

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

For financial advisers only

# Building Futures Together

How Standard Life supports  
financial advisers





# Building Futures Together.

**At Standard Life, we've been working with financial advisers to help Irish people enjoy their Second Lives, their way, for over 180 years. We partner with you, combining the best of our skills to help your customers build better futures.**

Standard Life is a life savings company. That means we provide savings solutions for every stage of our customers' lives – whether that's through a pension to save for their second lives; retirement options when they get there; building their life savings through investing, or giving it the chance to grow through carefully selected fund choices.

We're retirement specialists. We're here to support you so that you can provide your customers with real value. Our promise to you is simple. We work with you to help you:

**1. Make money**

**2. Save money**

**3. Improve customer experience**

**4. Enhance your brand and reputation**

Working together, our mutual customers can look to the future with confidence and optimism. They can look forward to a retirement on their terms, confident in the choices they have made for their life savings.

**Alan McCarthy**

Head of Sales



# Our commitment to you.

**Our promise to you is simple.**

**By working with Standard Life we help you to:**

## 1. Make money

- Work with your Business Manager and the Technical Solutions Team to spot new business opportunities
- Benefit from our use of customer insight and aligned service offering. Give your customers what they want
- Use our Business Services Team to maximise your customer campaigns and events
- You're in control of pricing. You control variations of allocation, rebate and exit penalties
- Your business benefits when we use our channels to drive customers to you through advertising, PR and the promotion of the value of financial advice

## 2. Save money

- Access advice from experts within our business and our third party specialist partners
- Benefit from technology designed based on your feedback. Tools like Client View save you time and deliver what you need
- Take risk out of your business by seeking advice and guidance from market leading experts we provide access to

### **3. Improve end customer experience**

- Your first priority is your clients. You need to free up your time to put them at the heart of what you do. We understand this
- We take the time to learn how you'd like us to help you in the future. We react to your changing needs so you can continue to add value to your clients
- You can access people and support materials to help you build your advice business and guide your clients towards a better future

### **4. Enhance your brand and reputation**

- Our Business Services Team will help you define what you stand for and build your brand
- Our Investment Solutions and Technical Solutions Teams support you with complex queries and help you move a conversation to a sale

# We're here to help you succeed. Contact us.

**By partnering with Standard Life you benefit from our 180 years of experience working with financial advisers. We've learned a lot in that time. About our industry and how we can help you. We've evolved and set ourselves up so that we can make your journey to success a smooth one.**

Our proposition centers on you and your business. We know that you're under pressure. To run a successful financial practice you need to be a master of many trades, from marketing and digital communications, to investment and even life coaching advice.

At Standard Life, we've put together a number of expert teams that exist to offer you their expertise. We're a big company with a depth of expertise. We want advisers to leverage that expertise and use it as their own.

## Technical Solutions Team

Some clients can ask challenging questions. Others have complex requirements and circumstances. Our Technical Solutions Team helps you to convert the challenge of helping these clients into a real business opportunity.

The team are widely respected across the pensions industry in Ireland as being leading experts in their field. We want you to use their services to unlock your potential client opportunities.

The Technical Solutions Team is available via phone, email and face-to-face meetings. Outside of one-to-one contact, the team also offer more formal training sessions for groups of up to ten.

The subjects covered include:

- **Academy Class I & II**  
A basic introduction to pensions and follow-up which turns theory into practice
- **Pension Masterclasses I-IV**  
Topics covered include maximum funding, overseas transfers and preserved benefits
- **Masterclasses for general medical service professionals**
- **BOB Masterclass**
- **Trusts**
- **Corporate Investments**

The Technical Solutions Team can also attend small 'Adviser Challenge' workshops. These allow you to bring your challenges to the table for a group discussion with six to eight colleagues. Together, solutions are found by sharing mutual knowledge and experiences.

## Investment Solutions Team

Investments are, by their very nature, complicated. Successful financial advisers are those that truly understand what their clients are investing in. They offer the right product, to the right client, at the right time and using the clearest language possible.

We've set up an Investment Solutions Team to help you and your clients understand our investment offering and navigate the markets. We give you direct access to our fund managers, organising investment sessions across Ireland and in Edinburgh. This gives you the unique opportunity to ask fund questions to the people with the answers.

- Avail of our indepth investment training modules for you and your practice staff
- Contact us for indepth analysis of the strengths and weaknesses of competitors' products
- Utilise our case study service. We work with you to develop real life case studies that allow you illustrate your recommendation to clients. Real life examples are a powerful tool
- Stay in touch with market developments through our weekly and monthly market updates

## Business Services Team

You know what your business stands for, but do your clients? Defining your brand is an essential part of running a successful business. Your brand helps customers connect on a positive level with your business and gives them confidence in how they've placed their life savings.

Our Business Services Team is made up of a panel of professional marketers; available to help you define and activate your brand strategy.

Contact them to:

- Develop & improve your marketing collateral – making your communications simple is a skill
- Get the most out of your campaigns and events
- Receive advice and support on your digital strategy
- Improve your social media presence
- Gain access to external experts on subjects like risk and compliance
- Attend thought leadership and practice management workshops

## Insight Team

Insight is hugely important to us in Standard Life. Our dedicated Insight Team work with our advisers and customers to understand their most pressing needs and make sure that what we offer holds real value. We understand the factors that are affecting you and your business, and we want to make your journey to success a smooth one.

# Strength in numbers.

We offer customers a safe home for their life savings and a platform for growth

## Standard Life Assurance Ltd

Standard Life is one of Ireland's leading pension and investment providers.

- Headquartered in Edinburgh and operating internationally, we've been in Ireland since 1834 and employ almost 400 people in our Dublin office
- Standard Life Assurance Limited (formerly part of the Standard Life Aberdeen Group) is part of Phoenix Group Holdings and uses the Standard Life brand under licence from Standard Life Aberdeen plc
- Rated A+ by Fitch

## The Phoenix Group

- As at 30 September 2018 the Phoenix Group has over 10 million policyholders, and circa £240 billion in life company assets
- In the new insurance world created by Solvency II there are few companies prepared to carry risk and support customers. Of them, Phoenix is a leading player
- The insurance companies of Phoenix Life Limited and Phoenix Life Assurance Limited are rated A+ by Fitch

## Standard Life International

- In preparation for Brexit we're in the process of applying to transfer our EU denominated customer policies from Standard Life Assurance Ltd in the UK to our Irish company, Standard Life International dac
- We expect Standard Life International to be the second largest insurer in Ireland, with over 600,000 policyholders and an expected €31 billion in policy holder assets

## Our Solvency II position

- Our solvency position gives us strength and helps protect our customers' policies
- Standard Life International has funds available well in excess of the amount needed to withstand the 1-in-200 year event required by Solvency II. As of 30 September 2018 the funds were 137% of the amount needed (the 'coverage ratio')
- Solvency II requires that insurers in the EU set aside assets to meet their liabilities to policyholders, these liabilities are known as 'technical provisions'. In Ireland, this involves insurers like Standard Life International maintaining a special register of the assets it uses to cover these technical provisions
- As of 30 September 2018, the Phoenix Group has a Solvency II estimated surplus of £3.1 billion, 164% coverage ratio. That's over 1.6 times the amount required

Standard Life Assurance Limited is authorised by the Prudential Regulation Authority in the UK and is regulated by the Central Bank of Ireland for conduct of business rules. Standard Life Assurance Limited is registered in Dublin, Ireland (905495) at 90 St Stephen's Green, Dublin 2 and Edinburgh, Scotland (SC286833) at Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH.