



Active Money Personal Pension

Key features

This is an important document. Please read it and keep for future reference.

keyfacts[®]

The Financial Services Authority is the independent financial services regulator. It requires us, Standard Life, to give you this important information to help you to decide whether our active money personal pension is right for you. If you're a new customer you should read this document carefully so that you understand what you're buying. If you're an existing customer you should read this document to help you with any changes you might be making to your plan. Please keep it safe for future reference.

Helping you decide

This key features document will give you information on the main features, benefits and risks of the Standard Life active money personal pension (AMPP).

A personal illustration is also enclosed. It will show you the benefits you may get in the future.

Your key features document and personal illustration should be read together.

Our active money personal pension customer centre will always be happy to answer any of your questions or give you more information but they can't give you financial advice. Our contact details can be found on page 13.



Other documents you should read

Your guide to an active money personal pension with Standard Life (AMPP10)

A comprehensive guide showing you the main features and benefits of the plan.

active money personal pension fund choices and charges guide (AMPP5a)

A guide which gives you details of the funds you can choose from.

Terms & conditions (AMPP62)

Provides full details of the terms & conditions that apply to this plan.

Your financial adviser can provide you with these documents.

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1. Its aims

- ▶ To provide a tax efficient way to save for your retirement.
- ▶ To allow you to control and manage your payments and investments online.
- ▶ To give you choice over how and when you take your benefits.
- ▶ To provide you with a pension and a tax-free lump sum.
- ▶ To provide benefits for your dependant(s) on your death.
- ▶ To make it easy to upgrade your plan to an active money self invested personal pension (AMSIPP) if you need more investment choices or income options.

2. Your commitment

- ▶ To make payments to your pension plan within the maximum limits set by HM Revenue & Customs and the minimum limits set for this product.
- ▶ To tell us if you stop being entitled to receive tax relief on your payments.
- ▶ To wait until you're at least age 55 before taking your benefits.
- ▶ To regularly review your plan to check it's meeting your needs now and for the future.

3. Risks

This section is designed to tell you about the product risks that you need to be aware of at different stages of the plan.

At the start of the plan

If you change your mind and want to cancel the plan you may get back less than you paid in. See 'Can I change my mind?' on page 11 for more information.

If you're transferring benefits from another pension scheme, there is no guarantee that what you'll get back from your plan will be higher. You may also be giving up certain rights in the other pension scheme that you'll not have with your plan.

Investment

Investments available under your plan can vary in their level of risk and their value can go up or down. What you'll get back depends on the investment performance and is not guaranteed.

In order to maintain fairness between unitholders remaining in and those leaving a fund, we may, in exceptional circumstances, delay transferring or switching all or part of your funds. The delay could be for up to one month, or up to six months for those funds which invest directly or indirectly in buildings or land, because property can be difficult to sell. The delay could be much longer if the fund is linked to the fund of an external fund manager and that fund allows a longer delay.

If we delay a transfer or switch, we will use the unit prices that apply on the day on which the transfer or switch actually takes place. The prices on that day could be very different from the prices on the day that you made your request.

The valuation of property is generally a matter of a valuer's opinion rather than fact.

Some investments (such as property) may take longer to sell. You'll need to take this into account when you're reviewing your investments or planning to take your benefits.

The sterling value of overseas assets may rise and fall as a result of exchange rate fluctuations.

There are specific risks and information relating to investing in investment-linked pension funds that you need to be aware of. Please see 'active money personal pension fund choices and charges guide' (AMPP5a) for details.

Buying a pension (annuity)

Your pension may be lower than shown in your personal illustration. This could happen for a number of reasons, for example if:

- ▶ investment performance is lower than illustrated
- ▶ annuity rates when you retire are worse than illustrated, for example due to interest rates being lower
- ▶ tax rules and legislation change
- ▶ plan charges increase above those illustrated
- ▶ payments into the plan are lower than illustrated
- ▶ you buy your pension at a different age from the age you asked us to use in your illustration.

