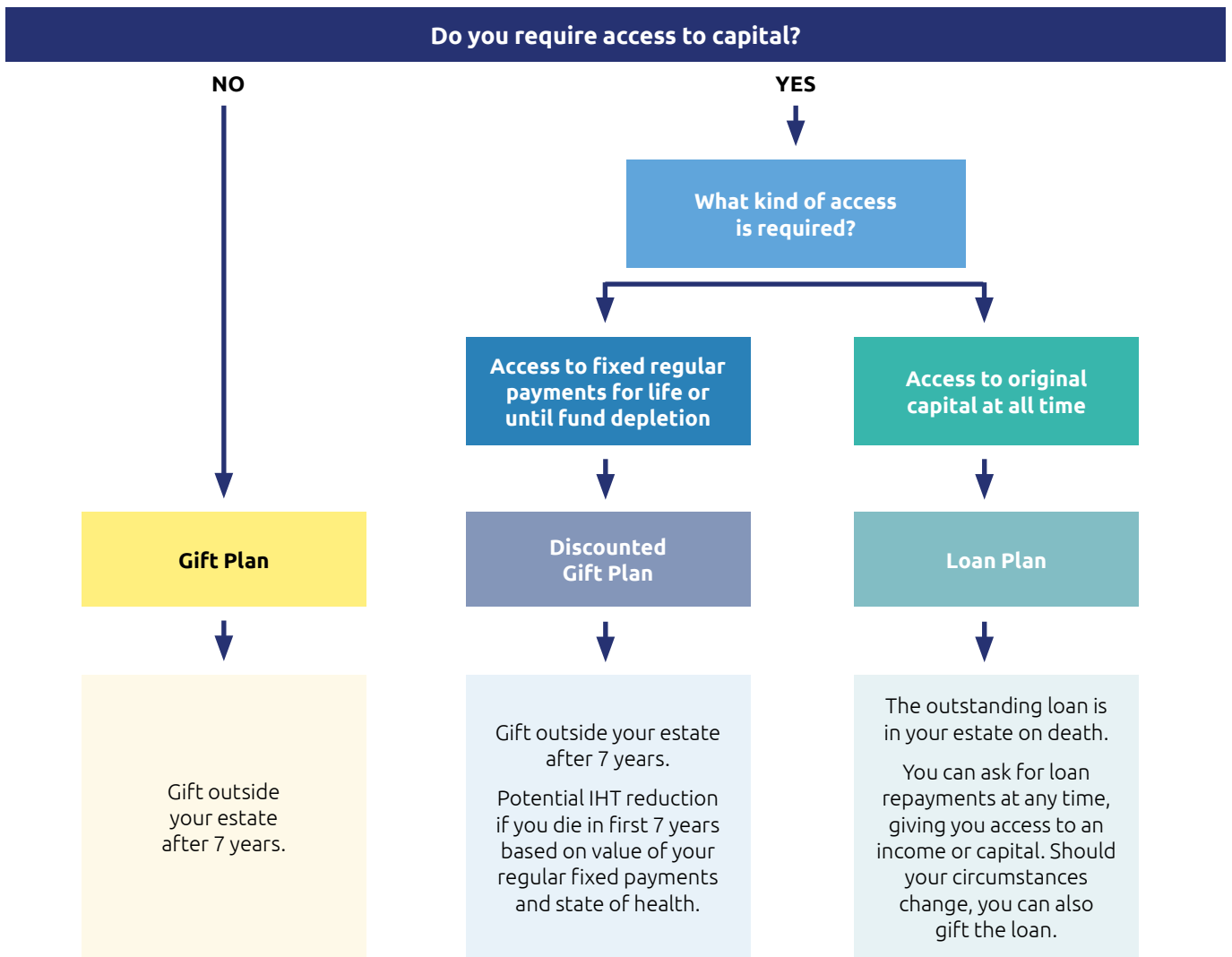


Trust Decision Tree

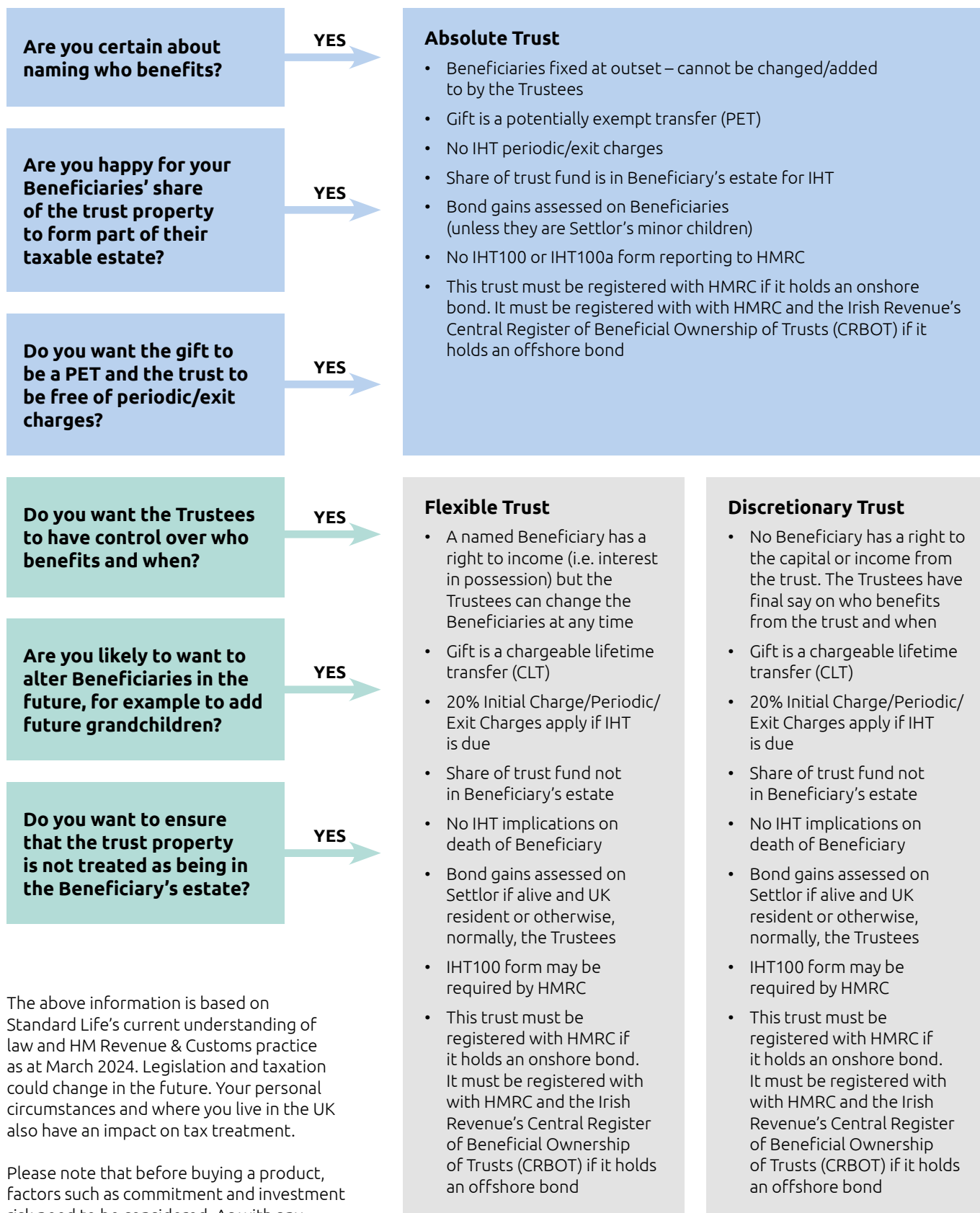
(this document should only be used by clients with their financial adviser)

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 their own unique combination of flexibility, capital access and tax implications. Follow the options below to help you select one that works best for you.



- Features of Gift Plan, Discounted Gift Plan and Loan Plan**
- Any investment growth is immediately outside your estate for IHT purposes
 - Choice of Absolute or Discretionary Trust
 - Invest in new offshore and onshore bonds (Gift Plan can also be accessed through mutual funds and existing bonds)
 - In the event of your death, payment can be made without the need for probate/confirmation

Absolute, Flexible or Discretionary Trust?



The above information is based on Standard Life’s current understanding of law and HM Revenue & Customs practice as at March 2024. Legislation and taxation could change in the future. Your personal circumstances and where you live in the UK also have an impact on tax treatment.

Please note that before buying a product, factors such as commitment and investment risk need to be considered. As with any investment the value of your investment can go down as well as up and may be worth less than what was paid in. Full details are available in the Key Features Documents and the Estate Planning Marketing Material.

! You should always take financial advice if you’re considering a trust. The information contained in this document should not be considered as financial advice.