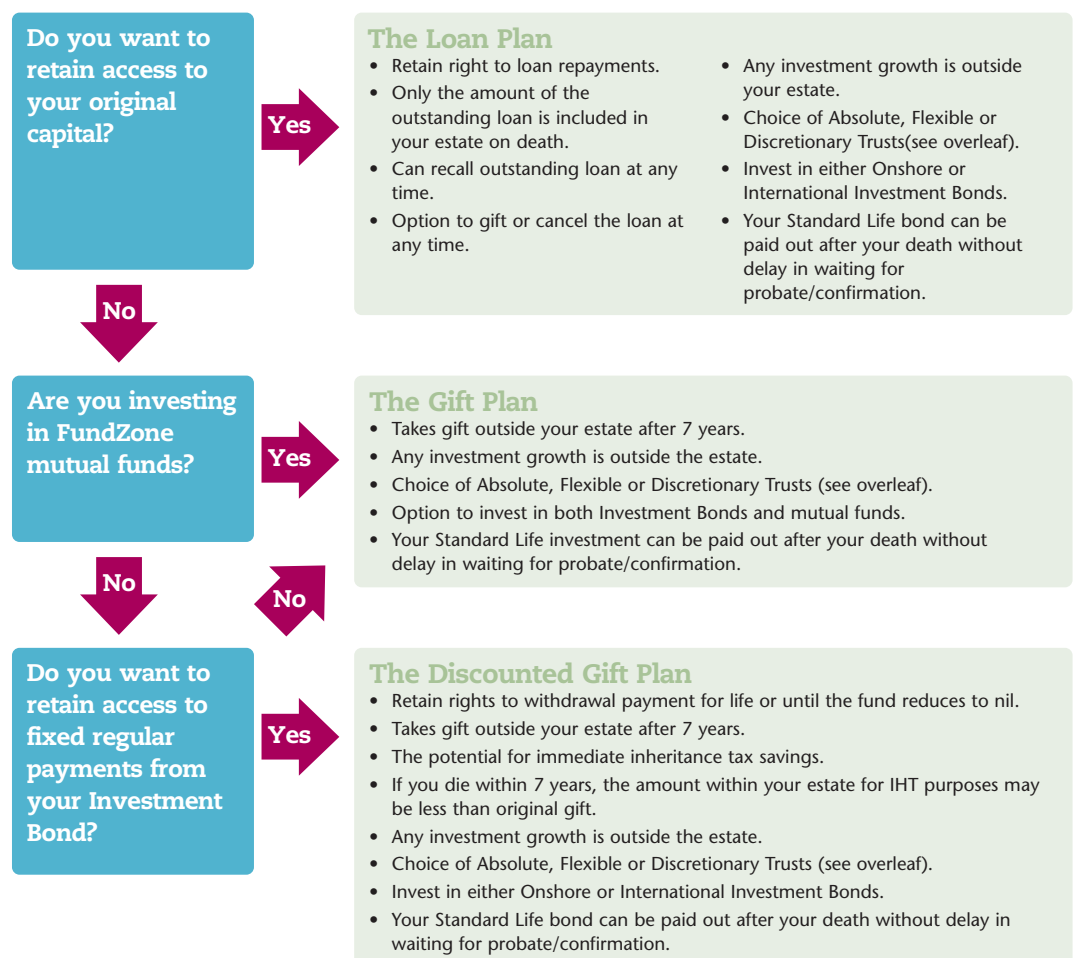


Trusts are very useful in estate planning. By setting up a Trust it can provide you with flexibility over who receives the trust assets and when. Different trusts have different features, each with its own unique combination of flexibility, capital access and tax implications. Follow the options below to find the plan that works best for you.



* Your domicile of origin is decided at birth. This is the same as the domicile of your father. If your father died before your birth then you take your mother's domicile. It is possible to change your domicile and adopt a domicile of choice, please speak to your adviser.

Deemed UK domicile – If you have been UK resident for 17 out of the last 20 tax years (including the current one), you could be deemed to be domiciled in the UK, for IHT purposes only.

Absolute, Flexible or Discretionary Trust?



The above information is based on Standard Life's current understanding of law and HM Revenue & Customs practice at date of publication. Legislation and taxation could change in the future.

Please note that before buying a product, factors such as commitment and investment risk need to be considered. Full details are available in the Key Features Documents and the Estate Planning Marketing Material.