



Helping you manage your wealth

Wrap

from Standard Life, brought to
you by Griffins Financial Solutions

Standard Life 

The background of the page features a blurred, blue-tinted image of two people in business attire shaking hands in front of a large window. The scene is reflected on a polished floor below them.

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Before Wrap...

There were lots of different companies, various investments, old employer pensions, current pensions, ISAs, bonds, shares and savings accounts. With you in the middle, not quite sure how to manage them all.

Investing is interesting. Paperwork isn't. Especially when it uses up time and money that you could spend planning for your future.



Shares

ISAs

International
portfolio bonds

Investments

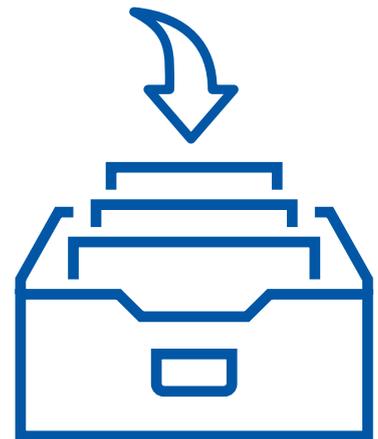
Onshore bonds

SIPPs

and after Wrap... simplicity!

Wrap can transform the way you manage your money. Having all your various investments held together in one place might sound simple. And it is. That's the beauty of it.

Wrap works securely through the web, to let you see your financial assets in one place. It means that during review meetings the complete picture of the portfolio can be viewed, before making any decisions. It's a logical way to keep track of your investments. It's convenient and time-saving too.



Everyone has different financial goals.
Whatever your goal, Wrap can help.

How does Wrap work?

Wrap helps you focus on what's important

Wrap can help keep you on track with your investments. Decisions are easier to make. And if you need to, you can react fast. Wrap can also help you to take advantage of any tax breaks on offer.

With everything in one place, there's no need to worry that you've missed anything. And because Wrap systems are regularly updated, there's no need to look anywhere else.

How can I tell if Wrap will work for me?

Everyone has different financial goals. But do you know the best way to achieve yours?

- What if you want to retire early?
- Do you have family wealth you need to manage?
- Is inheritance tax a concern?
- Are you taking advantage of discounts or rewards for having larger funds?
- Do you know what your retirement options are?

Wrap can make it easier to manage your money and plan for the future. And it helps you plan more effectively for multiple goals. You can see exactly how these could be achieved. With all the options in front of you, it's easier to decide what's right for you.

Griffins Financial Solutions and Standard Life

We use Standard Life to provide the Wrap tool that will be used for your wealth management service.

Standard Life works hard to make sure that the Wrap service, and how it is used, runs smoothly so the experience works well for everyone. Standard Life is committed to giving advisers their full support. This also benefits you, by freeing up time to focus on financial planning.

We manage the whole process so you won't hear much from Standard Life – they play more of a supporting role. But you will receive your annual statement and other documents directly from the company.

As with any investment, the value can go up or down and may be worth less than you paid in. To help you decide if Standard Life Wrap is right for you, we will send you a copy of the Standard Life Wrap Services Client Terms and Conditions.



What is Standard Life Wrap?

The Wrap online platform brings your investments together, in one place. This means that you can check your pensions, shares, bonds, cash, investment trusts, unit trusts and savings accounts whenever you like, 24 hours a day.

Wrap enables Griffins Financial Solutions to:

- deal online*
- switch money between investments*
- carry out transfers*
- mix and match your pension funds from investment managers across the market*
- rebalance your portfolio
- access a wide range of investment choices to help meet your financial goals
- access tools to help make the most of your investments
- store documents online.

Wrap also lets you bring together all your tax efficient products, including ISAs and SIPPs. So even completing your tax return can be easier.

*We will only carry out these services once we have received your instructions following any changes that we recommend.



Not sure what you'll want from your money in the future? **Wrap is flexible.**

So whatever your needs, Wrap could help offer the choices to meet them.



Why Standard Life?

Standard Life is committed to the UK market and here for the long term. Launched in 2006, Standard Life Wrap has celebrated its 10 year anniversary.

