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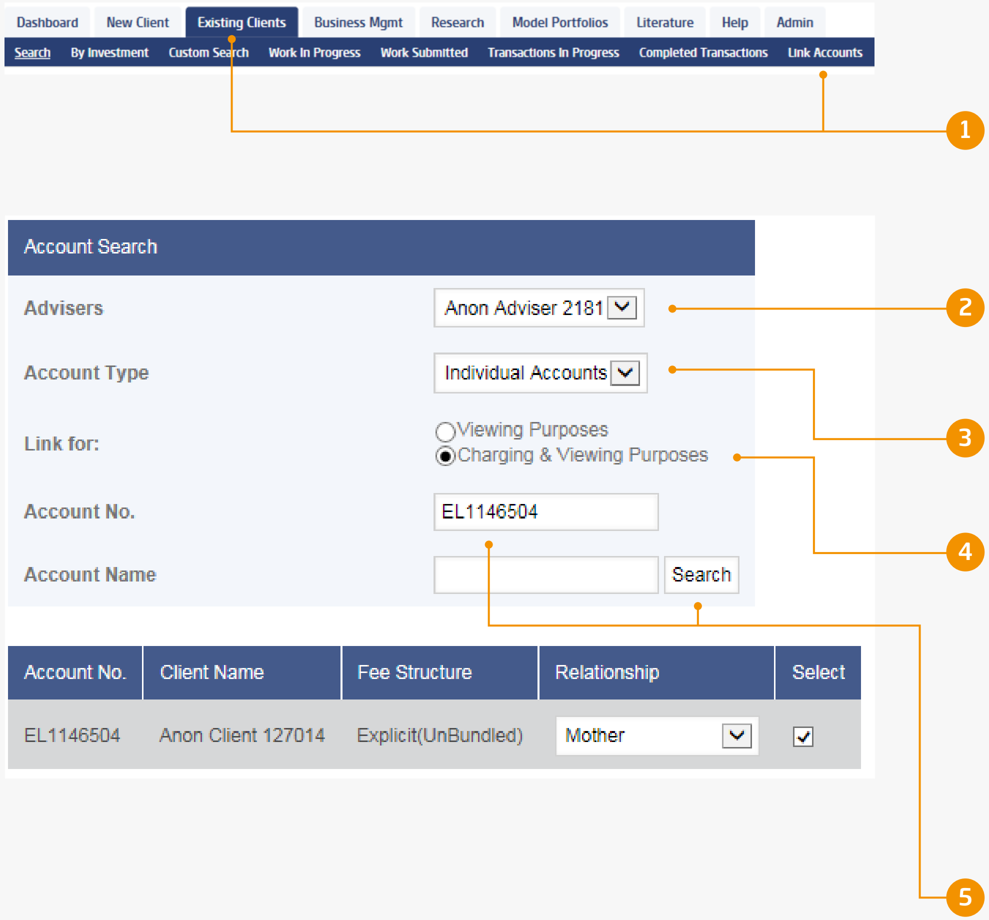
Elevate help guide: Linking accounts

Standard Life
There's a lot to look forward to

By linking accounts for family members, the Elevate Portfolio Charge is based on the combined value of the linked accounts, which may reduce platform charges.

What you will see



What you will need to do

To link individual (unlinked) accounts:

1. Go to **Existing Clients › Link Accounts.**
2. In **Account Search**, select the adviser who manages the account from the drop down list.
3. In **Account Type**, select **Individual Accounts**.
4. Select either **Viewing Purposes** or **Charging & Viewing Purposes** as appropriate.
5. Enter the first **Account Number** and/or **Account Name** that you want to add to in a new chain of linked accounts, then click **Search**.