4. Questions & answers

This section will help answer questions you may have. We start with some general questions and then cover payments, investment choices, benefits at retirement, tax, charges & discounts, and ways for you to pay your financial adviser. We end the section with 'Other important questions' on page 11.

What is an active money personal pension (AMPP)?

An AMPP is a personal pension.

How flexible is it?

Flexibility is one of the main attractions of an AMPP, in particular:

Payments

You can change the amount you pay, or stop or restart payments. See page 6 for more details.

Investments

You have a wide range of funds to choose from and you can switch between these funds.

You can also ask us to upgrade your plan to an active money SIPP if you need more investment choices. You can find out more information about our SIPP in the 'Self Invested Personal Pension Key Features Document' (SLSIP17).

Taking your benefits

You can choose either a pension, or a tax-free lump sum with a smaller pension. Please see pages 7 and 8 for more information.

You can also ask us to upgrade your plan to an active money SIPP if you need more income options.

Can I take out an AMPP?

You can take out an AMPP if you're under age 75 and resident in the UK.

If you're resident overseas, you may be eligible to make a transfer payment from a UK scheme into this plan but it all depends on the country in which you're resident. Speak to your financial adviser for more details.

Is this a Stakeholder pension?

This plan is not a Stakeholder pension. Our minimum payment is higher and some charges can be higher than the government Stakeholder standards. Stakeholder pensions may meet your needs at least as well as an AMPP.

You can find more information on Standard Life's Stakeholder Pension in our 'Stakeholder Pension Plan Key Features Document' (SPP17). If you would like a copy, please call us on **0845 278 5626**. Call charges may vary and calls may be recorded and/or monitored to help improve customer service. You may wish to seek advice about which pension would be best for you.

Who will administer my pension plan?

By taking out an AMPP you'll become a member of the Standard Life Self Invested Personal Pension Scheme ('the scheme'). Standard Life Assurance Limited is the provider and administrator of the scheme and Standard Life Trustee Company Limited is the trustee of the scheme. The reason it's easy to upgrade from an AMPP to an active money SIPP is because both products are provided under the same scheme, so you don't need to transfer to a new scheme if you want more investment choices or income options.

What should I consider if I'm transferring benefits from another pension scheme?

You need to think about things such as:

- ▶ can this plan match the benefits you're giving up?
- ▶ are there any early retirement or ill health considerations?
- ▶ what level of benefits do you want to provide for your dependants?

Block transfers

A block transfer is where you and at least one other person transfer from the same scheme to our AMPP.

A block transfer can protect any rights you have to a tax-free lump sum greater than 25% or to an early retirement age. But if you make more than one block transfer to our AMPP, HM Revenue & Customs only allows your rights under one of your block transfers to be protected. Speak to your financial adviser to ask whether transferring is the right choice for you.

Can I cash in my plan?

You can't cash in your plan at any time.

What other benefits can I choose?

We offer a separate plan, Pension Contribution Insurance, which can protect your payments in the future. For full details, please contact your financial adviser or call us on **0845 278 5626**.

Should I seek advice?

We recommend that you take financial advice and continue to do so during the lifetime of the plan.

4.1 What payments can be made?

How much can be paid into a pension plan?

HM Revenue & Customs has set limits on the total amount that can be paid into a pension.

In each tax year, if you're a 'relevant UK individual' you can pay:

- ▶ up to £3,600 (including basic-rate tax relief), regardless of your earnings, or
- ▶ up to 100% of your relevant UK earnings for that year (including basic-rate tax relief). If your earnings exceed the annual allowance then a tax charge may apply (see page 8).

The above limits apply to the total payments made by you and any third party, to all your pension plans. They don't apply to payments made by your employer or to transfer payments.

Relevant UK earnings means:

- ▶ If you are employed, the income you receive from your employer in a tax year (including any bonuses, commission or benefits in kind that you receive), or
- ▶ If you are self-employed the income you receive in a tax year from carrying out your trade, profession or vocation, or from patent rights.