Standard Life Group is a recognised brand and it is a FTSE® listed company.



360,000
clients*



£44bn
assets*



Over **3,000**
financial advise and wealth
management firms*



£357.1bn
assets under
management*

An award winning company

UK platform awards

- Platform of the year – 2014 and 2015
- Best Large Platform Provider in 2014, 2015 and 2016 – voted by the adviser community
- Best use of platform technology with FNZ for the Investment Management Hub – 2015
- Money Marketing – Financial Services Award 2015 Best Platform

Defaqto ratings

- 5 star rating – Standard Life Adviser Wrap 2015, 2016
- 5 star rating – Standard Life Wrap SIPP 2016
- Service quality – Gold 2014, 2016 and 2017

In November 2016, Standard Life acquired Elevate making it one of the UK's largest and fastest growing adviser platform businesses.

Why choose Standard Life Wrap?

Consolidate investments

Wrappers and investments available on Standard Life Wrap

Investment choice

Pre-funding

Discounts

Financial Services Compensation Scheme (FSCS) Protection

Data Protection

Key Benefits of Wrap – at a glance

Consolidate investments

By bringing your assets together you can see if you're on track to meet your financial goals, consolidate assets without cancelling products, follow a consistent investment strategy across your portfolio and get better value from Standard Life Wrap. By increasing the level of your investment held in Standard Life Wrap, the percentage charge you pay could reduce.

You can start a new pension or bring together other pensions. You can combine any pension contributions – you, your employer or third parties pay, alongside any pre-existing pensions you have with other providers or from previous employment.

You can transfer your Stocks and Shares ISA that you hold with another provider and re-register your investments to your Standard Life Wrap account at no cost. Standard Life doesn't charge for moving your investments.

If you transfer as cash you'll be out of the market until the transfer is complete. However, if you're transferring funds you'll remain invested during the transfer.

There's lots to consider when it comes to transferring investments. It won't be right for everyone and there's no guarantee of better returns by bringing them together.

Wrappers and investments available on Standard Life Wrap

- **Cash account** – a general admin cash account to pay charges and consolidate money you pay in or take out
- **Personal Portfolio Wrap** – a general investment account that enables you to hold unwrapped mutual funds and equities
- **Cash ISA** – a Cash-only Individual Savings Account
- **Stocks & Shares ISA** – an Individual Savings Account that allows you to invest in cash, mutual funds and equities
- **Self Invested Personal Pension** – a fully flexible pension product that provides a wide range of investment options, and facilitates pension drawdown to pay you income in retirement
- **Onshore Bonds and International Portfolio Bonds** – two types of Bonds that provide additional options for tax and estate/inheritance planning

Across these product wrappers, the Standard Life Wrap offers the facility to invest in:

- Mutual funds, equities, ETFs, bonds, gilts, investment trusts and VCTs
- Access to a wide range of trusts
- Access to Discretionary Fund Managers.

Investment choice

Standard Life Wrap offers access to around 2,790 funds, operated by 157 fund managers and provides access to more than 380 discounted clean funds; some of the lowest-cost versions of these funds.

Wrap has a family of carefully constructed risk-based portfolios, managed by Standard Life Investments called MyFolio. They offer you a choice of investment styles across five risk levels.

There is an online stockbroking function, provided by HSBC Bank plc which offers access to Exchange Traded Funds, investment trusts and equities.

Model portfolios can be created or a range of model portfolios from Discretionary Investment Managers can be used.

Structured products are available as an 'off platform' investment for SIPP. Structured deposits are also available on SIPP and International Bond.

As with any investment the value of your investment can go up or down and may be worth less than what was paid in.

Pre-funding

You don't need to wait for your payments to clear before they are invested. So your money is invested quicker and for longer, to maximise possible returns.

It is available on:

- **Fund switches** – once they have the unit price they buy at the next valuation point
- **New investments** – funds paid by cheque or direct debit are invested from day one meaning more time in the market
- **Tax relief on personal pension contributions** – you get the tax relief contribution immediately
- **Rebalancing** – all buys/sales take place simultaneously reducing the time that you are 'out of the market'.

Laws and Tax rules can change and will depend on personal circumstances.

