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Dear #CUSTOMER NAME

International Bond charges update

From your bond anniversary date in 2023, the Regular Fixed Charge, which is a monetary charge set at the start of your policy and deducted on a quarterly basis, will increase by 5%. This amounts to an additional £7 to £8 per quarter. The actual charge which is taken from your bond can be found in the transaction summary of your annual statement.

This increase follows a review of our assumptions and overall costs in providing your bond, which are impacted by inflation, and is in line with the terms set out in your Policy Provisions.

We will notify you each year of any changes to our charges in advance of your bond anniversary.

You can find more information on the charges you pay in your annual statement as well as in the Summary of Charges document, which you'll receive shortly after your statement.

If you have any questions, then please contact your adviser or call us on **0345 600 2387**.

Thank you for continuing to invest with Standard Life International.

Yours sincerely



Cristiano Braggion - Customer Services Director
Standard Life International