This income must be taxable in the UK.

You're a 'relevant UK individual' if:

- ▶ you are resident in the UK for tax purposes, or
- ▶ you have relevant UK earnings, or
- ▶ you were a UK resident sometime in the previous five years and when you joined, or
- ▶ you have, or your spouse or civil partner has, earnings from overseas Crown employment subject to UK tax.

From age 75, only transfer payments will be accepted.

What are the minimum payments?

To set up a plan the minimum payments are:

- ▶ £150 a month, or
- ▶ £1500 a year, or
- ▶ £1000 for single or transfer payment(s). All the minimum payments, except transfer payments, include basic-rate tax relief.

There is no minimum amount for any additional single or transfer payments to an existing plan.

Overall, payments must not exceed the limits set by HM Revenue & Customs.

What payment options do I have?

You can:

- ▶ make payments, change the amount of regular payments, stop payments, take a payment break or restart payments at any time (stopping or reducing payments will reduce your future pension and/or tax-free lump sum).
- ▶ choose to have your payments increased automatically each year, either in line with national average earnings or by a percentage chosen by you (between 1% and 10%).

Payments should be made using the following methods:

- ▶ direct debit (regular payments)
- ▶ cheque (single and transfer payments)
- ▶ telegraphic transfer (single and transfer payments)
- ▶ BACS (single and transfer payments).

Can I transfer my contracted-out benefits to my AMPP?

Yes, you can transfer your contracted-out benefits to the Standard Life AMPP.

By contracted-out benefits we mean Protected Rights, Guaranteed Minimum Pension and Section 9(2B) Rights. Guaranteed Minimum Pension and Section 9(2B) Rights must be converted to Protected Rights by the transferring scheme. They all become Protected Rights once they are paid into the AMPP.

Other information about payments

Any payments made will be paid to Standard Life Assurance Limited.

Enhanced protection was introduced on 6 April 2006 to help protect customers with large pension funds. If any payments (excluding transfer payments) are made to a pension plan after this date the protection could be lost. Speak to your financial adviser for more information.

4.2 What are my investment choices?

We offer a wide range of investment-linked pension funds to choose from. We also offer a range of externally managed funds to increase this choice. You can also choose to invest in our 'Lifestyle' funds.

Investment-linked funds are made up of 'units':

- ▶ Your payments are used to buy units in the funds you choose.
- ▶ The price of one unit in each fund depends on the value of the underlying investments.
- ▶ The value of your investment is based on the total number of units you have in each fund. If the unit prices rise or fall, so will the value of your investment.

You can switch your payments in and out of various funds to change the mix of investments. We may delay switching in some circumstances. You can only invest in 12 of our funds at any one time (or 11 if you have money in the Trustee Cash Account).

Trustee Cash Account

We also offer the facility to hold cash on deposit within the plan. It's held in an account that's owned and used by Standard Life Trustee Company Limited, the scheme trustee. The trustee will keep a record of how much you have invested in this cash account. You can choose to use it to pay any commission charges or adviser fees (see pages 9 and 10).

The rate of interest is normally 1% below the Bank of England base rate. You can check the rate by contacting us or your adviser. The interest is accrued daily and applied on a monthly basis. Please note that, under the active money SIPP (AMSIPP) product, we currently call this cash account the 'SIPP Bank Account'. If you see this term being used in some of the documents we send you, it has the same meaning as 'Trustee Cash Account'.

For more information on all investment options please see 'active money personal pension fund choices and charges guide' (AMPP5a), or speak to your financial adviser.

Additional investments

One of the main attractions of the plan is the wide range of investment options available to you if you decide to upgrade your plan to an AMSIPP.

Who will manage my investments?

You can make investment decisions on your own, or with a financial adviser.

Other information about investments

It's important to regularly review your investments.

You can change investments at any time.

