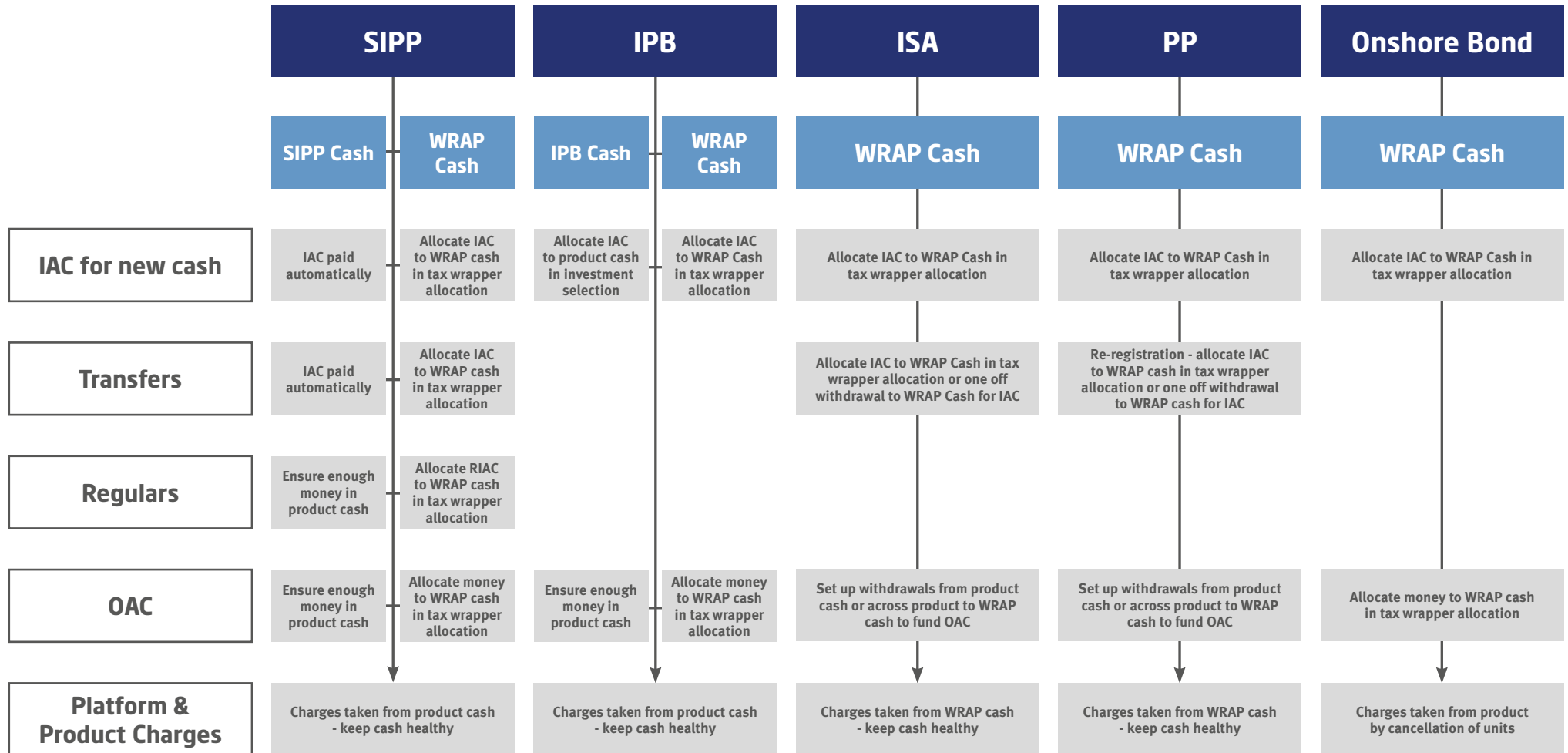


# Wrap adviser charges and options

For adviser use only

This guide shows the actions you need to take to ensure you receive your adviser charge by keeping cash healthy within your clients' Wrap account. Consideration must be given to the tax consequences when funding OAC from a clients Wrap account for ISA and Bonds. We recommend you use Personal Portfolio where possible to fund withdrawals to pay AC on these wrap products.