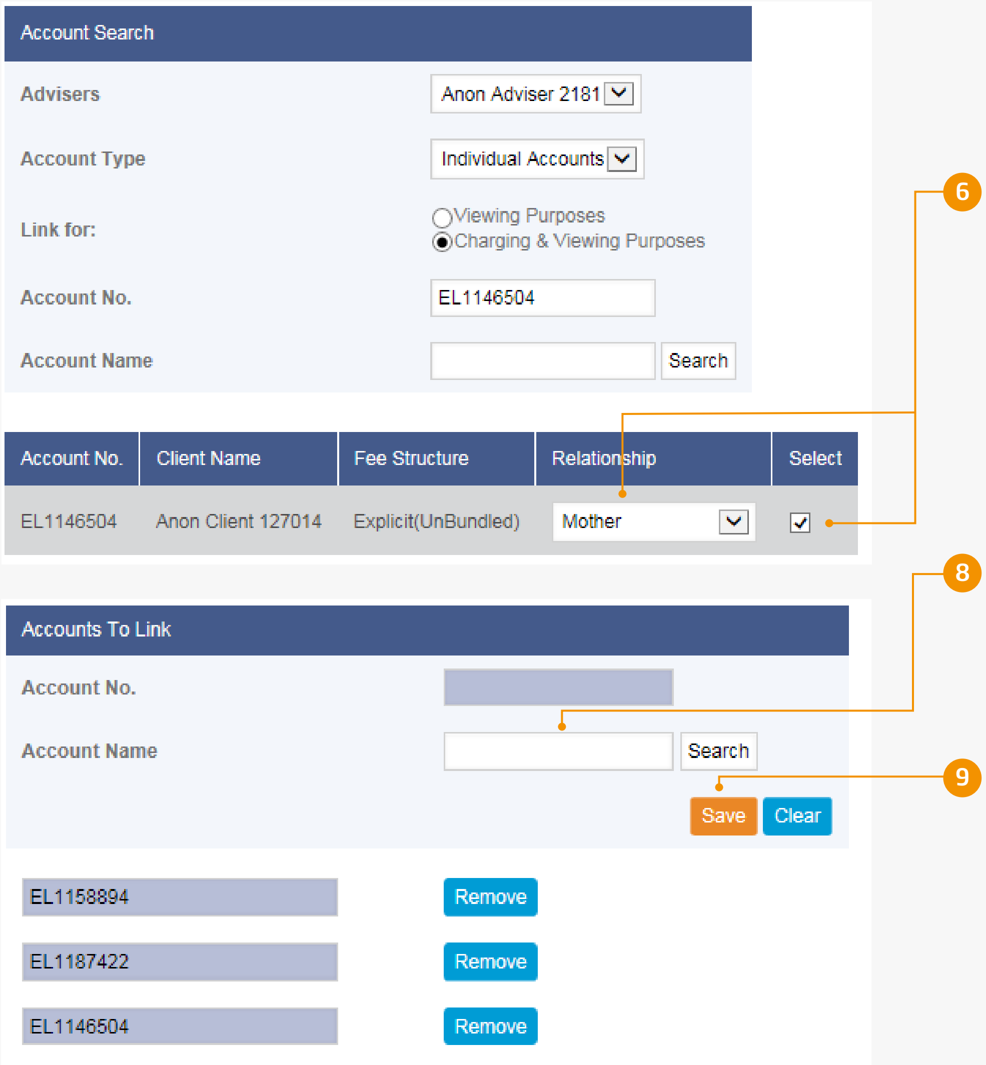
Notes

Before you start: You can only link accounts that your Elevate permission settings will normally allow you to transact on.

4. **Viewing** means accounts are only linked in-order to provide a consolidated view of the accounts - there is no impact on charges.
   Charging means the combined value of accounts will be used to calculate the Elevate Portfolio Charge potentially reducing the charge.