4.3 What benefits can I take at retirement?

You can:

- ▶ buy a pension (known as an annuity), or
- ▶ take a tax-free cash lump sum and buy a smaller pension.

The tax-free lump sum taken can't be more than the limit set by HM Revenue & Customs.

Taking your retirement benefits

You can start taking retirement benefits any time from age 55.

Normally, retirement benefits will only be payable before age 55 on grounds of ill health. If your current state of health gives you cause for concern you should speak to your financial adviser before making any decisions about your retirement benefits.

You can take all your retirement benefits on the same day or take them in stages. To take them all at once, you apply a single 'pension date' to your whole plan and it all becomes 'post pension date'.

To take your benefits in stages, you only apply a pension date to part of your plan at a time. That part becomes 'post pension date' and the rest of your plan remains 'pre pension date'. Your plan is made up of one or more accounts and you can apply a pension date to all or part of an account.

Tax-free lump sum

At a pension date you can normally take up to 25% of the new post pension date account as a tax-free lump sum. But you don't have to take a tax-free lump sum if you don't want to. You'll then use the rest of the new post pension date account to buy a pension.

Buy a pension (annuity)

This means that you pay some, or all, of your pension fund to an insurance company of your choice, who will in return pay you a pension for the rest of your life.

If you buy a pension and decide to use your Protected Rights benefits, you must use all of your Protected Rights to buy that pension. Your Protected Rights benefits cannot be split up. And if you are married or in a civil partnership, you must buy a Protected Rights pension that will continue at half the rate to your spouse or civil partner after you die.

When you decide to buy a pension it will be bought using the annuity rates at that time.

4.4 What about tax?

Tax relief - pension payments

You'll get basic-rate tax relief on any regular and single payments that you make.

If you are a higher or additional rate taxpayer you'll need to claim the extra relief through your tax return.

Capital Gains Tax

Your investments are not liable for UK Capital Gains Tax.

Annual Allowance

HM Revenue & Customs has an Annual Allowance for the total payments that you, your employer and any third party can make to all your pension plans (excluding transfer payments).

You may have to pay a tax charge on any payments that exceed this limit. If the total payments to all your plans are less than the limit in one tax year, you may be able to carry forward the unused allowance for up to three tax years.

For more details, please refer to 'Information about tax relief, limits and your pension' (GEN658), or speak to your financial adviser.

Lifetime Allowance

HM Revenue & Customs has a Lifetime Allowance on the total funds in pension plans that can be used to provide benefits for you. Any funds over this allowance will be liable to a tax charge.

Please refer to 'Information about tax relief, limits and your pension' (GEN658), or speak to your financial adviser for more details.

If you registered for primary or enhanced protection with HM Revenue & Customs before 6 April 2009 then you may have a higher personal allowance or the lifetime allowance may not apply. Speak to your financial adviser for more details.

Tax-free lump sum

You can normally take up to 25% of your plan as a tax-free lump sum.

However, you could face a tax charge if you 'recycle' your tax-free lump sum. See our fact sheet 'Recycling of lump sums' (GEN449) for more information.

Income Tax - pension

Any pension you buy will be taxed as earned income under normal pay-as-you-earn (PAYE) rules.

Tax - death benefits

If you die before age 75, your dependants do not normally need to pay tax on the lump sum paid from your pre pension date accounts. However, if any part of the lump sum exceeds your remaining Lifetime Allowance, that part will be taxed. And if you die aged 75 or older, any lump sum death benefit will be taxed.

Please refer to 'Information about tax relief, limits and your pension' (GEN658), or speak to your financial adviser for more details.

We explain about pre and post pension date accounts in 'Taking your retirement benefits' on page 7.

Other information about tax

A tax year runs from 6 April in one year to 5 April in the next year.

Tax rules and legislation may change.

The value of tax relief may change and will depend on your financial circumstances. The information we have given is based on our understanding of law and HM Revenue & Customs practice when we published this document in April 2011.

4.5 What are the charges & discounts?

This section shows you the main charges & discounts that apply. It should be read together with your personal illustration.