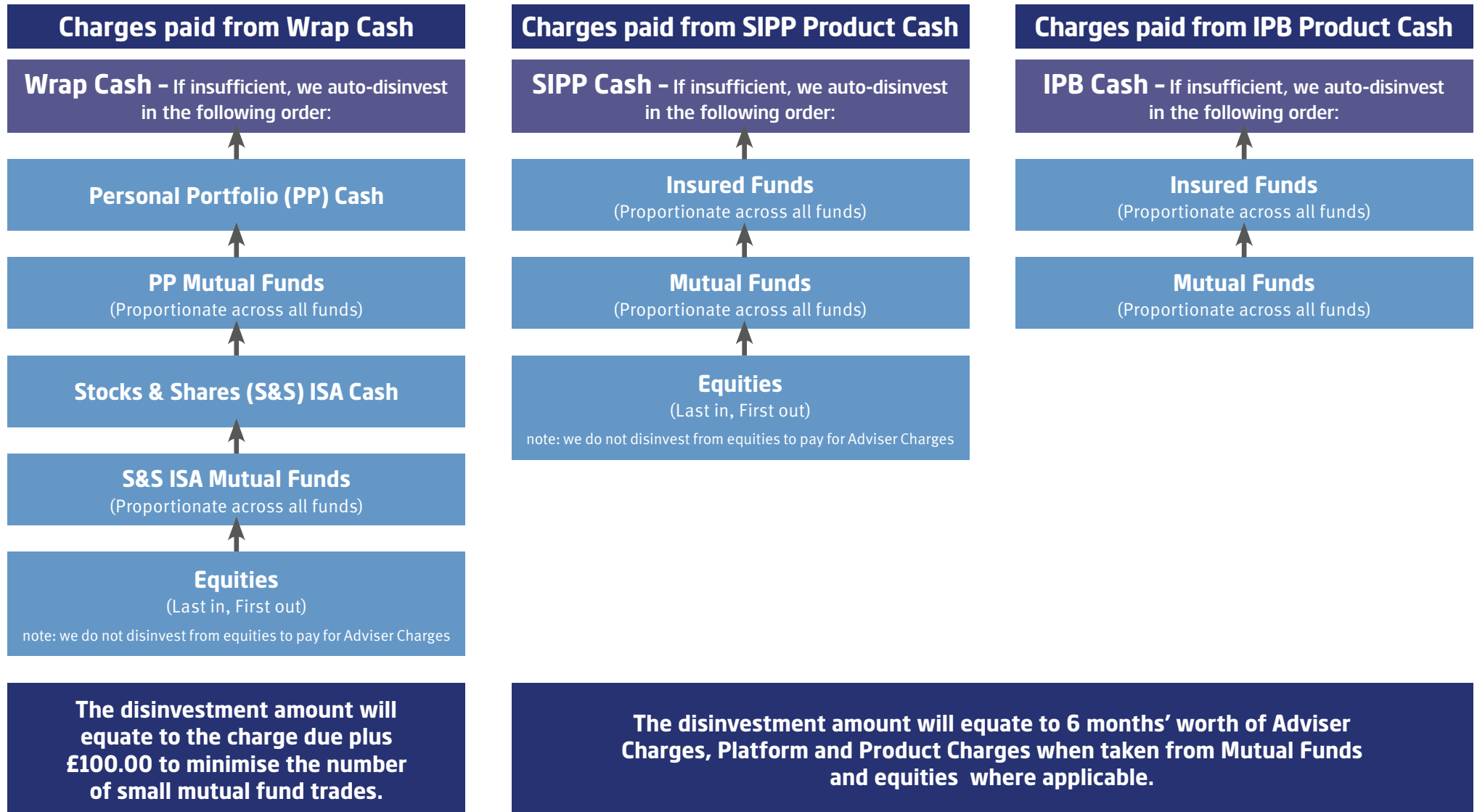


IAC – Initial adviser charge  
 OAC – Ongoing adviser charge  
 RIAC – Regular initial adviser charge

**TIP for IAC from Wrap Cash** – Where you have set up as £ amount for IAC we will attempt to pay this immediately from wrap cash. Where this has been set up as a % then we will wait for the transfer and/or new monies to be applied and then attempt to deduct this from wrap cash.

# Auto-disinvestment Process - Adviser Charges, Platform, & Product Charges

We only carry out auto-disinvestment for the following charges: Platform Charges, Product Charges, OAC taken from Wrap Cash, SIPP Cash or IPB Cash and RIAC taken from SIPP Cash. If there is insufficient cash to cover charges then we will automatically disinvest through the following routine:



Onshore Bond platform and product charges are deducted by cancellation of units across all policies in the Onshore Bond.

## Contact us

For further information speak to your account manager or our Adviser support team.



**0345 279 1001**

Calls may be monitored/and or recorded to protect both you and use and will help with our training. Call charges will vary.



**Wrap\_servicing@standardlife.com**

Please note that there is no guarantee that any email sent will be received, or that the contents will remain private during transmission.



### **Platform Customer Centre**

Standard Life  
Dundas House  
20 Brandon Street  
Edinburgh  
EH3 5PP

No guarantees are given regarding the effectiveness of any arrangements entered into on the basis of this information.

## **www.standardlife.co.uk**

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