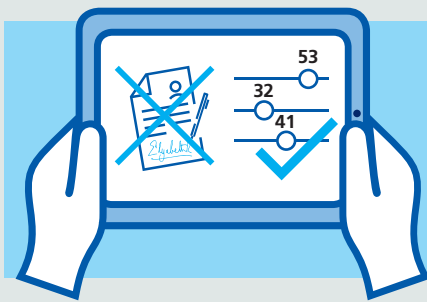


Income in retirement

The Advance by Embark Platform supports advisers in delivering income to their clients, particularly during retirement.

Our Platform gives clients and their advisers the ability to choose the income solution that suits their needs today – with the confidence of knowing that whatever they decide, changes can be made quickly and easily.



Advance by Embark ensures tax relief is applied to a client's Retirement Account if they are still wishing to make contributions, using our extensive pre-funding capabilities. We also use pre-funding to support those clients wishing to make withdrawals, making the money available faster to advisers and their clients. When clients need to adjust income levels, this is carried out online. There is no paperwork required to make such adjustments and no client signatures are necessary.

Auto-disinvestment helps clients get their money when there may not be enough cash available to meet their requirements.



Knowable Costs



There are **no additional costs** for clients when moving some or all of their pension pot into drawdown. And therefore there are no additional Platform costs for advisers to disclose.

Clients have the certainty of knowing what the costs are for providing their overall income needs at the very start of their journey. With Advance by Embark, **there are no surprises.**



Flexibility in Income

We recognise income may be better taken from tax wrappers other than the pension. That is why we provide the same functionality across all tax wrappers:

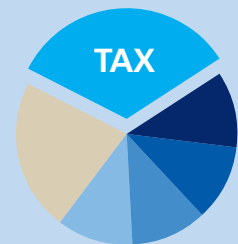
- ✓ **pre-funding of withdrawals**
- ✓ **auto-disinvestment**
- ✓ **full online capabilities**



Income can be paid to clients on the day they choose, from the 1st to the 28th of each month.

Mixing or changing the tax wrappers that the income and/or withdrawals can be taken from on the Platform can help clients reduce the amount of tax they need to pay when retired. Advisers can apply different investment strategies for each tax wrapper or combine them.

Using our platform's CGT calculator, advisers can easily identify when and from which funds withdrawals can be made for the benefit of clients.



For instance, different model portfolios can be used to meet short, medium and long-term investment needs, all within the same tax wrapper. And when it's right to hold cash, you can.



And just like clients do with their bank accounts, they can check the value of their investments on the Platform online – using their smartphone, tablet or PC.



For more details about the Advance by Embark Platform
please speak to your consultant on
0345 607 2013

We may record or monitor calls to improve our service.

For use by professional financial advisers only. No other person should rely on, or act on any information in this brochure when making an investment decision. This brochure has not been approved for use with clients.

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