

Standard Life Wealth launches unique Managed Portfolio Strategies

Standard Life Wealth has created a set of five unique investment strategies that will form the backbone of the Standard Life Wrap Platform's new Managed Portfolio Service (MPS).

IFAs using the Wrap platform will now be able to select from five strategies retaining the discretionary management services of Standard Life Wealth to actively manage their client's portfolios. Standard Life Wealth's investment team will adjust the portfolios to respond to changing market conditions and views on the underlying managers – from across the whole market - whose funds are being used within the portfolios.

The launch of MPS will allow more people to access the investment expertise of Standard Life Wealth's discretionary fund managers.

Richard Charnock, Chief Executive Officer of Standard Life Wealth, said: "The Managed Portfolio Service is testament to how Standard Life's Wrap technology development is leading the market. Standard Life Wealth is about bringing the best institutional investments techniques to bear on client portfolios and up until now this has meant we have had to restrict this expertise to clients with more than £500k to invest. Advancements on our Wrap platform mean we can now offer our discretionary expertise to more people."

To help IFAs meet their client's individual needs, each of the five strategies has been set up with a different level of risk and a different target return. With volatility management a key feature, the portfolios have been specifically created to provide a strong match with modern goals-based planning approaches. The aim at all times is to minimise volatility for the given target return and therefore maximise the certainty of the client achieving his or her goals.

Standard Life Wealth Limited (SC317950), Discretionary Investment Manager, registered in Scotland at 1 George Street, Edinburgh EH2 2LL, and Standard Life Savings Limited (SC180203), ISA Plan Manager, registered in Scotland at Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH, are both authorised and regulated by the Financial Services Authority.

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As the service is fully embedded on the Wrap platform, IFAs can benefit from up-to-date holdings and performance information together with far richer reporting than typically available from managed fund-based approaches.

Standard Life Wealth's Strategy & Business Development Director, David Tiller, said: "While we are keen to be able to participate in the growing MPS market it is very important to Standard Life Wealth that we did not merely launch a 'me too' solution.

"In creating the portfolio strategies we have looked to retain the purity of our investment approach. Unlike other MPS approaches, which rely solely on the standard universe of retail funds available on Wrap platforms, we have linked them to institutional-grade investment techniques via our exclusive Strategic Investment Allocation fund.

"This fund, when combined with the rest of the portfolio, allows us to greatly enhance portfolio diversification and take a more dynamic approach to the management of portfolio risks. The net result is the client receives a more consistent and predictable return for investors."

Richard Charnock concludes: "Managed Portfolio Service brings together the best of both Standard Life and Standard Life Wealth. And it's a great example of collaboration across Standard Life's UK business. By combining investment capabilities with the platform know-how of Wrap to create our Managed Portfolio Service, we believe we have created a proposition of real value to IFAs and their clients."

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Notes to Editors

- The Managed Portfolio Service (MPS) is a discretionary investment management service where Standard Life Wealth is responsible for all investment decision-making. The Investment Manager is therefore better able to respond rapidly to changing market conditions without the inevitable delay

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involved in securing the client's permission. As a discretionary manager, Standard Life Wealth can access sophisticated investment strategies that are usually restricted to institutional investors.

- MPS is offered through the following tax wrappers available on Wrap: SIPP, ISA, Offshore Bond and Personal Portfolio. Investment can only be made in the form of cash or funds available on Wrap, excluding restricted funds or stocks and shares.
- Each strategy is made up of a portfolio of funds on the Wrap platform selected from different sectors and managers. These funds are picked according to Standard Life Wealth's prevailing market views and in-depth research into the capabilities of each of the underlying fund managers.
- Standard Life Wealth have established 5 MPS Strategies

	Target Return (net of fees*)	Expected Risk (Volatility)
Portfolio Strategy 1	Cash +1%	Low: 3-6%
Portfolio Strategy 2	Cash +2%	Low to Medium: 4-7%
Portfolio Strategy 3	Cash +3%	Medium: 5-9%
Portfolio Strategy 4	Cash +4%	Medium to High: 7-12%
Portfolio Strategy 5	Cash +5%	High: 9-15%

**The target returns are net of adviser trail at 0.5% and investment, fund, platform and tax wrapper fees*

- The Strategic Investment Allocation Fund is designed to be used as part of a specifically designed wider portfolio of investments. It uses highly diversified investments to offset market exposures and therefore reduces the impact of market fluctuations on the overall portfolio.
- Historically, Standard Life Wealth's discretionary expertise was only available to investments of more than £500,000 but the launch of MPS will allow more people to access the investment expertise of its discretionary fund managers (minimum investment £100k).

Established in 1825, Standard Life is a leading provider of long term savings and investments to around 6 million customers worldwide. Headquartered in Edinburgh, Standard Life has around 9,000 employees across the UK, Canada, Ireland, Germany, Austria, India, USA, Hong Kong and mainland China.

The Standard Life group includes savings and investments businesses, which operate across its UK, Canadian and European markets; corporate pensions and benefits businesses in the UK and Canada; Standard Life Investments, a global investment manager, which manages assets of over £157bn globally; and its Chinese and Indian Joint Venture businesses. At the end of December 2010 the Group had total assets under administration of £196.8bn.

Standard Life plc is listed on the London Stock Exchange and has approximately 1.5 million individual shareholders in over 50 countries around the world.

All figures at 31 December 2010

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