The following charges apply to our range of investment-linked pension funds:

Fund Management Charge

This is for the management of your funds and for our administration costs. The charge varies depending on the funds you choose to invest in.

Additional Expenses

Fund managers may charge an additional expense to cover costs such as fees for trustees, registrars, auditors, and regulators. This charge is likely to vary.

We describe the fund management charge and additional expenses as a yearly rate but they're taken each day.

Details of both the current fund management charge & additional expenses for each fund can be found in our 'active money personal pension fund choices and charges guide' – AMPP5a.

Switch charge for funds

Changing the funds you're invested in is called 'switching'. If you make more than 20 switches in any 12-month period, we reserve the right to charge for these additional switches and also reserve the right to charge if an external fund manager charges us for a switch you make.

Other information about charges

If you are using the services of a financial adviser, you may have to pay for these services. The charges are covered in section 4.6 on this page and page 10.

Charges are regularly reviewed and may be increased to reflect increases in overall costs and/or changes in the assumptions made. Any increases in charges will not increase Standard Life's profit margins above reasonable levels.

Your personal illustration shows our charges and the effect they have on reducing the value of your investments over the term of your plan.

Large Fund Discounts

You may receive a discount to reduce the effect of the fund management charge (FMC). It depends on the value of your plan and the funds in which you're invested.

Each month, we'll use the value of your plan, less any cash held on deposit in the Trustee Cash Account, to work out which discount percentage, if any, applies to you. The thresholds for the different percentages are set out in the table below.

In any month where you're eligible for a discount, we'll apply that discount by adding extra units to any qualifying fund you're invested in. We show which funds qualify for large fund discounts in our 'active money personal pension fund choices and charges guide' (AMPP5a).

The table below shows the yearly rate of the discount. Any amounts invested in funds that don't qualify for a discount still count towards your plan value.

Plan value less cash on deposit	Discount %
Under £50,000	None
£50,000 - £249,999	0.3% a year
£250,000 - £499,999	0.4% a year
£500,000 +	0.5% a year

4.6 How can I pay my financial adviser?

This section shows you the commission and fee options available to pay your financial adviser. You can pay your adviser a combination of commission and fees.

Your personal illustration will show the commission and/or fee options you have chosen. It will also show what charges may apply and the effect they could have on reducing the value of your investment(s) over time. You should speak to your financial adviser in the first instance if you have any questions.

When we talk about the 'current value' below, we mean the value of your payment(s) at the time we collect the charge.

Commission payable

Commission - for regular payments

Level Commission (for which we make an Initial Charge)

You can choose up to a maximum of 5% for each regular payment made.

We'll take a charge of 0.1% for each 0.1% of commission we pay and this is deducted from each payment after it's invested.

Initial Commission (for which we make an Additional Charge)

You can choose up to a maximum of 25% of the first year's expected regular payments. We'll take a charge from your plan, equal to the commission payment, in 12 to 48 monthly instalments.

You tell us over how many months you wish to pay this charge. We'll collect the charge even if regular payments stop in the first year.

Fund Based Renewal Commission (for which we make a Regular Charge)

You can choose up to a yearly maximum of 1.5% of the current value of the regular payments.

We'll take a charge at a yearly rate of 0.01% for every 0.01% of commission we pay and will deduct this from your plan.

Commission - for transfer and single payments

Initial Commission (for which we make an Initial Charge)

You can choose up to a maximum of 8% of the payment you're making.

We'll take a charge of 0.1% for each 0.1% of commission we pay and this will be deducted from the payment after it's been invested.

Funded Initial Commission (for which we make an Additional Charge)

You can choose up to a maximum of 5% of the payment you're making.

We'll take a monthly charge, at a yearly rate of 0.2% for every 1% of commission we pay, from the current value of the payment. We'll do this over a period of 6 years from the date the payment is made.

