



FAMILY LINKING

A simple way to lower charges

Family linking is a feature of the Scottish Widows Platform that allows family members to have the values of their Scottish Widows Platform Account(s) added together when calculating Platform charges – resulting in valuable savings for your clients.

WHO QUALIFIES FOR FAMILY LINKING?

To qualify for family linking the combined value of the Portfolios must be at least £200,000 at the time the link is made. Our family linking feature covers three generations – see the diagram (right).

Please note that all clients must be with the same adviser firm for a family link to be made. Any £75 pension account charge due will still be applied to each pension account.

Trusts and Family Linking

For trusts, it is the donor/settlor who is treated as the family member for family linking, not the trustee.

Example:

Mary sets up a discretionary trust worth £60,000 with her daughter and husband as beneficiaries. For charging efficiency, her adviser links this up with Mary's personal Scottish Widows Platform account(s) worth £50,000 and her sister's Scottish Widows Platform account(s) worth £100,000.

- For charitable trusts, you can link a maximum of two Account(s) for the same charity.

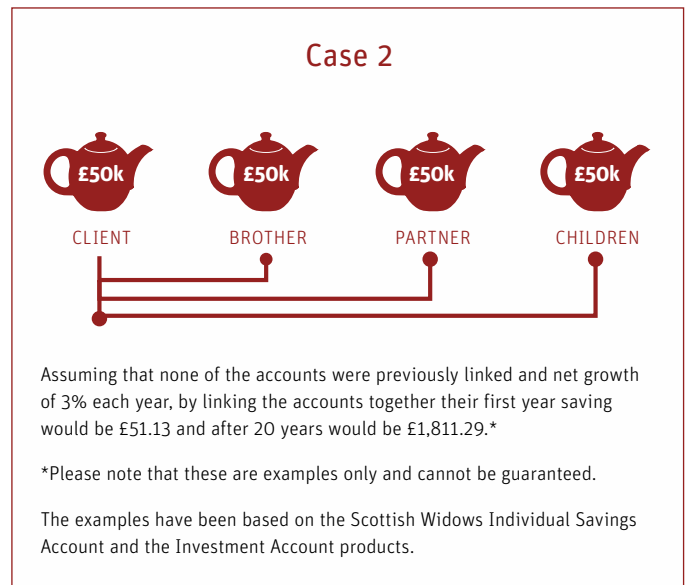
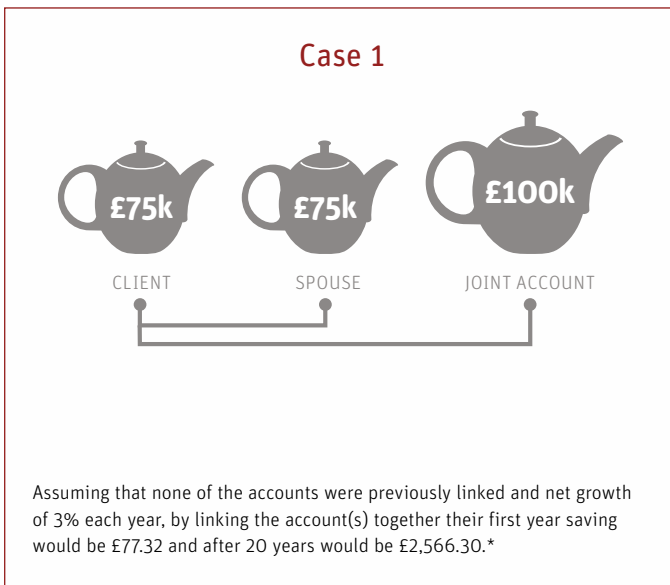


BENEFITS FOR YOUR CLIENTS AND YOUR BUSINESS

The valuable reduction in Platform charges means family linking can be an excellent way to gain referrals to your clients' family members. Note that you can add further family members to an existing link, up to a maximum of three generations, so it's possible to build a chain of referrals over time.


LETS TAKE A LOOK AT HOW IT CAN WORK

Below are two examples that show how family linking can work.



For more information about family linking and concessions, please speak to your Account Manager or call us on **0330 024 2345**.

We may record or monitor calls to improve our service.

 **0330 024 2345**

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 scottishwidows.co.uk/platform

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