



Enhancing Client Reviews with Wrap

28 August 2025



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Contents & objectives

We're pleased to invite you to this practical webinar designed to help you strengthen the quality and effectiveness of your client review meetings. With increasing expectations around transparency, value, and personalised advice, this session will provide the tools and knowledge you need to deliver reviews that truly resonate with your clients and meet regulatory standards

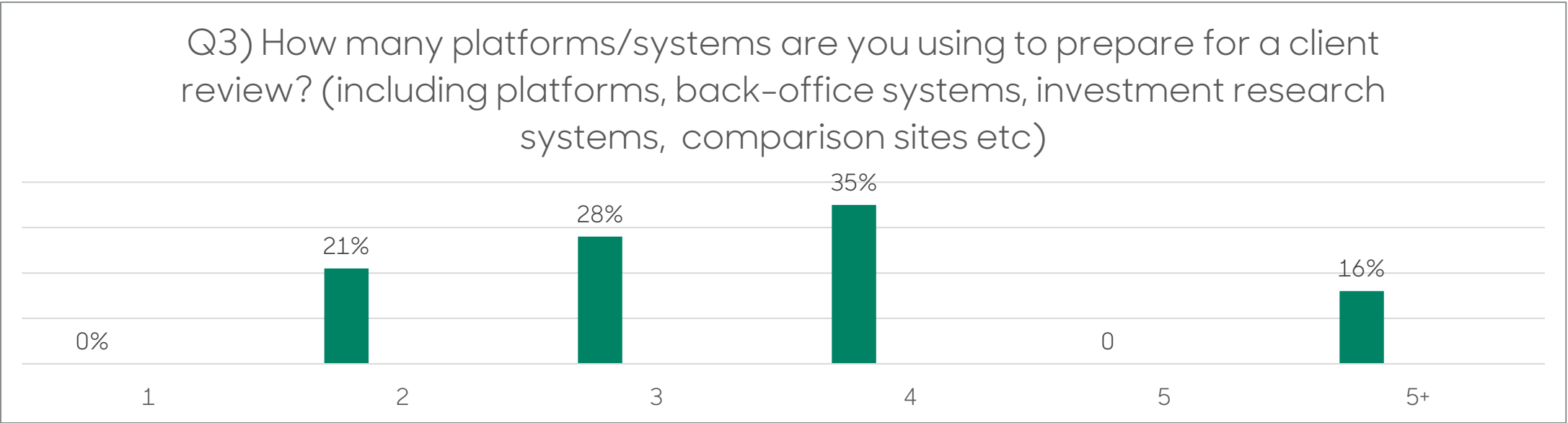
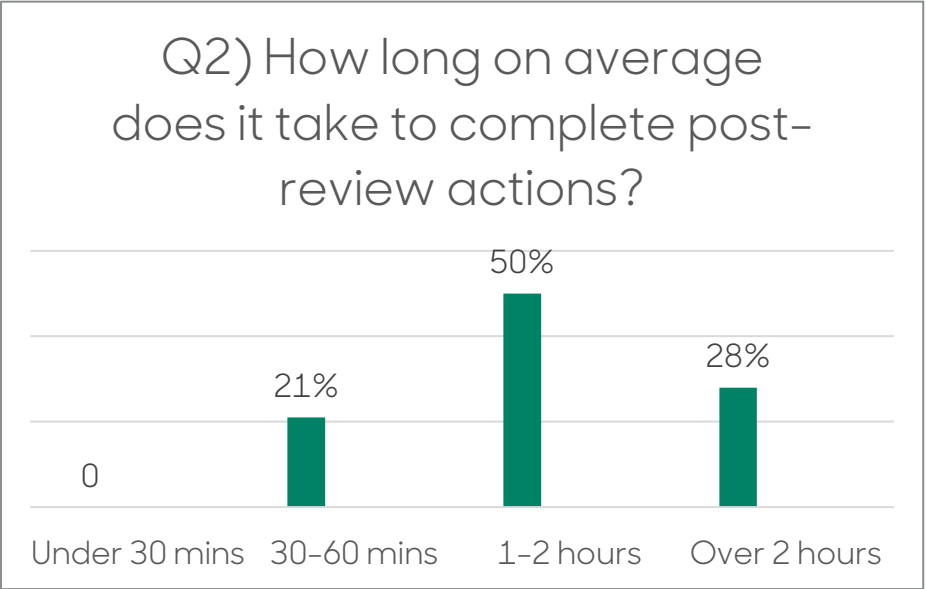
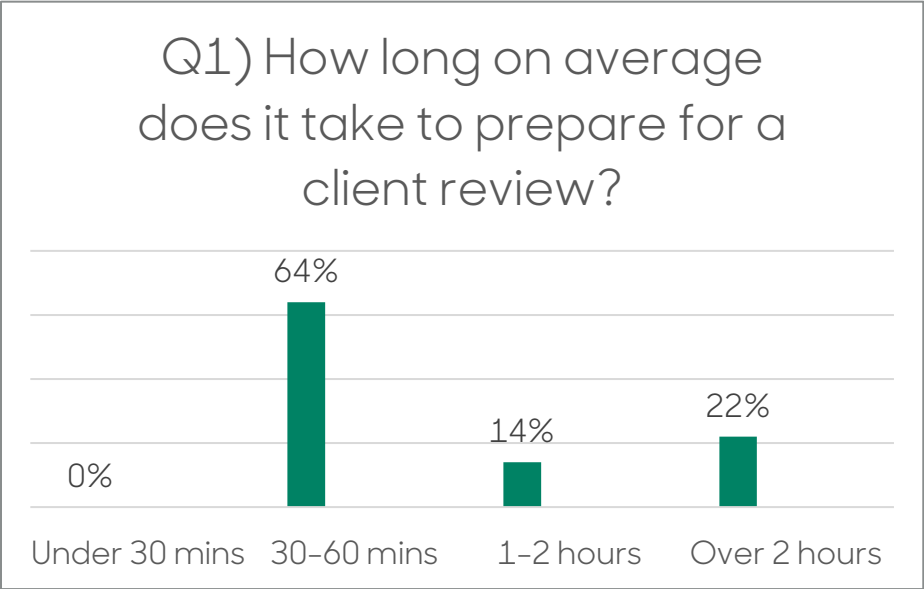
- 1. Master the Review Framework** – Learn how to structure client reviews that align with Consumer Duty, focusing on suitability, performance, and future planning.
- 2. Optimise Platform Tools** – Discover how to leverage Wrap features – like family linking, digital reporting, and tax wrappers—to enhance client outcomes.
- 3. Demonstrate Value with Clarity** – Gain confidence in presenting charges, performance, and planning strategies in a way that clearly communicates value for money.

The background features three overlapping circles. The central circle is a dark teal color and contains the main text. To its left is a lighter teal circle, and to its right is a medium teal circle. All circles are partially visible, with the central one being the largest and most prominent.

