

**Standard Life**  
There's a lot to look forward to

## Pre-funding from Elevate

For financial adviser use only.

It should not be distributed to, or relied upon by, retail clients.





We believe that your clients don't want to wait for funds to be cleared before they are invested, because a few days out of the market could make a big difference.

A day's delay could leave your clients missing out on valuable growth and just a 1% upswing in the market on a £250,000 investment could be worth £2,500 to your client. Although it should be remembered that pre-funding may not always be beneficial to your client.

On Elevate, we invest for your clients without delay, pre-funding their investments with our money while we wait for theirs to clear.

## **Pre-funding is available on:**

### **Regular contributions**

Elevate will make the investment trades requested on the date each regular contribution is expected. By pre-funding investment purchases, there is no need to wait while money clears and clients are not disadvantaged if there is a delay with a direct debit payment being made to Elevate. Elevate also pre-funds payments made by cheque so investments are purchased while the cheque is clearing.

### **Fund switches**

Once we have the unit price of the assets being sold, we will buy at the next valuation point, so clients could be back in the market after only 24-48 hours when switching fund.\*

### **Model portfolio rebalancing**

Just like switching, once we have the unit price of the assets being sold, we will buy at the next valuation point without waiting for settlement, so rebalancing could be completed after only 24-48 hours.

### **New investments**

Funds paid for by cheque or direct debit are invested from day one meaning more time in the market for your clients.

### **Tax relief on personal pension contributions**

Tax relief on contributions made into the Elevate Pension Investment Account (Elevate PIA) are pre-funded so relief is applied at the same time as the net contribution.

### **Withdrawals**

Elevate's 'one-step' withdrawal option for the General Investment Account (Elevate GIA) and Individual Savings Account (Elevate ISA) lets you select which assets are to be sold when making a withdrawal for your clients. We will begin the BACS payment out as soon as the sale price is confirmed, rather than waiting for the sale proceeds to be received so your clients get their money faster.

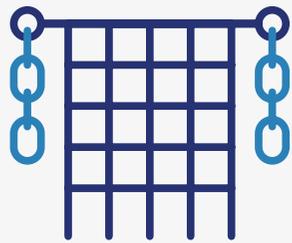
In most circumstances, Elevate is also able to pre-fund a regular withdrawal if there is a delay with the sale of investments selected to fund the payment. This means your clients get their payment on the expected date.

**Remember the value of investments can fall as well as rise, so your clients could get back less than they invest. You may wish to consider the availability of pre-funding as part of your platform due diligence process.**

\* Switching investments from the Elevate GIA to the Elevate ISA is not pre-funded. The purchase of shares/units will only be transacted on the final settlement date of all the sell orders.

**Without their investments pre-funded,  
your clients could wait up to:**

**65**  
days



**for pension  
tax relief**

**6**  
days



**for a switch  
to settle**

**4**  
days



**for a cheque  
to clear**



## Get to know us better

We hope you've got a good insight into our platform and the potential benefits it can bring to you and your firm.

If there is anything more you want to know, please contact us.

### Call us on 0345 600 2399

Our lines are open 8am to 6pm, Monday to Friday. Call charges may vary.

### Email us at [Elevate\\_Enquiries@standardlife.com](mailto:Elevate_Enquiries@standardlife.com)

Emails are not secure as they can be intercepted, so please don't send personal or confidential information in this way.

### Address

Elevate, PO Box 6877, Basingstoke, RG24 4RT

**[elevateplatform.co.uk](http://elevateplatform.co.uk)**

Elevate Portfolio Services Limited trades as Elevate and is part of Standard Life Aberdeen Group.

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