5. Alternatively you can just click **Search** to display a list of all accounts then select relevant ones.

What you will see



What you will need to do

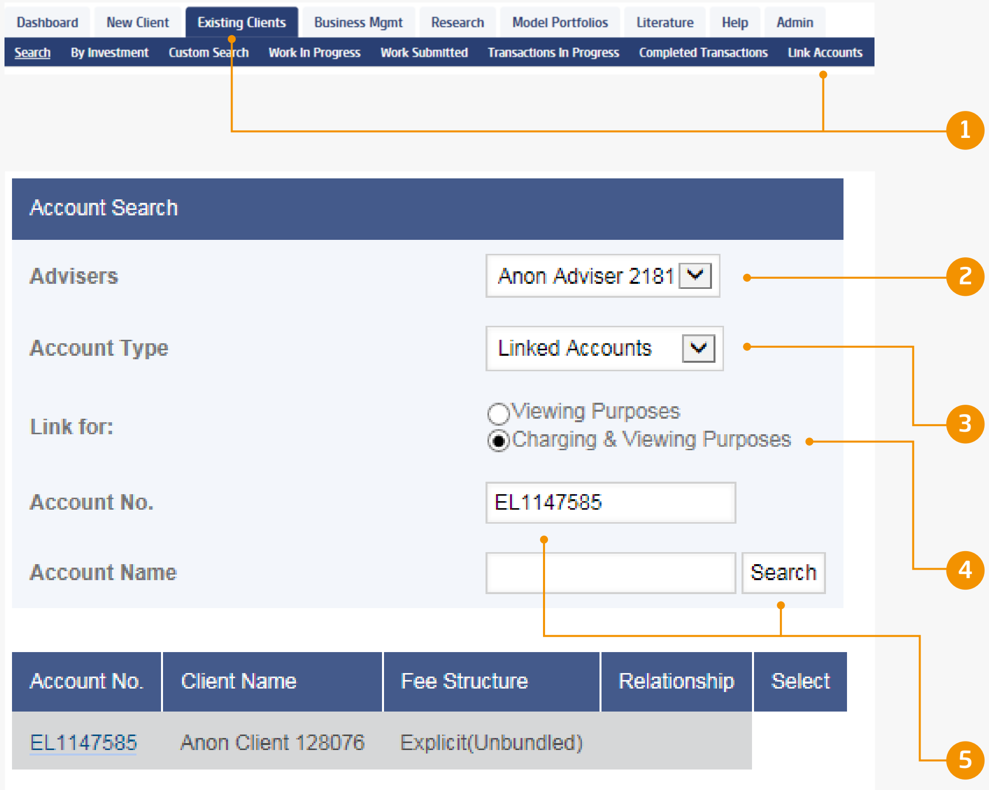
6. When the account shows below, select the **Relationship** from the drop down list, then tick **Select**.
7. Select the next account to be linked by again searching for the **Account number** and/or **Account Name**, repeating steps 5 and 6.
8. Once all the accounts you want to link together have been selected, go to the right side of the screen under **Accounts To Link** and give a name for the consolidated series of accounts.
9. Click **Save** to complete.

Notes

6. This account will be added to the right hand side of the screen.
7. Repeat to add further accounts. Each time you select an account it will be added to the right hand side of the screen.
9. Once you have submitted the changes a new account number will be generated providing you with a single view of the combined assets.

   You can still add new accounts later to the chain of linked accounts or remove them if necessary.

What you will see



What you will need to do

To link a new account to an existing chain of linked accounts:

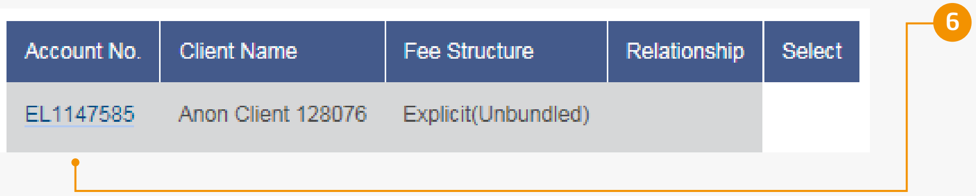
1. Go to **Existing Clients › Link Accounts**.
2. In **Account Search**, select the adviser who manages the account from the drop down list.
3. In **Account Typ**e, select **Linked Accounts**.
4. Select either **Viewing Purposes** or **Charging & Viewing Purposes** as appropriate.
5. Enter the **Account number** and/ or **Account Name** of the existing consolidated account, then click **Search**.