Client Review Survey

Insights & analysis

Client Review Survey



Client Review Survey

'Duplication of back-office reporting'

'Research tools in one place'

'Client
interaction &
replying to
communications
timely'

'Single operating
system that allows end
to end processing'

**Q4) If you could
improve one thing
about your client
review process, what
would it be?**

Reduce number of
platforms &
processes

'Integrated systems'

'Automation of
documents & data'

'Reduce time spent on meeting preparation'

'Less compliance that confuses clients'

'Consistency & accuracy of client prep work'

Client Review Survey

'More graph options for client reporting'

'Tailored client reports for review meetings'

'Easy navigation of client transactions'

'Functionality that doesn't reset criteria each time you analyse data'

Q5) Considering the Aberdeen platforms, what would make the review process easier for you?

'Differentiate between contribution types i.e. Employee versus Employer payments'

'CGT scenario tool'

'SIPP reports to show TFC and taxable income details & allowances'

'Auto generate client reports in line with client review meetings'

'integrated cash flow tool'

'Successful merger of Wrap & Elevate for one central data source'

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Why Aberdeen Wrap?

Suitability & due diligence

About us

Aberdeen Adviser are part of Aberdeen Group plc

Aberdeen is a global investment company that helps clients and customers plan, save and invest for the future.

Aberdeen Group is structured around three businesses: Investments, Adviser and interactive investor – focused on the changing needs of our clients.

Aberdeen Adviser business includes Aberdeen Wrap and Aberdeen Elevate platforms, and Aberdeen MPS



We have retained our AKG A rating for financial strength for the last 7 years.

£517.6bn

Aberdeen Group plc manage and administer £517.6bn AUMA (as at 30 June 2025).

£75.7bn

Aberdeen Adviser is the UK's second largest adviser platform by AUMA.

As at 30 June 2025 Includes Platform AUA of £72.8bn (2023: £70.9bn) and MPS AUMA of £2.9bn (2023: £2.6bn).

>50%

We have relationships with over half the UK's IFAs. Around 3,000 adviser firms using our platforms.

>400,000

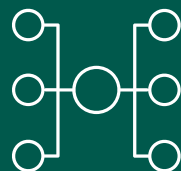
Over 400,000 customers trust us with their savings.

Operational excellence at scale

Our capabilities



We support over 3,000 adviser firms helping around 401,000 individual customers on our platforms*



c5.1m trades processed each month. 99.9%* straight-through



We process c458,000* work items annually



95% Customer satisfaction score. As at 1st March 2025

*Wrap and Elevate. Information correct as at 31 December 2024.

A Service Experience Designed for Confident Delivery

"We understand that exceptional service is essential to the success of our partnership. That's why our model is built around your business—delivering the speed, precision, and expertise needed to ensure consistent performance. We simplify the adviser experience and help drive stronger outcomes for your clients. This is service that adapts to your needs—empowering progress, every day."

Jonny Black, Chief Client Experience Officer



Why Aberdeen Wrap?

Full suite of tax-wrappers

Access the products you need to build a tax-efficient plan for your client and their families.

Drawdown flexibility

Our drawdown price lock allows clients to lock in their platform charge when assets are at their highest.

Competitive price

Our simple, three-tiered charging structure rewards your client with lower charges the more they invest.

Pre-funding

We pre-fund contributions, tax relief and fund switches & rebalances with our money while the client funds are clearing.



Helping you become the business you want to be

A due diligence guide to Wrap

Investor protection

This document is for financial professionals only



Welcome to Aberdeen

A guide for investors on Wrap

Who we are

We're one of the UK's largest wealth management platform providers, and part of a company with a heritage dating back nearly 200 years. And while times have changed, we remain firmly committed to helping you plan, save and invest for the future.

A platform provider you can depend on

Trust and reliability are key when it comes to looking after your money. We're proud to be the only platform provider awarded an 'A' rating by AKG for seven consecutive years. This independent recognition of our financial strength means you can rest assured your money is in safe hands.

Proven growth and scalability

Our Wrap platform has a demonstrable track record in scalability. Since launch in 2006, growth has been rapid. Aberdeen platform solutions are currently used by over 3,000 adviser firms to support over 401,000 individual customers.

Continual investment and development

As a result of our growth, we can continually invest in our business allowing us to develop key features and functionality, and in turn improve the service your adviser can offer you. We have a strong commitment to our security - we continue to invest in robust security and controls, designed to protect your assets and information.

Strength in numbers



£72.4bn

We manage a total of £72.4bn¹ of assets on our platforms on behalf of over 401,000 customers.



3,000

3,000¹ financial advice firms work with us, about half of the total number of firms in the UK.



90%

Customer satisfaction score. As at November 2024.

¹ Across Wrap, Elevate and Fundzone. As at 31 December 2024.

"At the heart of our business is an unwavering commitment to provide best in class solutions that empower your adviser to help you achieve your financial goals.

We work in partnership with your adviser, equipping them with the technology, tools and investment options they need to manage a financial plan that's tailored to you and offers you a more personalised service - all powered by our award-winning platform.

And as part of a global company, we offer scale and reliability - so by entrusting us with your money, we can put our strength to work for you. We're delighted to have you on board as a customer - when it comes to your financial future, we're here to support you and your adviser every step of the way."



Helping you manage your wealth

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Client review

Fact find & analysis

Client Summary

📄 | Total client view ▼

Firm:
 Client ID:

£635,784.55

Total portfolio value as at 12 Aug 2025

Client last logged in 1286 days ago

Important notes added

Summary

Investments

Performance

Insights


Transactions

Activity

Documents

Roles

ESG



12/08/2025
 📅

📄 Create client portfolio report 📺

Product	Account number	Allocation	Change £ ℹ️	Value
Individual account				
🟢 <u>Offshore Bond</u>	-005	15.79%	+£382.27	£100,382.28 ...
🟡 <u>ISA Stocks & Shares</u>	-004	46.99%	+£9,156.75	£298,756.65 ...
🟢 <u>SIPP</u>	-003	25.46%	+£3,746.17	£161,844.28 ...
🟡 <u>Personal Portfolio</u>	-002	11.77%	+£2,421.15	£74,801.34 ...
🔴 <u>Cash Account</u>	-001	0.00%	-£4,640.03	£0.00 ...
Total		100.00%	+£11,066.31	£635,784.55

Product Summary

Offshore Bond

...

Value	£100,382.28
Regular payment in	None
Regular withdrawal	None
Status	Active
Inception Date	28/01/2025
Cash available	<u>£1,448.91</u>

ISA Stocks & Shares

...

Value	£298,756.65
Regular payment in	None
Regular withdrawal	None
ISA allowance remaining	£20,000.00
Cash available	<u>£5,043.07</u>

SIPP

...

