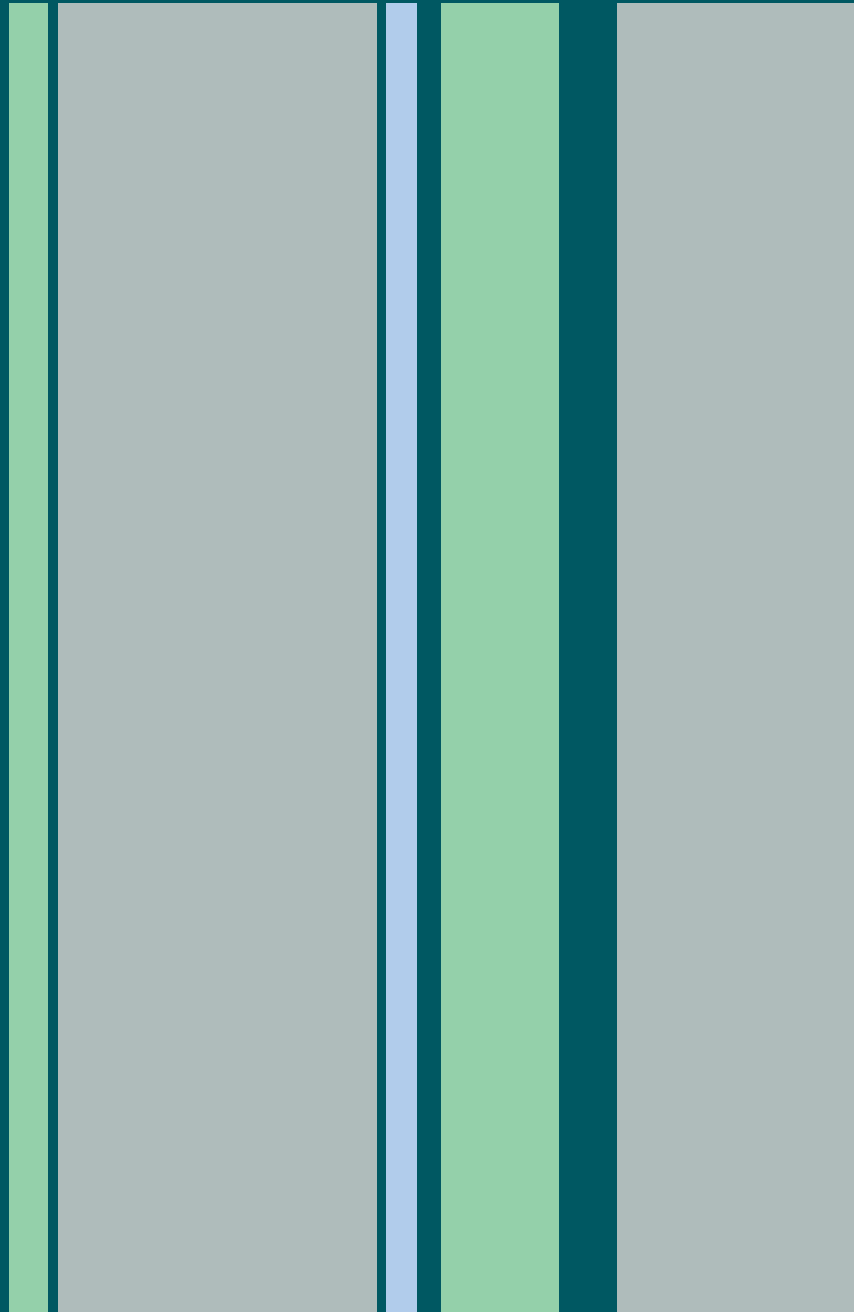


Introducing Standard Life Wealth –

The Private Client
Investment Specialists



We offer a discretionary investment service based around some of the most innovative institutional strategies available.

Our exclusive Dynamic Asset Allocation approach to active investment management helps us to create more diversified portfolios for our clients. It also means we aim to give clients greater certainty that they will achieve their investment goals.

Standard Life Wealth was launched in response to a growing need among high net worth private clients, charities and small to medium sized businesses for more bespoke investment solutions.

Our service is designed for people who:

- Prefer to leave day-to-day investment decisions to professional investment managers, following an agreed investment strategy
- Want a greater degree of certainty that their investment goals will be achieved
- Need a portfolio that can encompass different goals and multiple strategies
- Want to benefit from a global outlook on their investments, but don't have the time, or simply don't want to research and keep a check on the world's financial markets themselves
- Would benefit from a highly personalised discretionary investment service, based around some of the most innovative institutional strategies available
- Require complete confidence in the investment professionals managing their investment, and who are looking for a company with outstanding investment expertise and experience

Working in partnership with your Financial Adviser

- There's a good chance that you already have a team of expert advisers in addition to your Financial Adviser, such as your accountant and solicitor. What

we can offer you at Standard Life Wealth is a specialist investment professional to manage your money. In this way, our tailored portfolio management service can provide a valuable contribution to the professional resources of your existing, trusted team.