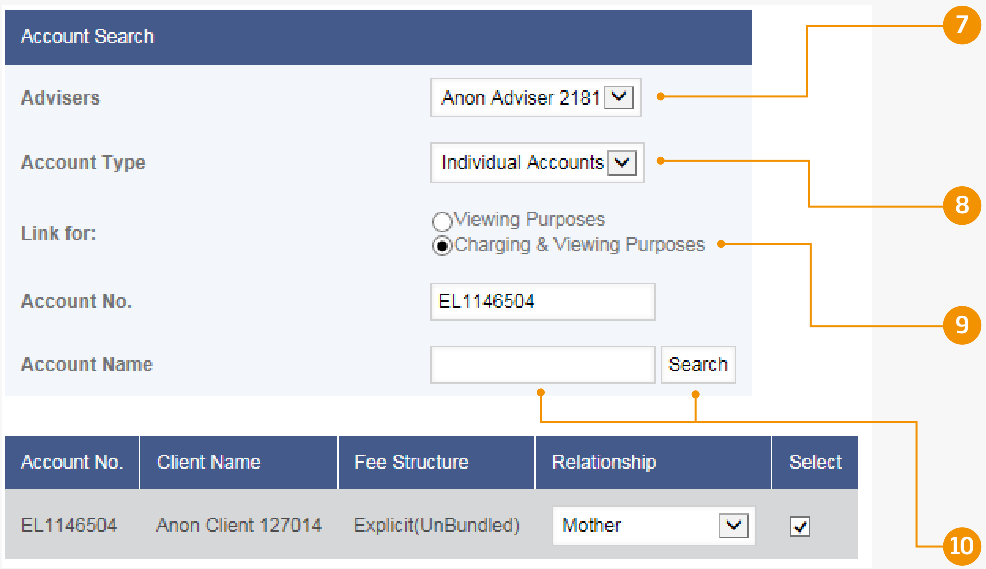
Notes

You can start by searching for the existing chain of linked accounts then search and add new ones to it.

5. Alternatively you can just click **Search** to display a list of any linked accounts already set up, then select the one you want to add to.

What you will see





What you will need to do

6. When the account shows below, select the **Account Number.**

   You then need to search for the individual (unlinked) accounts that you want to add.