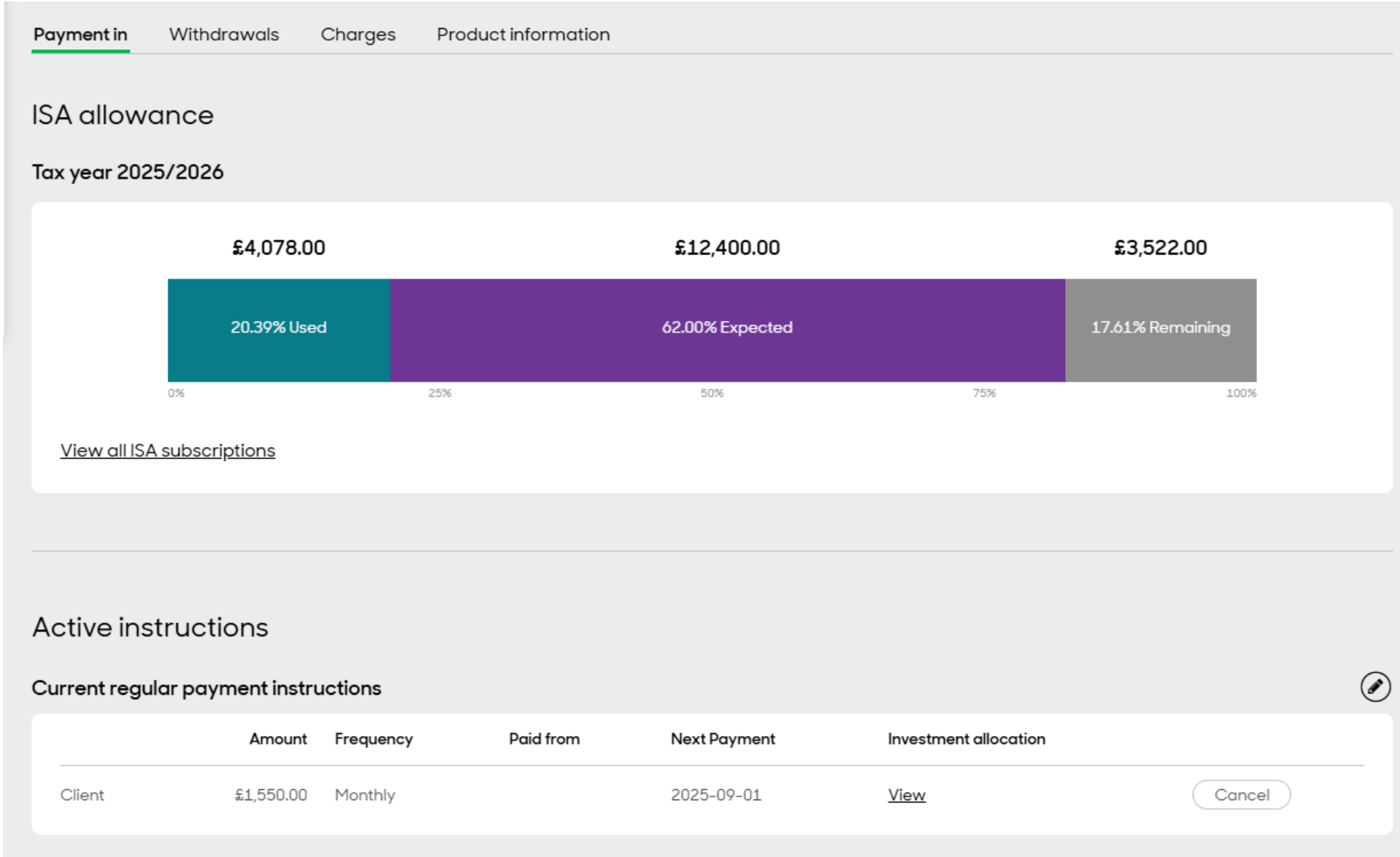
Value	£161,844.28
Regular payment in	None
Regular income	None
Status	Active
Inception Date	21/11/2014
Cash available	<u>£2,288.61</u>

Personal Portfolio

...

Value	£74,801.34
Regular payment in	None
Regular withdrawal	None
Cash available	<u>£957.57</u>

ISA Regular Premiums



ISA Edit Regular Premiums

Edit regular payment instruction(s)

ISA STOCKS & SHARES

Payments in

Financial advice

Did you give financial advice?

☒ Yes

☐ No

£16,478.00

Used allowance

£3,522.00

Unused allowance

ISA allowance 2025/2026

Regular payment

☐ None

☒ Client

☐ Third-party

Client

Regular payment

£

1,550

Payment frequency

Monthly

Next pay date

01/09/2025

Continue

Until date

Last collection date

01/04/2026

Payments in

Adviser charges

Investment selection

Review

Documents / declaration

Confirmation

ISA Withdrawals

Payment in

Withdrawals

Charges

Product information

Active instructions

Current regular withdrawal instructions

Amount

Frequency

Payer

£1,000.00

Monthly

Next withdrawal

10/09/2025

Expected single withdrawal

No single withdrawal(s) currently set up for this client

ISA Edit Withdrawals

SummaryInvestmentsPerformanceInsightsTransactionsActivityDocumentsRolesESG

Please note that only 1 account can be selected at a time on this page.

Select account

Pending transactions >

Select view

Transactions

ISA Stocks & Shares 004

Payments / withdrawals

Transaction type

Payment frequency

All

All

Type	Products	Frequency	Method	Date created	Amount	Instruction	Status	Entry ID#	Plan manager	Actions	Narration
Deposit	ISA Stocks & Shares	N/A	Cheque	04/06/2019	£20,000.00	One-Off	Cancelled	7228645	-	Match History	
Withdrawal Instruction(£)	ISA Stocks & Shares	Monthly	BACS	10/07/2024	£1,000.00	Regular Withdrawal	Authorised	1873000		Summary Edit Cancel	Withdrawal for Client

17

SIPP Detail

Plan Value

Description	Not In Drawdown	In Drawdown	Total (£)
Benefit Value (£)	£280,545.76	£304,126.13	£584,671.89

Plan Details

Selected Retirement Date

16/09/2031

Selected Retirement Age

74

Beneficiary Case

No

Next Statement Date


07/10/2025


Tax Free Lump Sum Available

£70,061.77

Hold Execution of Orders For SIPP

No



 The Tax Free Lump Sum figure is an approximate value and may be subject to change

Drawdown Details

Drawdown type

Flexible

Current Income

£3,000.00

Income Frequency

Monthly

Tax Details

Tax Code

47L

Tax Regime

UK, not Welsh/Scottish tax payer

SIPP Edit Regular Withdrawals

SIPP drawdown forms

You can email:

nontelephony.drawdown@aberdeenplc.com

For any new drawdown requests, please complete the [WRAP402 form \(PDF\)](#) and follow the next steps.

To stop or amend existing income, please complete the [WRAP429 form \(PDF\)](#).

Both forms must be uploaded onto the Wrap Platform document library and an email sent to nontelephony.drawdown@aberdeenplc.com.

[More help with Wrap SIPP Drawdown](#)



Alter or Stop existing payments

Drawdown

For financial adviser use only.

