we supply the Elevate platform itself, including software designed to carry out transactions effectively, and tools which can be used by your adviser as part of their advice process. We will offer training on using the platform to your adviser. We can also provide access to additional support tools provided by other companies.

We may provide certain benefits (such as training events, seminars, incidental hospitality, information relating to products or services) to your adviser. Any benefits will be assessed to ensure they are reasonable, proportionate and of a scale that they enhance the service provided to you and allows them to continue to act in your best interests. Your adviser will be able to provide details of any benefits that we have provided to them.

Law and language

This plan is governed by the law of England and Wales. Your contract will be in English and we will always write and speak to you in English.

Visual impairment

Large text, Braille and audio tape versions are available on request.

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 Elevate_Enquiries@standardlife.com

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.

Address

Elevate, PO Box 6877, Basingstoke, RG24 4RT

elevateplatform.co.uk