7. In **Account Search** on the left side of the screen, select the adviser who manages the account if different.

8. In **Account Type**, select **Individual Accounts**.

9. Select either **Viewing Purposes** or **Charging & Viewing Purposes** as appropriate.

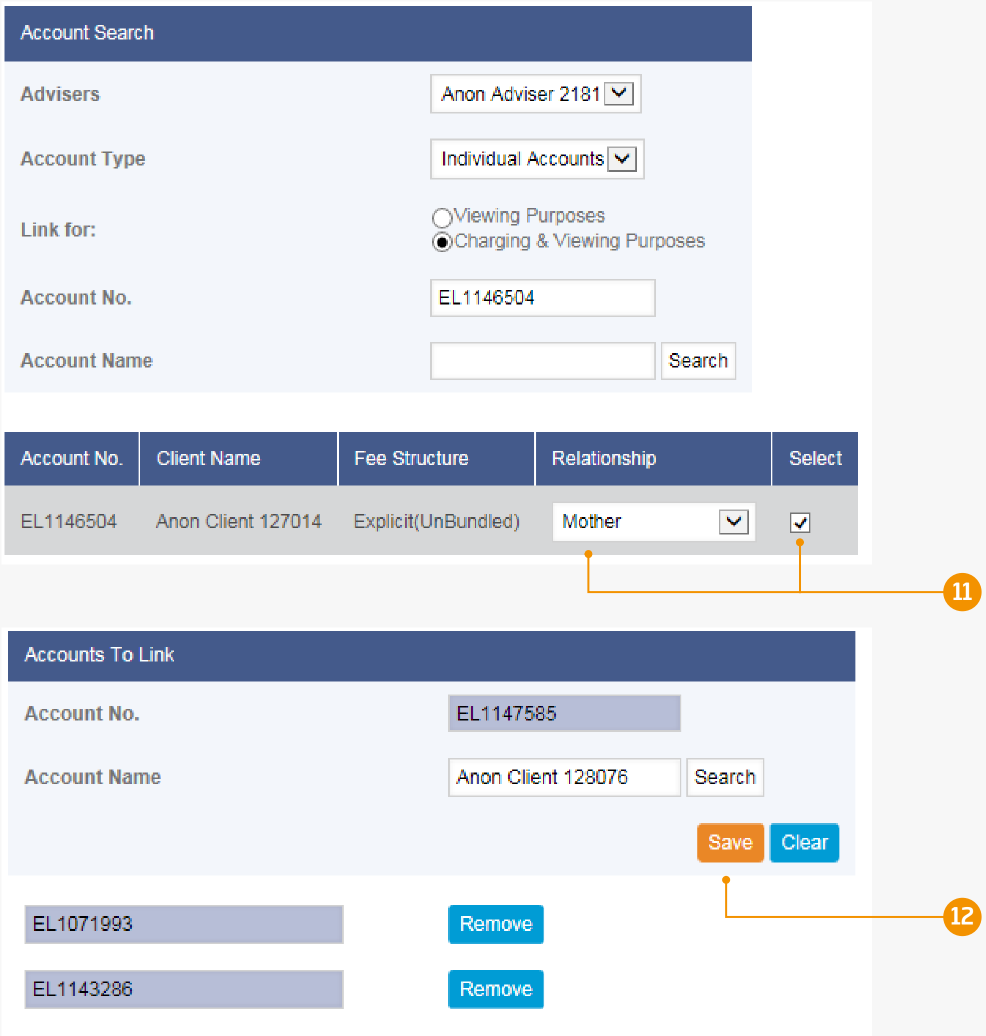
10. Enter the first **Account Number** and/or **Account Name** that you want to add to the existing chain of linked accounts, then click **Search**.

Notes

6. This account will be added to the right hand side of the screen as well as all the underlying linked accounts.

10. Alternatively you can just click **Search** to display a list of all individual accounts then select the each account you want to link.

What you will see



What you will need to do

11. When the account shows below, select the **Relationship** from the drop down list, then tick **Select**.

    Repeat steps 10 and 11 to add more accounts.

12. Once all the new accounts have been selected, go to the right side of the screen under **Accounts To Link** then click **Save** to complete.

Notes

11. This account will be added to the right hand side of the screen along with the existing linked accounts.

Hints and tips

A maximum of 10 accounts can be linked.

The changes you make will complete once we have authorised them. This will normally be within 24 hours.

Viewing Purposes means accounts are only linked in-order to provide a consolidated view of the accounts - there is no impact on charges.

Charging & Viewing Purposes means the combined value of accounts will be used to calculate the Elevate Portfolio Charge potentially reducing the charge – as well as providing a consolidated view of the combined assets.

The new account number providing you with a single view of the combined assets will be listed alphabetically in your client list. This will show as a **Consolidated** account.

Account types that can be linked

- Individual accounts
- Joint account
- Third party accounts
- Trust accounts

Who can be linked

- Themselves, if they have multiple accounts (including an Elevate Trust account where the individual is either the settlor or beneficiary).
- Spouse
- Co-habiting partner
- Civil partner
- Parents
- Grandparents
- Children
- Grandchildren

Additional notes

In the case of linking grandparents with grandchildren, the parents do not have to be part of the link.

Siblings cannot link unless at least one parents is part of the linked group.

In the case of children/parents/grandchildren, there is no limit to the number of generations that may link.

Co-habiting couples must be resident at the same address which must be the address held on the platform.

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. 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

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