- To **ALTER** or **STOP** existing payments – Use this form.
- To add **NEW** payments use the Wrap402 drawdown form available on the **Platform Contact Online webpage** under Wrap SIPP Drawdown.
- Adding bank details? – Please use the process outlined on the **Platform Contact Online webpage** under Bank Details.

Instructions

1. Complete the relevant parts of table below.
2. Either upload this form to the document library and let us know it has been uploaded via email or email directly.
Email address is **NonTelephony.Drawdown@abrdn.com**

Plan Number	WP										
OR											
Plan Number	D										
Client Surname											
Taxable Income (GROSS)	£					(Enter '0' to stop payment)	<input type="checkbox"/> monthly	<input type="checkbox"/> per annum			
Tax Free Cash	£					(Enter '0' to stop payment)	<input type="checkbox"/> monthly	<input type="checkbox"/> per annum			
From date (DD/MM/YYYY)					Quote required?		<input type="checkbox"/> Yes	<input type="checkbox"/> No			

Add comments below

3. Please ensure you have stopped or amended sells on the Platform as appropriate.

For information on the risks and how drawdown works, please refer to the key features document (**WRAPSLIP17**) and the terms & conditions booklet (**WRAPSIP62**).

Money In

SummaryInvestmentsPerformanceInsightsTransactionsActivityDocumentsRolesESG

Select view

Portfolio view

Transactions

Cash

Date

Since account opening

From 21 November 2014 until 12 August 2025

Transaction type

Capital In

MPS model

Please select

X

Date	Product	Cash transaction	Transaction type	Money in	Money out	Balance	Capital In/Out	Detail
28/01/2025	Offshore Bond	Payment In - Single	Capital In	£100,000.00		£0.00	Yes	
17/01/2025	ISA Stocks & Shares	Deposit via direct credit	Capital In	£20,000.00		£0.00	Yes	
16/01/2025	SIPP	Payment In - Single	Capital In	£3,600.00		£0.00	Yes	

Money Out

Summary

Investments

Performance

Insights

Transactions

Activity

Documents

Roles

ESG

Select view

Portfolio view

▼

Transactions

Cash

▼

Date

Since account opening

▼

From 21 November 2014 until 12 August 2025

Transaction type

Capital Out

▼

MPS model

Please select

▼

Money Out

Summary

Investments

Performance

Insights

Transactions

Activity

Documents

Roles

ESG

Select view

Portfolio view

▼

Transactions

Cash

▼

Date

Since account opening

▼

From 21 November 2014 until 12 August 2025

Transaction type

Withdrawal

▼

MPS model

Please select

▼

📄

Date ▼	Product	Cash transaction	Transaction type	Money in	Money out	Balance	Capital In/Out	Detail
28/07/2025	SIPP	Payment Out - Income Before Tax	Withdrawal		£-430.39	£0.00	Yes	👁
28/07/2025	SIPP	Payment Out - Income Before Tax	Withdrawal		£-395.51	£0.00	Yes	👁
28/07/2025	SIPP	Payment Out - Income Before Tax	Withdrawal		£-611.69	£0.00	Yes	👁
28/07/2025	SIPP	Payment Out - Income Before Tax	Withdrawal		£-1,143.34	£0.00	Yes	👁
28/07/2025	SIPP	Payment Out - Income Before Tax	Withdrawal		£-419.07	£0.00	Yes	👁

ESG Report



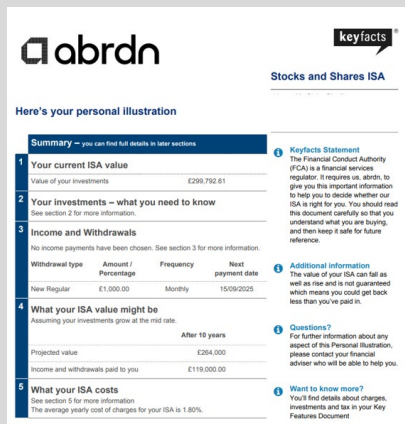
Client Valuation

Portfolio valued on 12th August 2025							
Stocks & Shares ISA							
Investment Holdings							
Asset Class	First recorded on Platform	Purchases/sales	Units	Unit price	Value	% change	
Money Market Instruments (Inc Cash)							
GBP CASH		£19,301.11			£19,301.11		
Money Market Instruments (Inc Cash) total		£19,301.11			£19,301.11		
Investment Holdings total		£19,301.11			£19,301.11	0.00%	
Stocks & Shares ISA total		£19,301.11			£19,301.11	0.00%	