We'll apply a transfer charge if you transfer out, or buy a pension with any part of your plan that is subject to an 'Additional Charge' during the 6-year charging period. This charge can also increase if you take a tax-free lump sum, or choose Initial Commission.

Funded Initial Commission is not available if you're 69 or over.

The combined maximum for Initial Commission and Funded Initial Commission is 8%.

Fund Based Renewal Commission (for which we make a Regular Charge)

You can choose up to a yearly maximum of 1.5% of the current value of the payment.

We'll take a charge at a yearly rate of 0.01% for every 0.01% of commission we pay and will deduct this from your plan.

Fees

You can pay your financial adviser a fee, either by your own separate arrangement or through your plan.

The fee can be paid through the plan as an initial payment and/or as an ongoing fee that's paid monthly, quarterly, half-yearly or yearly. For regular payments up to 25% of the first year's expected regular payments can be paid as an initial fee in addition to any commission. For single or transfer payments up to 8% of the payment (less any initial or funded initial commission) can be paid as an initial fee.

The fee can be paid by cancelling units held for you in your funds or by taking it from the Trustee Cash Account. If you ask us to pay any fees from the Trustee Cash Account you need to make sure you have enough money in this account to pay them. If you do not have enough money in the Trustee Cash Account the fee will be paid by cancelling units held in your funds.

4.7 Other important questions

What happens to my AMPP when I die?

We'll pay the plan value in a lump sum. However, if any part of the lump sum exceeds the Lifetime Allowance described in the 'What about tax?' section on page 8, that part will normally be subject to tax. And if you die aged 75 or older, any lump sum death benefit will be taxed.

Please refer to 'Information about tax relief, limits and your pension' (GEN658), or speak to your financial adviser for more details.

We will decide who to pay the lump sum to. We take into account your circumstances when you die and anyone you have previously stated you want the money to go to.

Annuity death benefits

The death benefits payable from the annuity depend on the choices you make when you buy the annuity.

Contracted-out death benefits

Protected Rights legislation dictates the death benefits that must be paid from your contracted-out benefits.

If you have no surviving spouse/civil partner, we must use any contracted-out benefits still in your AMPP to pay a lump sum according to your instructions, or to your estate if you have not given any instructions.

If you are survived by your spouse/civil partner, we must use any contracted-out funds in your AMPP to pay a pension to them.

Can I transfer my plan?

You can transfer your plan to another pension scheme. It's important that you check with the administrator of the scheme you want to transfer to that they will accept the transfer.

This is particularly important if you have any contracted-out benefits as you can only transfer these if the receiving scheme is able to accept them.

Can I change my mind?

You have a legal right to cancel your payment if you change your mind. You have 30 days, from the date you receive your plan documents, to cancel.

At the end of the 30 day period you'll be bound by the terms and conditions of the plan and any money received by Standard Life will not be refundable under the cancellation rule.

Transfer payments

Before we can return any transfer payment, you must speak to the transferring scheme to get their agreement to accept the money back.

If they will not accept it back, and you still want to cancel, then you must arrange for another pension provider to accept the payment.

The transferring scheme may charge you for taking the payment back.

Regular payments

It's only the first payment that you choose to make that will have cancellation rights. If you decide to increase the level of payment in the future you'll not have a right to cancel that payment. However, you can reduce or stop future payments at any time.

Single payments

A cancellation right applies to any single payment if we pay commission on it that's different to the commission we're paying on your regular payments.

What will I get back?

We'll refund payments to the person(s) who made them.

Transfer payments will be returned to the transferring scheme.

The amount we'll return depends on any fall in the value of your investment before we receive your instruction to cancel. If this happens, we may deduct an equivalent amount from the refund.

How do I cancel?

If you decide you want to cancel you should write to us. See 'How to contact us' on page 13.

How will I know how my AMPP is doing?

Online

We'll automatically register you for our online service (you'll get a user id and password when we set up your plan).

You can then check your plan details on our website: www.standardlife.co.uk

Yearly statement

We'll make your annual statement available online. If you prefer, you can still receive it by post. Further details about how you can receive your annual statement are included in your welcome pack.

