Individually Managed Accounts

This communication is for investment professionals only and should not be distributed to or relied upon by retail clients.

A powerful partnership

You're managing a growing bank of clients. Each of them is at different life stages, and with varying financial needs, tax planning and investment requirements. At the same time, clients want, indeed deserve, more personal contact with you. But you are stretched to capacity, rebalancing and monitoring portfolios, managing investment risk and dealing with admin. It's a dilemma more and more advisers are facing.

The combination of Aberdeen Standard Capital's (ASC) Tailored Managed Portfolio Service (TMPS) and Standard Life's new Individually Managed Accounts (IMA) on its Discretionary Investment Hub, could be the support your business and your clients need. Let us tell you more.

To find out more please contact:

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Pioneering personalisation through technology

Standard Life's pioneering IMA technology allows investment managers like ASC to work in partnership with you, to deliver individual investment outcomes for your clients in a scalable and more cost-effective way.

Within an IMA, there are two key financial-planning benefits you can take advantage of – the automatic management of both ISA and capital gains tax (CGT) allowance harvesting. You can execute specific instructions around these, per client and model, on an ongoing basis without the need for manual set up. These processes repeat every year.

Furthermore, by choosing ASC to manage you clients' investments, you can access Standard Life's IMA capability.

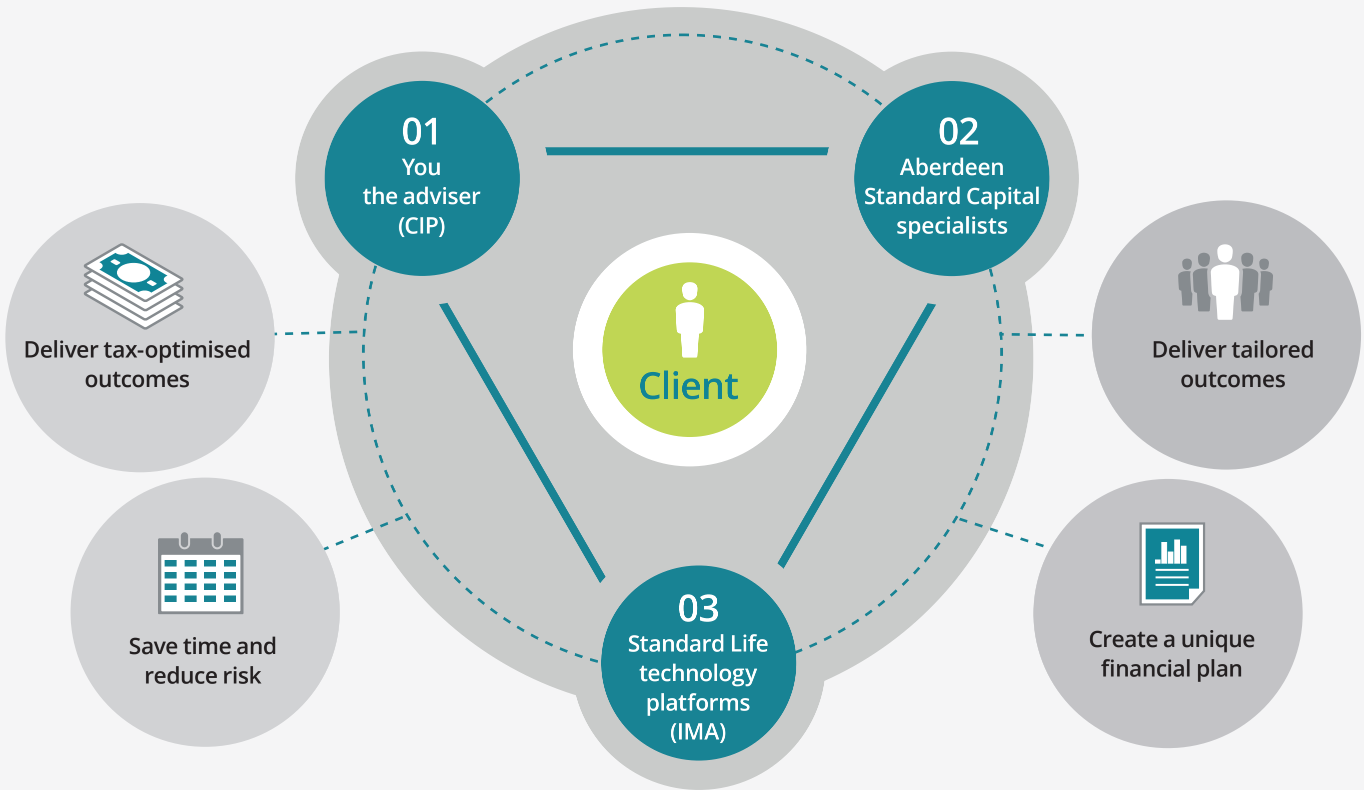
Through an IMA, you can:

- **deliver tailored outcomes** to more clients, more efficiently
- **create a unique financial plan** with multi-goal strategies and client-led mandates
- **save time, cost and reduce risk** with auto ISA funding
- **provide a higher level of service and improved tax efficiencies** for your clients through Capital Gains Tax (CGT) allowance harvesting

It's a technology-powered, efficiency-driven and client-led solution that we believe is the future of mass personalisation.

Aberdeen Standard Capital

How it works



Three pillars, one enhanced client experience

IMAs are a tripartite agreement between you the adviser, our investment experts at Aberdeen Standard Capital and Standard Life's innovative platform technology. That's three layers of support to enhance your clients' experience.

The added functionality of the IMA, where appropriate for your client bank, can add value to your service proposition.

Aberdeen Standard Capital's Tailored Managed Portfolio Service

Our Tailored MPS offers you control of managing your clients' portfolios in-house, with the efficiency and operational simplicity of a discretionary investment solution.

Through your Centralised Investment Proposition (CIP), you set the investment mandate for your investment solution and consult with us, ASC, on the portfolios' construction. Together, we establish the investment parameters and objectives for the range of portfolios.

From there, ASC takes care of the day-to-day management of the portfolios including tactical asset allocation, fund selection/changes and rebalancing of the portfolios. We can respond quickly to changing market conditions. This helps mitigate portfolio drift and allows us to tightly and dynamically control the risks within the portfolios.

We can draw on the extensive investment expertise and global research of Aberdeen Standard Investments. This means you and your clients have exposure to institutional levels of investment expertise and research capabilities, as well as broader and more diversified investment opportunities than many of our DFM competitors.

Important Information

Call charges will vary. There is no guarantee that any email you send will be received or will not have been tampered with. You should not send personal details by email. The value of an investment is not guaranteed and can go down as well as up. An investor may get back less than they invested. Past performance is not a guide to future. Tax rules and legislation can change. Any information we give is based on our understanding of law and current HM Revenue & Customs practice.

To find out more

Please get in touch with your usual Aberdeen Standard Capital contact or email **asc@aberdeenstandard.com**.
Visit **aberdeenstandardcapital.com**

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