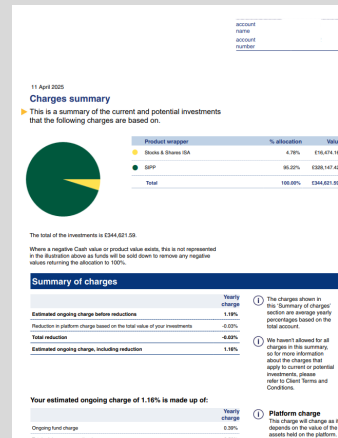
Capital Gains Report

Capital Gains Report produced on 12 Aug 2025 for Example, Client between 10 Feb 2025 and 12 Aug 2025											
Tax year 2024/2025											
Tax vanguard number	Date of sale	Instrument	Transaction Type	SPIN & Fund code	Fund name	Purchase date	Cost	Quantity sold	Sale unit price	Sale proceeds	Post gain/loss
WV1234567-001	10-Feb-2025	WV1234567-001	SPIN	WV1234567-001	WV1234567-001	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-002	10-Feb-2025	WV1234567-002	SPIN	WV1234567-002	WV1234567-002	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-003	10-Feb-2025	WV1234567-003	SPIN	WV1234567-003	WV1234567-003	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-004	10-Feb-2025	WV1234567-004	SPIN	WV1234567-004	WV1234567-004	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-005	10-Feb-2025	WV1234567-005	SPIN	WV1234567-005	WV1234567-005	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-006	10-Feb-2025	WV1234567-006	SPIN	WV1234567-006	WV1234567-006	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-007	10-Feb-2025	WV1234567-007	SPIN	WV1234567-007	WV1234567-007	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-008	10-Feb-2025	WV1234567-008	SPIN	WV1234567-008	WV1234567-008	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-009	10-Feb-2025	WV1234567-009	SPIN	WV1234567-009	WV1234567-009	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-010	10-Feb-2025	WV1234567-010	SPIN	WV1234567-010	WV1234567-010	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-011	10-Feb-2025	WV1234567-011	SPIN	WV1234567-011	WV1234567-011	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
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WV1234567-016	10-Feb-2025	WV1234567-016	SPIN	WV1234567-016	WV1234567-016	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-017	10-Feb-2025	WV1234567-017	SPIN	WV1234567-017	WV1234567-017	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
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WV1234567-022	10-Feb-2025	WV1234567-022	SPIN	WV1234567-022	WV1234567-022	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
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WV1234567-024	10-Feb-2025	WV1234567-024	SPIN	WV1234567-024	WV1234567-024	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
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WV1234567-026	10-Feb-2025	WV1234567-026	SPIN	WV1234567-026	WV1234567-026	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-027	10-Feb-2025	WV1234567-027	SPIN	WV1234567-027	WV1234567-027	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-028	10-Feb-2025	WV1234567-028	SPIN	WV1234567-028	WV1234567-028	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-029	10-Feb-2025	WV1234567-029	SPIN	WV1234567-029	WV1234567-029	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-030	10-Feb-2025	WV1234567-030	SPIN	WV1234567-030	WV1234567-030	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-031	10-Feb-2025	WV1234567-031	SPIN	WV1234567-031	WV1234567-031	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-032	10-Feb-2025	WV1234567-032	SPIN	WV1234567-032	WV1234567-032	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-033	10-Feb-2025	WV1234567-033	SPIN	WV1234567-033	WV1234567-033	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-034	10-Feb-2025	WV1234567-034	SPIN	WV1234567-034	WV1234567-034	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-035	10-Feb-2025	WV1234567-035	SPIN	WV1234567-035	WV1234567-035	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-036	10-Feb-2025	WV1234567-036	SPIN	WV1234567-036	WV1234567-036	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-037	10-Feb-2025	WV1234567-037	SPIN	WV1234567-037	WV1234567-037	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-038	10-Feb-2025	WV1234567-038	SPIN	WV1234567-038	WV1234567-038	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-039	10-Feb-2025	WV1234567-039	SPIN	WV1234567-039	WV1234567-039	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-040	10-Feb-2025	WV1234567-040	SPIN	WV1234567-040	WV1234567-040	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-041	10-Feb-2025	WV1234567-041	SPIN	WV1234567-041	WV1234567-041	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-042	10-Feb-2025	WV1234567-042	SPIN	WV1234567-042	WV1234567-042	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-043	10-Feb-2025	WV1234567-043	SPIN	WV1234567-043	WV1234567-043	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-044	10-Feb-2025	WV1234567-044	SPIN	WV1234567-044	WV1234567-044	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-045	10-Feb-2025	WV1234567-045	SPIN	WV1234567-045	WV1234567-045	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-046	10-Feb-2025	WV1234567-046	SPIN	WV1234567-046	WV1234567-046	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-047	10-Feb-2025	WV1234567-047	SPIN	WV1234567-047	WV1234567-047	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-048	10-Feb-2025	WV1234567-048	SPIN	WV1234567-048	WV1234567-048	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-049	10-Feb-2025	WV1234567-049	SPIN	WV1234567-049	WV1234567-049	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-050	10-Feb-2025	WV1234567-050	SPIN	WV1234567-050	WV1234567-050	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-051	10-Feb-2025	WV1234567-051	SPIN	WV1234567-051	WV1234567-051	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-052	10-Feb-2025	WV1234567-052	SPIN	WV1234567-052	WV1234567-052	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-053	10-Feb-2025	WV1234567-053	SPIN	WV1234567-053	WV1234567-053	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-054	10-Feb-2025	WV1234567-054	SPIN	WV1234567-054	WV1234567-054	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-055	10-Feb-2025	WV1234567-055	SPIN	WV1234567-055	WV1234567-055	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-056	10-Feb-2025	WV1234567-056	SPIN	WV1234567-056	WV1234567-056	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-057	10-Feb-2025	WV1234567-057	SPIN	WV1234567-057	WV1234567-057	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-058	10-Feb-2025	WV1234567-058	SPIN	WV1234567-058	WV1234567-058	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-059	10-Feb-2025	WV1234567-059	SPIN	WV1234567-059	WV1234567-059	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-060	10-Feb-2025	WV1234567-060	SPIN	WV1234567-060	WV1234567-060	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-061	10-Feb-2025	WV1234567-061	SPIN	WV1234567-061	WV1234567-061	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-062	10-Feb-2025	WV1234567-062	SPIN	WV1234567-062	WV1234567-062	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-063	10-Feb-2025	WV1234567-063	SPIN	WV1234567-063	WV1234567-063	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-064	10-Feb-2025	WV1234567-064	SPIN	WV1234567-064	WV1234567-064	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-065	10-Feb-2025	WV1234567-065	SPIN	WV1234567-065	WV1234567-065	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-066	10-Feb-2025	WV1234567-066	SPIN	WV1234567-066	WV1234567-066	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-067	10-Feb-2025	WV1234567-067	SPIN	WV1234567-067	WV1234567-067	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-068	10-Feb-2025	WV1234567-068	SPIN	WV1234567-068	WV1234567-068	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-069	10-Feb-2025	WV1234567-069	SPIN	WV1234567-069	WV1234567-069	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-070	10-Feb-2025	WV1234567-070	SPIN	WV1234567-070	WV1234567-070	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-071	10-Feb-2025	WV1234567-071	SPIN	WV1234567-071	WV1234567-071	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-072	10-Feb-2025	WV1234567-072	SPIN	WV1234567-072	WV1234567-072	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-073	10-Feb-2025	WV1234567-073	SPIN	WV1234567-073	WV1234567-073	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-074	10-Feb-2025	WV1234567-074	SPIN	WV1234567-074	WV1234567-074	10-Feb-2025	1.0000	1.0000	1.0000	1.0000	0.0000
WV1234567-075	10-Feb-2025	WV1234567-075	SPIN	WV1234567-075							

What if illustrations



Charges Summary



Capital Gains Scenario Planning

Capital Gains Scenario Tool

12th August 2025

Account Name

Ms Example Client

Account number

WP1234567

Advertiser

Example Adviser

Scenario

Disinvest to reach Specific Proceeds Value by Selling Assets Proportionately

Current tax year	2025/2026	Annual CGT Allowance	£3,000.00	Current CGT Position		
External realised gains	£0.00	Platform realised gain/loss	-£12,345.02	Allowable Losses Brought Forward	£12,345.02	
External realised losses	£0.00	Allowable losses brought forward	£0.00	Current Year Allowance Remaining	£3,000.00	
Net realised gain/loss	-£12,345.02			Allowable Losses Remaining	£12,345.02	

Security	Current holdings	Tax Adjusted Unit Cost	Current price	Current value	Sell Value	Sell quantity	Gain/loss	% Value Gain / Loss	Included?
Specialist									
	412565 Aberdeen MPS 2			36,616.35	9,916.84		184.01	1.93%	Yes
	412566 Aberdeen MPS 3			37,230.43	10,083.16		439.46	4.60%	Yes
Total					19,999.99		623.47		

Client Portfolio Report

Setup

Select report date(s)

Since account opening ▾

From 21 November 2014 until 12 August 2025

Report view

☒ Total Portfolio ☐ Product View

Format

☒ PDF ☐ Word

Preferences

Calculation basis

☒ Simple return ☐ Internal rate of return

Valuation & performance detail

Include fund breakdown

☒ Valuation

☒ Performance

☒ Product ☐ Asset

☐ Tier 1 ☐ Tier 2 ☒ No tiers



☐ MPS Summary ☒ MPS Detail

Looking for other reports?

