

012345

#NAME #ADDRESS #ADDRESS #ADDRESS #ADDRESS ☐ standardlife.co.uk

J 0345 600 2387

+353 1 639 7672 for international calls outside the UK (9am-5pm, Mon - Fri) Please have your bond

number ready. Call charges will vary.

Д

Name

#CUSTOMERNAME

International Bond number

#BONDNUMBER

#ISSUEDATE

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

Standard Life International dac is authorised and regulated by the Central Bank of Ireland, deemed authorised by the Prudential Regulation Authority, subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Standard Life International dac is a designated activity company limited by shares and registered in Dublin, Ireland (408507) at 90 St Stephen's Green, Dublin, D02 F653. A list of the names and personal details of every director of the company is available for inspection to the public at the company's registered office.