Discounts

Standard Life offer discounts. The more money you invest the less money you could pay in charges. They also offer the facility to share pricing terms with family members.

Financial Services Compensation Scheme (FSCS) protection

You hold the maximum possible FSCS protection available depending on the type of assets held. We hold client money and client assets separate from Standard Life's own assets in accordance with the FCA's client money rules.

The FSCS provides protection to consumers. However, different limits apply to different types of investments. For further information, you can check the FSCS website – www.fscs.org.uk or call 0800 678 1100.

Offshore deposit accounts are not protected by the FSCS, as firms holding the account are not normally UK-based and not authorised by the FCA. However, there may be protection in the individual jurisdictions where the accounts are based.

Data protection

Standard Life takes data and system security very seriously and they comply with legislation at all times. They apply the appropriate safeguards to any personal data they collect, record or use to make sure that they comply with the Data Protection Act 1998.

Key benefits of Wrap – at a glance

Everything in an instant

As you have a complete view of all your investments, it's easier to make regular checks on your portfolio and stay focused on your goals. As your life changes, Wrap keeps up. It's simple for changes to be made, so that you can get the most from your investments.

Everything in the one place

With everything in the one place, there's no need to worry that you've missed anything. And because Wrap systems are regularly updated, there's no need to look anywhere else.

Tax-efficient means time-efficient

Wrap helps you see how your investments could be more tax-efficient in the future. Wrap can make it better to understand and assess the tax position of your investments to make tax efficient recommendations.

Good advice is worth paying for

Wrap makes it easier for you to understand how much you pay your adviser for the advice you're given.

Getting it right

Less time on paperwork means more time spent managing the portfolio.

Available 24/7

You can access this online platform any time to view up-to-date portfolio valuations.

Investment choice

Access to a wide range of investment options – including 2,790 funds, stock and shares, gilts and bonds.

Your adviser

Your adviser can choose to outsource the fund selection and asset allocation to other investment specialists or remain in control. Access to risk assessment tools, model portfolios and Discretionary Fund Managers so that you have the right investment solution.

Cash management

Charges, withdrawals and investment strategies can be managed by Wrap.

Quick change

As everything is in the one place, it's easy to make changes to your investments and react to changes in the market.

View documents online

Documents can be scanned and added to the document library. The library keeps documentation generated from the platform, including valuations, review reports and fund fact sheets. This ensures a complete online file.

Pre-funding of transactions

This means that Standard Life invests your money without delay. There is no time out of the market.

No re-registration exit charges

Standard Life don't charge if you wish to transfer your investments to another company.

No switching charges

You can switch your investments as much as you want without being charged.

Client view

You can view your account online – it will help you manage your goal whatever that may be. Retiring early? Managing your family wealth? Saving for a big occasion?

Client reports

Easy to understand reports can be produced from the Wrap platform.



About Griffins Financial Solutions

We have been Chartered Financial Planners since 2011. Chartered status is the profession's gold standard for financial planners – currently fewer than one in ten firms satisfy the strict criteria to achieve this standard. We believe that good financial planning goes way beyond providing products – our professional qualifications assure you of our commitment to excellence.

We help clients with significant assets and complex financial needs by providing a holistic approach to wealth planning and management covering retirement planning, managing wealth, estate planning and insurance to protect you and your family. We also offer a full range of services to business owners and managers, including employee benefit solutions, shareholder protection, tax efficient profit extraction and exit strategies.

- A team-based approach with specialist advisers, experts in their fields
- Tailored, holistic advice – not product sales
- Online access to portfolio valuations
- A retainer fee for all-year-round advice

Our objective is to help you realise your goals by effective planning and making your assets work hard for you. Our approach helps grow your wealth with less hassle, saving you time and giving you peace of mind.

achieving your goals, together
griffinsfinancial.co.uk



Interested in Wrap? Call us to find out more

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Griffins Financial Solutions Limited is authorised and regulated by the Financial Conduct Authority. Please remember the value of your investments can fall in value as well as rise. Past performance is not a guide to future performance. The Financial Conduct Authority does not regulate Tax Planning, International Portfolio Bonds or Estate Planning.

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