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# **Elevate help guide: Setting up an international bond on Elevate**

**Standard Life**

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

# Introduction

This guide shows you how to set up an Elevate account to invest bond assets from our panel of international bond providers.

The bond must already be in place, or in the process of being created, and you'll need the bond reference/account number before you can finalise the Elevate application.

- Each third party bond provider may have different requirements for investing bond assets through Elevate. Check with them beforehand.

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# Setting up the Elevate account

## What you will see

The screenshot shows the Standard Life Elevate account setup interface. The navigation menu includes Dashboard, New Client, Existing Clients, Business Mgmt, Research, Model Portfolios, Literature, Help, and Admin. The 'New Client' section is active, with sub-tabs for Create, Work In Progress, and Work Submitted. The 'Create' tab is selected, and the 'Advertiser' dropdown is set to 'AA'. The 'What do you want to do?' section has three radio button options: 'Buy a new product' (selected), 'Create a pension illustration', and 'Complete a risk assessment'. Below this is a 'Has advice been given?' section with 'Yes' (selected) and 'No' radio buttons. The 'Tailor the information we request' section has four radio button options: 'Single account (ISA, GIA and PIA)', 'Joint account (GIA)', 'Trust account', and '3rd party Bond (GIA)' (selected). Below this is a 'Select Bond provider to be used' dropdown menu set to 'Standard Life International'. A 'Next ->' button is at the bottom right. Five numbered callouts (1-5) are connected to the interface: 1 points to the Advertiser dropdown, 2 points to the 'Buy a new product' radio button, 3 points to the 'Has advice been given?' section, 4 points to the '3rd party Bond (GIA)' radio button, and 5 points to the 'Next ->' button.

## What you will need to do

Set up the Elevate account by taking the following steps:

1. Go to **New Client > Create**.
2. Select the adviser in your firm who will be managing this account.
3. In **What do you want to do**, select **Buy a new product** and tell us if advice has been given.
4. Click **3rd party Bond (GIA)** and select a bond provider from the drop-down list.
5. Click **Next**.

## Notes

**Before you start:** Whether you are setting up a new bond or using Elevate to invest existing bond assets, you will normally be required by the bond provider to complete their application process and may need the Elevate account number in order to do so. This is generated during the online Elevate process (detailed below).

5. Once you click **Next** the Elevate account number will be generated. You can use this for any applicable paperwork required by the bond provider.

# Step 1. Account

## What you will see

Account name: New Business Case  (EL2002386)

1 Account	2 Reregistration	3 Payments In	4 Pension Details	5 Invest / Allocate	6 Remuneration	7 Payments Out
8 Validate	9 Documents	10 Review	11 Submit			

### Step 1 Account

#### Existing policy details

Bond provider

Existing policy number\*

Name of the existing policy\*

Advisor Account Reference

#### Interested parties

Name Elevate read only access

No interested parties registered

#### Interested parties

Name Elevate read only access

No interested parties registered

#### Interested party details

Title\*

First Name(s)\*

Surname\*

Date of Birth\* (ddmm/yyyy)

Elevate read only access  No  Yes

No National Insurance Number

National Insurance Number\*

Please note Care of (CO) and PO Box (with the exception of British Forces BP(O) addresses are not accepted)

#### Contact information

Home Phone

Work Phone

Mobile Phone

Preferred Phone Number  Home

## What you will need to do

You can complete the remaining steps on Elevate with or without the bond reference number, but you will not be able to finalise our application until you have it:

1. Under **Existing policy details**, add the **Existing policy number** for the underlying bond account and the **Name of the existing policy**.
2. In **Advisor Account Reference**, you can add your own identifier. This will be used in the the naming convention of the making it easier for you to search in the future (or you can just leave it blank to retain the default).
3. In **Interested party details**, add the bond account holder(s) details.
4. Click **Save interested party**.
5. Click **Next**.

