

**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 people in Ireland 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. 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 Distribution



# Our commitment to you.

**Our promise to you is simple.**

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

## 1. Make money

- Identify new business opportunities by working with your Business Manager
- Explore what your customers want through our customer insight reports
- 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 support materials to help you build your advice business and guide your clients towards a better future

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

- Our Investment Solutions and Technical Solutions teams support you with complex queries and help you progress the sales journey

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

**By partnering with Standard Life, you benefit from over 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 centres 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 investments, and even life coaching advice.

At Standard Life, we've a number of teams that can offer you their expertise.

## Technical Solutions team

Some clients ask challenging questions about pensions and investments. Others have complex requirements or circumstances. But whenever you face complex queries, you can rely on Standard Life's Technical Solutions team for simple, accurate answers. From highlighting technical nuances to guidance that can help identify client-specific solutions, our team is here to help.

The Technical Solutions team translates complex pension, saving and investment queries into simple answers. You can rely on us for the highest quality insights and your customer doesn't have to look elsewhere for information.

A customer's question can signal an unfulfilled need. When this happens, the Technical Solutions team helps you unlock its potential and transform it into a real business opportunity.

We're available to support you now and into the future. The team is available via phone, email and face-to-face meetings. You can also keep up to date with our latest views through LinkedIn forums. More formal training sessions for groups of up to ten are also available. These allow for a high level of interaction with the presenter and others in the group. So whether you're looking for a basic introduction to pensions for new starts in your business, or a masterclass on specific topics such as pension funding opportunities, QROPS, Pension Adjustment Orders, corporate investments, and more, you can benefit from the knowledge and expertise of our team.

We're here to support you, so you can offer more to your customers.

## Investment Solutions team

Our Investment Solutions team can help with:

- Investment insight and support
- Performance and analysis
- Fund manager access
- Personalised investment proposals
- Investment reviews

The team is available via phone, email and virtual meetings.

## Marketing team

As retirement specialists, we focus on supporting people to live their best lives for longer.

Our Second Life campaign provides non-financial tools and supports, designed to assist the retirement journey. These are available for you to work through with your customers.

Our **Second Life Questionnaire** is designed to generate ideas and visualise what retirement looks like for your customers.

We've also created a number of **Retirement Chats videos** showcasing our Second Lifers and their retirement scenarios, how they have planned for and are living in retirement. The videos are designed to drive the conversation on what customers may want from their own Second Life.

Both the Second Life questionnaire and Retirement Chats videos are available at [www.standardlife.ie/yourretirementhub](http://www.standardlife.ie/yourretirementhub)

## Insight team

Insight is hugely important to us in Standard Life. Our dedicated Insight program researches behaviours and attitudes as well as opinions from our advisers and customers. This enables us to understand the most pressing needs and make sure 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. We regularly share insights on the retirement market through our national insights program.

# Strength in numbers.

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

## Standard Life International dac

Standard Life International is a life savings company with over half a million customers and €34 billion of assets under administration.

- Headquartered in Dublin, we've been in Ireland since 1834
- Standard Life International is part of the Phoenix Group

## Phoenix Group

- Phoenix Group has around 13 million customers, and £310 billion of assets under administration\*
- 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
- Phoenix Group Holdings plc is rated A+ by Fitch
- Phoenix is the UK's largest long-term savings and retirement business

## Our Solvency II position

- Our solvency position gives us strength and helps protect our customers' policies
- 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
- Phoenix Group Holdings plc Solvency II estimated surplus was £5.3 billion, 180% coverage ratio\*

\* as at 31 December 2021

Standard Life International dac is regulated by the Central Bank of Ireland.

Standard Life International dac is a designated activity company limited by shares and registered in Dublin, Ireland (408507) at 90 St Stephen's Green, D02 F653.

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