

A future with more

The shape of things to come

Save more with pre-pay online trading bundles

If you're a frequent trader, from 1 February 2017 you'll be able to trade online for **even less** than our reduced online trading charges, by buying a pre-pay trading bundle.

The more trades you buy, the greater the discount. If you can commit to 50 trades up front, you'll pay just **£7.99** a time. This is open to all investors trading online, we don't set any other qualifying criteria. For example, placing a certain number of deals in the previous calendar month.

Trades in bundle	Cost of bundle	Cost per trade	Compared to standard cost (from 1 Feb 2017)
10	£88.80	£8.88	£9.99
25	£208.25	£8.33	£9.99
50	£399.50	£7.99	£9.99

Using bundles couldn't be simpler.

You'll be able to buy the bundles online or over the phone using your debit card. You'll pay upfront and be able to keep track of how many discounted online trades you have left through your online account.

You'll have six months from buying them to use all the trades in your bundle. Any you don't use by then will lapse. Bundled trades won't qualify for a loyalty discount.

Take part in flash sales and other promotions

Our £5 online flash trading sales and other promotions - like our recent '12 Days of Christmas' hamper draw - are popular with customers. We plan to run these more frequently in 2017.

We'll advertise them on our website and by email, but not by post. Another reason to go paperless and sign-up for our marketing emails, if you haven't already.

Trade monthly for just £1.50

If you're ready to set up a direct debit and commit to buying the same stock(s) on a monthly basis, consider our monthly online dealing service. This lets you trade for just £1.50 a time.

Experience a better online service

We'll be completely transforming our online service.

You'll start seeing the benefits in the coming months with a simplified, new website, helping you find the information you're looking for faster and easier than ever before.

And later this year, logging in to your secure online account will become a much better experience. Our service will be more intuitive and represent a more modern Alliance Trust Savings.

We'll keep you up to date as things progress.

Get more help with investment decisions

Early next year we're adding an exciting new service to our trading platform.

We are partnering with an independent investment consultancy, to provide support to help you make decisions about where to invest your money.

It starts with your life stage and what you're aiming to achieve, for example investment growth or a target income, and ends with a short list of investments you might like to consider.

Add regular investment tips and access to expert insight from members of the independent investment team and you'll have more investment support from Alliance Trust Savings than ever before.

We will not make personal recommendations to invest.

Watch your inbox and our website for more information in the new year.

These are in addition to our current services:



Extensive access to research and price information for all our available investments through Morningstar and Edison, as well as planning tools and calculators.



In depth publications, including *Taking Stock* our specialist investment trust magazine and *Your Retirement*, with hints, tips and ideas for those saving for the longer term.



Regular articles on issues of relevance to investors, designed to keep you up to date and inspired to review your portfolio regularly – helping you stay on track for your goals.



Weekly Share Tips, Top 20's and regular access to Initial Public Offers and other Share Offers.

You'll get all of this for a fair, flat fee that doesn't grow with your investment

The idea with flat fees is that you cover your own costs. Many other platforms charge for at least some of their services based on the value of your investments. This means that people with larger account values pay more and end up subsidising the costs for those with smaller ones.

We don't do this because we don't think it is fair. No matter what the value of your account, it costs us roughly the same to manage it and to provide services to you. And with flat fees, your account charges won't grow just because your investments do.

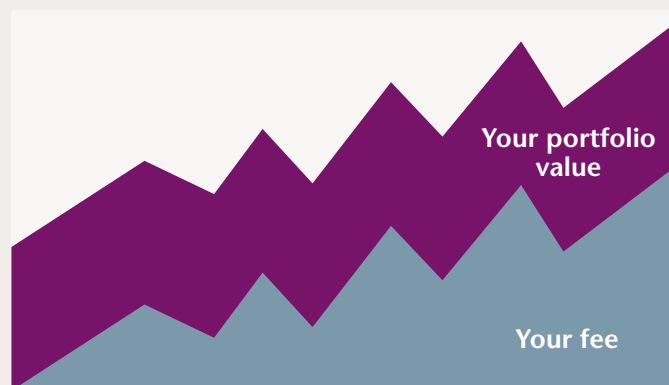
Prices that change from time to time? Or prices that change all the time?

We may change our charges from time to time to reflect the changing costs to us of providing our services, but with a percentage fee based on the value of your portfolio, your charge is **always** changing.

A percentage fee goes up and down with the investment market, and **every** time you add money to your portfolio you end up paying more, leaving less to benefit from future investment growth.

In contrast, markets can go up and down and you can add as much money as you like to an Alliance Trust Savings account, and you'll still pay the same amount. Unless we change our charges.

Percentage fees – changing all the time



Flat fees – changing from time to time



That's why flat fees are generally great value when you plan to make a larger investment (for example by consolidating several ISA or pension pots together in one place), or build a smaller investment into a larger one over time. Making us one of the most competitively priced platforms in the market at larger portfolio sizes.

Investments can go down as well as up and charges may change in the future.