## Notes

1. If you are setting up a new bond at the same time and don't have these policy details yet, enter "TBC". You can add it later, when they've been given to you by the bond provider.
3. Here you will also be able to set up the bond account holder(s) with online access to view the Elevate account.
4. Repeat this process if there's more than one account holder for the bond.

## Step 2. Reregistration

### What you will see

1 Account	2 Reregistration	3 Payments In	4 Pension Details	5 Invest / Allocate	6 Remuneration	7 Payments Out
8 Validate	9 Documents	10 Review	11 Submit			

### Step 2 Reregistration

Exit without saving Save and exit < Back Next >

1

### What you will need to do

1. Click **Next** to skip this step. Reregistration of assets from the underlying bond account to the Elevate GIA is not available.

### Notes

## Step 3. Payments In

Set up the cash movement from the bond into the Elevate GIA.

1 Account	2 Reregistration	3 Payments In	4 Pension Details	5 Invest / Allocate	6 Remuneration	7 Payments Out
8 Validate	9 Documents	10 Review	11 Submit			

### Step 3 Payments In

Exit without saving Save and exit < Back Next >

Source of Payment/Product Wrapper	Frequency	Method	Payment Amount	Start Date	Total Annualised (New) Payments	Total (New) Payments in Current Input Period
No payments registered.						

Add

### Add payments

From whose bank account will the payment be made? 3rd Party

Payment type Single

Payment method Direct Credit

Elevate General Investment Account £

Cancel Clear Save payment

Exit without saving Save and exit < Back Next >

1

2

3

4

5

1. In **Source of Payment/Product Wrapper** click **Add**.

2. In **Payment method**, select either:
  - Cheque
  - Direct Debit
  - Direct Credit

3. Enter the payment amount.

4. Click **Save payment**.

5. Click **Next**.

2. Normally payments are made via Direct Credit. However check payment method with the bond provider and select as appropriate.

5. Skip Step 4. Pension Details and go to **Step 5. Invest & Allocate**.

# Step 5. Invest/Allocate

## What you will see

Choose the investments you want.

The screenshot shows the 'Step 5 Invest / Allocate' interface. At the top, there are navigation tabs: 1 Client Details, 2 Transfer, 3 Payments In, 4 Pension Details, 5 Invest / Allocate (active), 6 Remuneration, 7 Payments Out. Below this are 'Expand All' buttons for various sections. The main area is titled 'Search for Investments' and contains an 'Investment Selection Tool' with filters for Fund manager, Asset class, and Risk rating. A table of search results is shown below, with columns for Type, Code, Name, OOFER, and ICID. Callout 1 points to the 'Expand All' button. Callout 2 points to the 'Add' button in the search results table. Callout 3 points to the 'Add' button in the search results table. Callout 4 points to the 'Add' button in the search results table. Callout 5 points to the 'Allocate' dropdown menu. Callout 6 points to the 'Add investment' button. Callout 7 points to the 'Investment Type' table at the bottom.

Investment Type	Single	Regular	Cash Transfer	Protect from automatic disinvestment to cover fees etc.
Expand All	10.00 %	10.00 %	N/A	
Cash	10.00 %	10.00 %	N/A	
Enquest Plc	20.00 %	20.00 %	N/A	
Abbaycrest Plc	20.00 %	20.00 %	N/A	
Stan Life Inv Assn Plc Oth R Pt 1 A	5.00 %	5.00 %	N/A	<input type="checkbox"/>
<b>Remainder to be allocated:</b>	<b>45.00%</b>	<b>45.00%</b>	<b>N/A</b>	

## What you will need to do

1. Use the **Investment Selection Tool** to locate the investments you want then click **Find**.
2. Click **Add** next to the investment you want to select.
3. In the pop-up window, select **Elevate General Investment Account**.
4. Input the amount to be invested – either as a percentage or a £ amount.
5. To protect this fund from automatic disinvestment tick the box.
6. Click **add investment**.
7. The investments you have selected will be displayed at the top of the page. Expand each row by clicking on the **+** icon to view your selection, make amendments and remove funds if entered in error.
8. When you've completed the allocation, click **Next**.