- Your Financial Adviser is there to offer you skilled advice on all areas of your financial life, from tax matters to estate planning. To support this advice, your Financial Adviser can help you to access the investment expertise of Standard Life Wealth. It's our job to make sure that you meet your different investment goals. With that aim, we will work closely with your Financial Adviser, sharing knowledge and insights, to build the investment solutions that will work best for you.

Through your Financial Adviser, as a client of Standard Life Wealth you can benefit from:

- A unique approach to Discretionary Fund Management
- In-depth analysis and understanding of your personal requirements
- Individually tailored portfolios
- Access to sophisticated investment strategies
- Clear, straightforward reporting
- The highest level of personal service

The advantage of our distinctive Dynamic Asset Allocation approach



A key difference in our approach is in the way we will manage your portfolio. Unlike some Discretionary Fund Managers, who use a static asset allocation, we can offer you our exclusive Dynamic Asset Allocation, and will actively manage your portfolio on a daily basis.

Our Dynamic Asset Allocation approach aims to give you greater certainty that you will achieve your financial goals, with far less risk.

We achieve this by:

- **Greater diversification**

We can offer you much greater diversification within your portfolios, compared with the traditional approach. As we can help you access opportunities that are normally restricted to institutional investors, you'll have the advantage of investing in a much broader range of asset classes. This provides the benefit of diversified sources of return.

- **Greater efficiency**

By combining investments that perform in different market conditions we can reduce the impact of market fluctuations on your wealth. This also means that regardless of the prevailing conditions, we aim to find sources of return.

- **Providing higher potential returns for the same amount of risk**

Compared with a traditional investment portfolio, a Standard Life Wealth portfolio is more tailored, more efficient and designed to perform as close to your financial goals as possible, regardless of what happens in the investment markets.

- **Actively managing market exposures**

Our more active approach means daily, hands-on management of your investments. And in turn, that means we can react more rapidly to changes in the market. So if things move quickly, your investment portfolio can too.

- **Whole of market equity and fund selection process**

You'll want the choice of the best funds available. And we can give you exactly that. A diverse range of asset classes in your portfolio has two valuable positives – reduced exposure to risk and the potential of higher returns.

- **Constantly reviewing market opportunities**

We proactively seek out new investment ideas and opportunities for our clients. This may involve selecting certain assets without also having to carry market exposure, and targeting markets and assets which provide the best opportunities. For example, we may want a top performing UK Equity Manager, but feel that bonds will outperform equities. Our advanced techniques mean that we can combine the market we want, and a specific manager we want, all within one client portfolio. Compared with a traditional approach which forces a compromise, we can offer outstanding flexibility.

- **Identifying and targeting opportunities for out-performing benchmarks**

Your benchmarks are important to you and to us. But that doesn't mean that we'll stop there. If we can find ways to exceed your expectations, we will. At all times, we can give you the benefit of a higher level of investment skill and access to more sophisticated investment techniques.

You are our focus,
and your goals are
our benchmark

Why choose Standard Life Wealth?

- Standard Life plc is a highly regarded, trustworthy and reliable FTSE 100 company.
- We have excellent resources available to us, including the award winning institutional expertise and research capabilities of Standard Life Investments, a leading UK Investment house with over £138.7bn of assets under management (31/12/09).
- Our approach to investment management is unique. You are our focus, and your goals are our benchmark. This enables us to provide you with greater certainty that your goals will be met.
- We can offer you greater access to whole of market fund selection in various market currencies, as well as Standard Life Investments funds.
- Our Dynamic Asset Allocation gives you the benefit of a more active approach to fund management, with funds monitored on a daily basis.
- In addition, diversification of your portfolio through our Strategic Investment Allocation Fund. This Fund is an advanced overlay tool which allows you to access opportunities for more sophisticated market strategies.
- The Strategic Investment Allocation Fund also enables us to target individual assets in asset classes where we can use our skill to increase performance, without also carrying the market exposure.
- We'll create bespoke investment solutions that are unique to you, based on your goals. The number of goals determines the number of tailored portfolios. Instead of the traditional approach where one portfolio must meet various targets, we'll create as many portfolios as you need.
- We provide clear, transparent reporting.

If you're interested in finding out more you can contact us:

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Standard Life Wealth Limited (SC317950), Discretionary Investment Manager, registered in Scotland at 1 George Street, Edinburgh EH2 2LL, and Standard Life Savings Limited (SC180203), ISA Plan Manager, registered in Scotland at Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH, are both authorised and regulated by the Financial Services Authority.

Call 0845 279 8880 for Standard Life Wealth and 0845 279 2002 for Standard Life Savings. *Calls may be recorded/monitored and call charges may vary.* www.standardlifewealth.com