To request other reports such as Capital Gain Report, Investment Transactions, Statements, go to [other client reports](#).

Looking for an ESG report?

To request an ESG report, go to [ESG Hub](#).

Client Portfolio Report

Contents

Report introduction

This will show report cover page, contents and commentary

- ☒ Include cover page with firm logo
- ☒ Include contents page
- ☐ Add commentary
- ☐ Upload image

Account details

This will show a summary of your product instructions

Snapshot

This will show a summary of the headline figures from the portfolio

Valuation

This will show a summary of the portfolio valuation

Performance

This will show a summary of the portfolio opening and closing values, money movements, and monetary and percentage change. It also includes a range of performance related graphs

Graphs

- ☒ Valuation and money movements
- ☒ Return performance

Include in report

☒ On

☒ On

☒ On

☒ On

☒ On

Insights

This will show where the portfolio investments are held

☒ On

- ☒ Geographic allocation
- ☒ Asset class allocation
- ☒ Sector allocation

Transactions

This will show a summary of the portfolio money paid in, money taken out and charges

☒ On

- ☒ Summary
- ☒ Money in
- ☒ Money out
- ☒ Charges

Client Portfolio Report

Snapshot

Account name

John Greenwood

Account number

WP1500000

Account type

Individual

Portfolio summary

from 30/04/2019 to 01/05/2020

This is a summary of the headline figures from your portfolio.

Opening value:

£193,501.75

Closing value:

£218,962.39

£ Opening value

£193,501.75

Money in

+ £19,864.26

Money out

- £33,607.98

£ Closing value

£218,962.39

Change in value

+ £5,596.39

(Since inception +£78,955.01)

Return

+ 2.62%

(Since inception +14.98%)

The return % has been calculated using the Simple Return basis

Product information

Personal Portfolio

Account number: WP1500000-02

Opening value:

£124,685.47

Closing value:

£107,432.89

Money in

£1,964.26

Money out

- £600.00

Account transfers

-£20,522.59

ISA

Account number: WP1500000-04

Opening value:

£51,049.63

Closing value:

£78,377.99

Money in

£6,000.00

Money out

-

Account transfers

-£20,000.00

SIPP

Account number: WP1500000-03

Opening value:

£17,756.45

Closing value:

£33,065.26

Money in

£12,000.00

Money out

- £2,400.00

Account transfers

-

Wrap Cash

Account number: WP1500000-01

Opening value:

£10.19

Closing value:

£86.25

Money in

-

Money out

-

Account transfers

£522.59

£ Valuation

Summary as at 01/05/2020

This is a summary of your portfolio and investment valuation.

Portfolio value as at 1st May 2020

£218,962.39

Product	Account number	Allocation	Value
Personal Portfolio	WP1500000-002	62.02%	£107,432.89
ISA Stocks & Shares	WP1500000-003	31.33%	£78,377.99
SIPP	WP1500000-004	6.63%	£33,065.26
Wrap cash	WP1500000-001	0.04%	£86.25
		100.00%	£218,962.39

Valuation detail

This is a breakdown of your portfolio and investment valuation.

Personal Portfolio

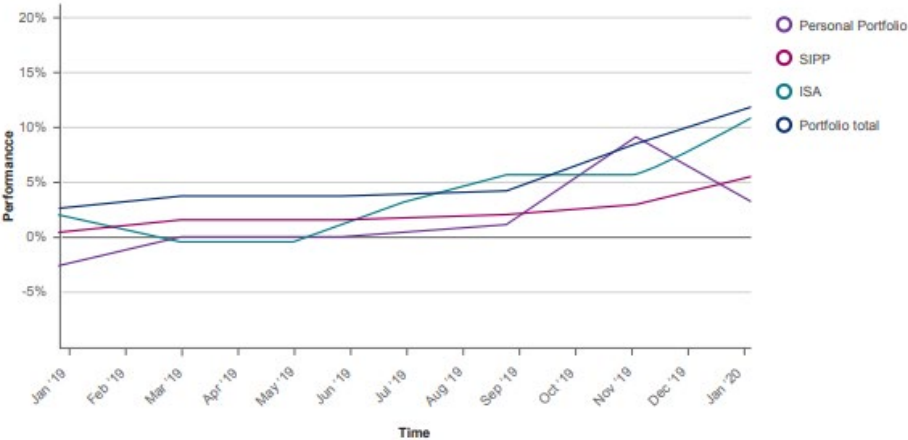
Investment	Allocation	Quantity	Unit price	Market value
Multi Asset - Up to 60% Shares				
SEI CORE STR WLTH A GBP	74.90%	42,020.3401	1.9010	£84,315.05
Multi Asset - Up to 60% Shares	74.90%			£84,315.05
Absolute Returns				
INVESCO PERP BGL TGTD RETRNS Y A	25.10%	20,320.1002	1.1002	£23,117.84
	25.10%			
Personal Portfolio total	100.00%			£107,432.89

Client Portfolio Report

Performance

Return Performance from 30/04/2019 to 01/05/2020

This shows the percentage return of your portfolio and products plotted over time.



Product	Opening return	Closing return	Change
PP	4.20%	7.34%	3.14%
SIPP	0.95%	5.90%	4.95%
ISA S&S	4.15%	5.72%	1.57%
Portfolio total	-0.99%	1.61%	2.62%

Insights

Geographic allocation as at 01/05/2020

This shows the geographic location of your portfolio investments.



Asset class allocation as at 01/05/2020

This shows a breakdown of your portfolio investments based on asset class: securities with similar markets and regulations.



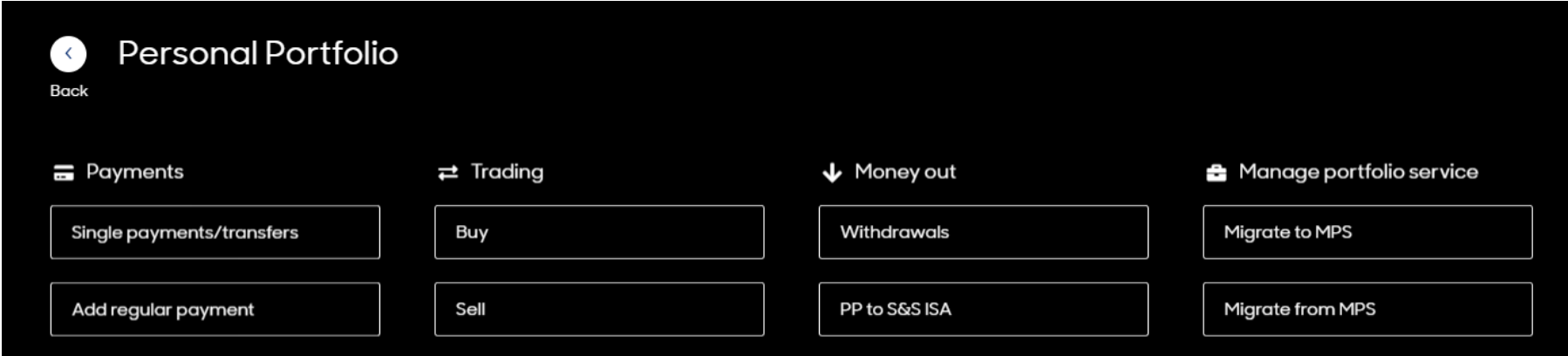
Asset class	Allocation
UK Government Bonds	60.52%
Global Corporate Fixed Interest	12.56%
US Equities	5.71%
UK Equities	4.73%
Globel Index Linked	4.35%
UK Property	2.80%
Asia Pacific Equities	2.00%
Japanese Equities	1.85%
European Equities	1.81%
Other	3.67%