## Notes

1. You can search for a specific investment name or code. Use the extra tabs here if you want to search for model portfolios or **Other** to search for stocks & shares or discretionary managers.
6. To add further investments, repeat steps 1 to 6.
7. The total must come to 100%. **Remainder to be allocated** is displayed (and the text will turn from red to black). Product cash is used to pay charges relating to the Elevate holdings and, where applicable, to return funds from the Elevate GIA back to the bond account. You will need to consider this when setting (and maintaining) the cash allocation in the Elevate GIA.

## Quick links

Quick links provides you with easy access to fund solutions, funds with discounted share prices and extra fund information.

You can also select from your **Favourites** list for quick access to your preferred investment solutions. Add funds, securities and model portfolios to your **Favourites** by ticking the 'star' next to the investment. Next time you view your **Favourites** this investment will be on there!

# Step 6. Remuneration

## What you will see

1 Account 2 Reregistration 3 Payments In 4 Pension Details 5 Invest / Allocate 6 Remuneration 7 Payments Out  
8 Validate 9 Documents 10 Review 11 Submit

Step 6 Remuneration

Exit without saving Save and exit < Back Next >

## What you will need to do

1. Click **Next** to skip this step. Any adviser charges associated with the bond will be funded from the bond cash account.

## Notes

Please speak to the bond provider to arrange adviser charges.

# Step 7. Payments Out

Add a regular payment out back to the bond dealing account.

1 Account 2 Reregistration 3 Payments In 4 Pension Details 5 Invest / Allocate 6 Remuneration 7 Payments Out  
8 Validate 9 Documents 10 Review 11 Submit

Step 7 Payments Out

Exit without saving Save and exit < Back Next >

**Add regular payment out**

Per frequency: 100  
Frequency: Monthly  
Annualised amount: £1,200.00  
Start date: 28-Sep-2017  
End date:  or until notified  
Destination account: Nominated Bank Account Outstanding

Cancel Save

**Income payment strategy**

Regular Payment Out Amount: £100.00 (Monthly)

Select Assets to be sold regularly in order to achieve income

Investment	Value (£)	Allocation (%)
Cash	10,000.00	100
<b>Total</b>		<b>100.00%</b>

Exit without saving Save and exit < Back Next >

1. In **Add regular payment out** confirm the payment amount, frequency and the start/end date or until notified.
2. In **Income Payment Strategy**, select which investments will be sold automatically to fund the payment or select Cash. Then click **Save**.
3. Click **Next**.

This can be set up to fund charges or withdrawals taken from the underlying bond account. Alternatively you can perform ad hoc single payments from the Elevate GIA back to the bond as required once the account is set up.

1. The start date must be at least 10 days in the future.
2. The total allocation must be 100%.

## Step 8. Validate

### What you will see

If you have entered all information correctly, you will see **All data entered has been successfully validated**. Any errors will be highlighted.

Step 8 Validate

Exit without saving Save and exit Back Next

All data entered has been successfully validated.

Field	Reason	Page
ALL	All data entered has been successfully validated.	

Exit without saving Save and exit Back Next

### What you will need to do

1. Correct any errors.
2. Click through each screen until you reach **Validation**.
3. When you see **All data entered has been successfully validated**, click **Next**.

### Notes

## Step 9. Documents

Review the information before submitting.

Step 9 Documents

Exit without saving Save and exit Back Next

1. Generate **Charges Information** document then click **Next**.

1. Your client will not be required to sign a Terms & Conditions declaration for the Elevate part of the application as we already have agreed terms set up with our panel of bond providers. However the bond provider may require you to complete additional paperwork with your client for investing assets on Elevate.



# Step 10. Review

## What you will see

Review the information before submitting.

1 Account	2 Reregistration	3 Payments In	4 Pension Details	5 Invest / Allocate	6 Remuneration	7 Payments Out
8 Validate	9 Documents	10 Review	11 Submit			

**Step 10 Review**

Buttons: [Exit without saving](#) [Save and exit](#) [← Back](#) [Next →](#)

Annotation: A blue circle with the number '2' is connected by a line to the 'Next' button.