You can also get a valuation or illustration by calling our AMPP Customer Centre. See 'How to contact us' on page 13.

5. Other important information

How to complain

We have a leaflet that summarises our complaints handling procedures. If you would like to see a copy please contact us.

If you need to complain, write to us at the address shown in 'How to contact us' on page 13.

If you aren't satisfied with our response you may be able to complain to:

The Financial Ombudsman Service
South Quay Plaza,
183 Marsh Wall
London E14 9SR

Call: **0845 080 1800**

email:
complaint.info@financial-ombudsman.org.uk

Website: **www.financial-ombudsman.org.uk**

Complaining to the Ombudsman won't affect your legal rights.

Plan terms and conditions

For a full summary you should read 'The terms and conditions for your active money personal pension' (AMPP62).

We have the right to change some of the plan terms and conditions. We'll write to you and explain if this happens.

Law

The law of Scotland will decide any legal dispute.

Language

The English language will be used in all documents and future correspondence.

Compensation

The Financial Services Compensation Scheme (FSCS) has been set up to provide protection to consumers if authorised financial services firms are unable, or likely to be unable, to meet claims against them.

Your contract with us will normally be covered, however, it is important to note that different limits apply to different types of investment. In some circumstances, you might not be eligible for any compensation under the FSCS.

The availability of compensation depends on:

- ▶ The type of product you are invested in
- ▶ The type and structure of the investments you choose within your product
- ▶ The country the investments are held in
- ▶ Whether you were resident in the UK at the time you took out the contract with us. If you were not resident in the UK, you may be eligible for compensation from an equivalent scheme in the country you were resident in.

Pensions and other medium to long term products are normally covered under the long term contract of insurance which covers 90% without any limit. In respect of investments you choose within your product, most types of investment business, such as OEICS and mutual funds, are normally covered up to a maximum limit of £50,000, and for UK deposit accounts, you are normally entitled to claim up to £85,000.

Cash deposited in your active money personal pension

The Trustee Cash Account is provided by Barclays Bank PLC. This means that any money you hold in the Trustee Cash Account is regarded as cash savings you hold with Barclays Bank for the purposes of the Financial Services Compensation Scheme (FSCS). Therefore if you currently, or at any point in the future, have savings in the Trustee Cash Account plus savings with Barclays Bank, and together these total more than the FSCS limit, presently £85,000, you may want to consider getting independent financial advice about your options for protecting your FSCS compensation limits.

Barclays Bank is a member of the FSCS established under the Financial Services and Markets Act 2000 which protects customers if a bank goes out of business. You may be entitled to compensation for cash elements of your active money personal pension from the FSCS if Barclays Bank cannot meet its obligations depending on the type of business and the circumstances of the claim.

For further information on the compensation available under the FSCS please check their website www.fscs.org.uk

If you have any questions about whether your contract is covered or not, you can speak to your financial adviser or contact us directly.

6. How to contact us



0845 278 5626 (call charges may vary)

Please have your plan number ready when calling.



0131 245 3221.



ampp_customercentre@standardlife.com

There is no guarantee that any email sent to us will be received, or will not have been tampered with. You should not send personal details by email.



AMPP Customer Centre
Standard Life
Dundas House
20 Brandon Street
Edinburgh
EH3 5PP
United Kingdom

Advice, questions and help

Your financial adviser should be your first point of contact, as our AMPP Customer Centre can't give any financial advice.

If you have any questions, or would like to make any changes to your plan, please contact us. Your queries will be dealt with during business hours.

7. About Standard Life

Standard Life Assurance Limited's product range includes pensions and investments.

Standard Life Assurance Limited is on the Financial Services Authority Register. The registration number is 439567.

Find out more

If you'd like further information on this or any of our other products, or if there's anything more about Standard Life we can help you with, just call us on this number, or visit our website.

Call us on 0845 278 5626

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