The background features three overlapping circles. The central circle is a dark teal color and contains the text. To its left is a lighter teal circle, and to its right is a medium green circle. All circles are partially visible, with the central one being the largest and most prominent.

Client review

Actions & follow up

Personal Portfolio to ISA



One simple step:

Move money from your Personal Portfolio to your ISA using the PP to ISA tool.

Personal Portfolio to Stocks & Shares ISA

Step 1 2025/2026 ISA Subscription (The investment will be treated as a single payment)

Amount to be moved to S&S ISA

☒ Use remaining ISA allowance

Fixed amount

£

20000.00

Personal Portfolio Disinvestment Strategy

Selected source

Current Personal Portfolio Holdings £415,550.81

This figure excludes any equity holdings and non sell tradeable funds and includes certain outstanding charges.

☒ Across product (proportionally) ☐ Selected Investments

Personal Portfolio to SIPP

Step 1.

Withdraw Personal Portfolio assets to the Cash Account.

Step 2.

Top up SIPP from Cash Account using Single Payment.

SummaryInvestmentsPerformanceInsightsTransactionsActivityDocumentsRolesESG

12/08/2025

Create client portfolio report

Product	Account number	Allocation	Change £	Value
Individual account				
Offshore Bond		15.79%	+\$382.27	£100,382.28 ...
ISA Stocks & Shares		46.99%	+\$9,156.75	£298,756.65 ...
SIPP		25.46%	+\$3,746.17	£161,844.28 ...
Personal Portfolio		11.77%	+\$2,421.15	£74,801.34 ...
Cash Account		0.00%	-\$4,640.03	£0.00 ...
Total		100.00%	+\$11,066.31	£635,784.55

	Cash Account	Personal Portfolio 002	SIPP	Past Year ISA Stocks & Shares	Offshore Bond	New 2025/26 ISA Stocks & Shares	New 2025/26 ISA Cash
Current Value	0.00	75,061.93	162,406.65	299,792.61	100,730.52	0.00	0.00
Tick box to open a Wrapper	✓	✓	✓	✓	✓	<input type="checkbox"/>	<input type="checkbox"/>

Single Payments

Payment 1 - Single £1,000.00

<div><div></div><div>Notify when funds received</div><div>We will issue an email and create an entry in the To-Do tab once the cash is received and matched</div></div>	<div>0</div>	<div>0</div>	<div>1000</div> <div>All amounts should be entered gross</div>	<div>-</div>	<div>0</div> <div>Minimum premium of £200 per segment</div>	<div>-</div>	<div>-</div>
---	--------------	--------------	--	--------------	---	--------------	--------------

- Single payment >
- Add regular payment >
- Buy >
- Sell >
- Switch >
- Withdraw >
- Launch 'What if' Tool >
- Launch 'No change' Tool >


Source:

Individual

Method:

Cash Account

Managing bank accounts

 Client details

Personal details

Account details

Bank Details

MIFIR decision makers

Suspended Activity

Capital Gains Settings

Interested Parties

Direct Debit Instruction:

Yes

Nominated account for withdrawals:

Yes

DDI Received:

Yes

Direct Debit Set Up:


Complete

Source of Mandate:



Paper

Verification of account received:

Yes

 **Add/Verify Bank Account Details**
Wrap/Fundzone Account

For financial adviser use only.

Wrap/Fundzone Account Number		
Is the bank account		<input type="checkbox"/> Joint <input type="checkbox"/> Individual <input type="checkbox"/> Employer <input type="checkbox"/> Partner <input type="checkbox"/> Third Party
Account Name		
 Account Name should not exceed 36 characters		
Account Number		Sort code
<input type="checkbox"/> Direct Debits If we have not already received a Direct Debit Mandate, please upload to the client's document library and notify wrap_servicing@abrdn.com		
<input type="checkbox"/> Withdrawals (not available unless wrap/fundzone account holder is named on bank account)		
Verification of account		
I confirm the bank verification received is sufficient to demonstrate my client's ownership of this bank account and was received at a direct one to one meeting; I am satisfied that this is not a fraudulent request in any way.		
I acknowledge that abrdn reserve the right to obtain sight of the documentation used to verify this account at any time in the future.		
Adviser's name		 Adviser's name required
Date (DD/MM/YYYY)		

The form does not need a wet signature; simply type the adviser's name. Upload the form to the client document library. Notify us that a form has been submitted by sending an email to NonTelephony.BankChangeAuthorisation@abrdn.com and include the account WP number, date and time of submission.

There is no guarantee that any email you send will be received or will not have been tampered with. You should not send personal details by email.

Family Linking

Summary of charges

	Yearly charge
Estimated ongoing charge before reductions	1.86%
Reduction in platform charge for customers of Wingate Financial Planning	-0.01%
Reduction in product administration charge for customers of Wingate Financial Planning	-0.01%
Reduction in platform charge based on the total value of your investments	-0.07%
Reduction in platform charge based on the total value of your family terms	-0.08%
Total reduction	-0.17%
Estimated ongoing charge, including reduction	1.69%

- i** The charges shown in this 'Summary of charges' section are average yearly percentages based on the total account.
- i** We haven't allowed for all charges in this summary, so for more information about the charges that apply to current or potential investments, please refer to Client Terms and Conditions.

Family terms have been included in the reduction of platform charge.

Are my client's family linked for charges?

Users should email wrap_servicing@aberdeenplc.com

- Client names.
- Wrap numbers.
- Client relationship.
- Value of accounts.

13 June 2025

Charges summary

- This is a summary of the current and potential investments that the following charges are based on.



Product wrapper	% allocation	Value
Stocks & Shares ISA	46.90%	£291,531.27
International Portfolio Bond	15.77%	£98,006.36
Personal Portfolio	11.89%	£73,903.16
SIPP	25.44%	£158,196.70
Total	100.00%	£621,637.49

The total of the investments is £621,637.49.

Where a negative Cash value or product value exists, this is not represented in the illustration above as funds will be sold down to remove any negative values returning the allocation to 100%.