## What you will need to do

1. Check the details you have entered carefully. You can go back to make changes.
2. Click **Next**.

## Notes

1. Be aware that once the account is opened, you won't be able to make any further changes.
2. If you have not done so already, please make a note of the Elevate account number so you can add it to the appropriate paper work that may be required by the bond provider.

# Step 11. Submit

1 Client Details	2 Transfer	3 Payments In	4 Pension Details	5 Invest / Allocate	6 Remuneration	7 Payments Out
8 Validate	9 Documents	10 Review	11 Submit			

**Step 11 Submit**

Buttons: [Exit without saving](#) [Save and exit](#) [← Back](#)

**Make Declarations**

Please tick the boxes below to confirm you agree to the following declarations and that you have completed Anti Money Laundering verification.

I confirm that I/we have:

- a) Assessed the suitability of the Elevate platform for my client(s).
- b) Supplied my client(s) with all relevant documentation, including the Elevate Terms and Conditions, product wrapper Terms and Conditions and Charges Information Document.
- c) Instructed my client(s) to read all documentation carefully before proceeding and ask for further information if they do not understand any of the content.
- d) Explained all applicable data protection, anti-money laundering and counter terrorism financing requirements to my client(s).
- e) Understood that Elevate will issue confirmation of any appropriate declarations direct to my client(s).
- f) Informed my client(s) as the contract owner(s), controller(s), and payee(s), that an identity verification check(s) will be carried out to comply with current Money Laundering Regulations, and that:
  - (1) The information in the Client Details section was obtained by me/us in relation to my client(s).
  - (2) The evidence obtained to verify identity meets, or exceeds, the standard evidence set out within the guidance for the UK Financial Sector issued by JML SG.

I confirm that my client(s) has/have:

1. Supplied and checked the information in this application, and signed all of the documentation required by Elevate, including the Elevate Terms and Conditions Declaration.
2. Read and agreed to be bound by the Elevate Terms and Conditions and the relevant product wrapper Terms and Conditions and the Charges Information Document, and has/have given me authority to accept these on their behalf.
3. Confirmed they wish to proceed and has/have authorised me to submit this application on their behalf.

If the evidence exceeds the standard set out within the guidelines, please detail the evidence obtained:

Please confirm this by ticking the box

Name:

Position:

Date:

**Submit Application**

PLEASE NOTE: Once submitted, no further changes can be made to this account. It will be activated using the data input entered by you during this online application process. Please check that information is correct before proceeding.

Buttons: [Submit](#)

Annotations: A blue circle with the number '1' is connected by a line to the 'Make Declarations' section header. A blue circle with the number '2' is connected by a line to the 'Submit' button.

1. When you have reviewed the application, complete **Make Declarations** section.
2. Then you can submit the application by clicking the **Submit** button.

2. The Elevate account will be made active immediately, however no cash will be available to invest until the bond provider has completed the payment to Elevate.

For new bonds, you may also have to wait for an in-progress application with the bond provider to complete before money is available to invest in the Elevate account.

## Helpful hints

- Other providers from our panel of international bonds will have their own paperwork that needs to be completed. This is likely to be different depending on whether Elevate is being used to invest on behalf of a new or existing bond account. Check with the bond provider for more details or the necessary paperwork that they may require.
- Usually there is a requirement for some cash to remain in the underlying bond account to ensure charges and costs can be funded. Check with the bond provider for further details.
- Cash can be returned to the underlying bond from the Elevate GIA on a regular or ad hoc basis once the accounts are set up using our Payments Out process.
- Adviser charges are taken from the underlying bond account and cannot be set up from the Elevate account.
- Your client will not be required to sign any additional documents for the Elevate account as we already have agreements set up with our panel of bond providers. They are however likely to be required to sign applicable paperwork for the bond provider.
- You can contact us to discuss this application on **0345 600 2399**.

## 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](mailto: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

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