Summary of charges

	Yearly charge
Estimated ongoing charge before reductions	1.86%
Reduction in platform charge for customers of Wingate Financial Planning	-0.01%
Reduction in product administration charge for customers of Wingate Financial Planning	-0.01%
Reduction in platform charge based on the total value of your investments	-0.07%
Reduction in platform charge based on the total value of your family terms	-0.08%
Total reduction	-0.17%
Estimated ongoing charge, including reduction	1.69%

- i** The charges shown in this 'Summary of charges' section are average yearly percentages based on the total account.
- i** We haven't allowed for all charges in this summary, so for more information about the charges that apply to current or potential investments, please refer to Client Terms and Conditions.

Family terms have been included in the reduction of platform charge.


Your estimated ongoing charge of 1.69% is made up of:

	Yearly charge
Ongoing fund charge	0.60%

- i Platform charge**
This charge will change as it depends on the value of the assets held on the platform.

Drawdown Price Lock

Platform charge								
Lower Band (£)	Upper Band (£)	SIPP (%)	Offshore Bond (%)	Onshore Bond (%)	Cash ISA (%)	ISA Stocks And Shares (%)	Personal Portfolio (%)	Cash Account (%)
0.00	249,999.99	0.146	0.300	0.300	0.300	0.300	0.300	0.300
250,000.00	499,999.99	0.146	0.200	0.200	0.200	0.200	0.200	0.200
500,000.00	999,999.99	0.146	0.100	0.100	0.100	0.100	0.100	0.100
1,000,000.00		0.146	0.100	0.100	0.080	0.080	0.080	0.080

 Charges

Maintain adviser charging

Adviser payments

Client charges

Charge schedules

Is my client planning any SIPP withdrawals?

Clients with the lock applied will see fixed percentage SIPP terms can be seen within a client record via Dynamic Menu > Charges > Charge Schedule.

The SIPP terms will now show as the same percentage across all tiers.

Capital Gains Scenario tool

I would like to...

☐ Disinvest funds manually

☐ Disinvest to reach Capital Gains Target

£3,000.00

☒ Disinvest to reach Specific Proceeds Value

£20,000.00

By...

☒ Selling assets proportionally

☐ Selling assets with maximum % value gain first

☐ Selling assets with least % value gain first

Include Treasured Assets☐

Security	Current Holdings	£ Tax Adjusted Unit Cost	Tax Book Status	£ Current Price	£ Current Value	£ Sell Value	Sell Quantity	£ Gain / Loss	% Value Gain / Loss	Include All <input checked="" type="checkbox"/>
- Specialist										
Aberdeen MPS 3	N/A	N/A	N/A	N/A	36799.14	9935.49	N/A	234.63	2.45%	<input checked="" type="checkbox"/>
+										
Aberdeen MPS 3	N/A	N/A	N/A	N/A	37305.22	10064.51	N/A	454.16	4.78%	<input checked="" type="checkbox"/>
+										
Total					£20000.00	£688.79				

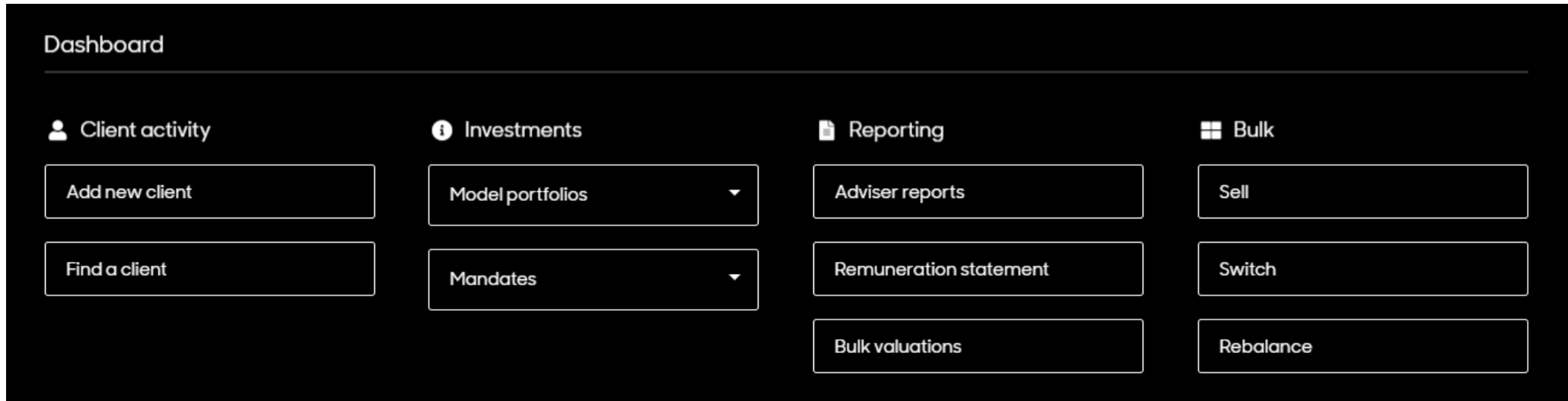
Calculate

The background features three overlapping circles. The central circle is a dark teal color and contains the text. To its left is a lighter teal circle, and to its right is a medium teal circle. All circles are partially visible, with the central one being the largest and most prominent.

Business Management

Adviser Reporting & integrations

Adviser Reporting



Customer Terms Report

Shows which clients (if any) are on non-standard platform and product charge terms

Income and Withdrawal Report

Shows all active regular instructions for ISA, Personal Portfolio and SIPP.

Total Holdings Report

Allows you to retrieve aggregate holdings information, either by adviser, by product, by fund, by date, by client, or by any combination of these criteria.

SIPP Detail Report

Shows you information from the SIPP Detail screen for all clients. It also shows the level of SIPP Cash in monetary and percentage, current income being taken and frequency. This report is available 24 hours after being requested.

Cash Balance Report

Shows the value of the total portfolio along with the liquid cash value in both monetary and percentage terms. This is given for each of the products that each client holds and helps you to ensure there is sufficient cash allocated for charges.

Operating in your integrated world



Key things to remember:

Wealth of client reporting

Client Portfolio Report

- ✓ Snapshot for short performance valuations.
- ✓ Longer reporting with more detail around the underlying investments.

ESG report

- ✓ Specific insights for clients with an interest in Ethical, Social, Governance investment

Drawdown Price Lock

This calculator demonstrates how the Drawdown Price Lock works and lets you see when clients may benefit from locking in their Wrap SIPP charge.

[Drawdown Price Lock Calculator for Advisers | Aberdeen](#)

Download suitability guides

Remember to download the due diligence & suitability guides to support your client recommendations:

- ✓ Welcome to Aberdeen.
- ✓ Helping you manage your wealth.
- ✓ Wrap Due Diligence.
- ✓ Investor Protection guide.
- ✓ AKG Rating report.

Back-office integrations

Email wrap_servicing@aberdeenplc.com to turn on automated bulk valuations with your back-office provider.

See www.aberdeenadviser.com/en-gb/help-centre/adviser-systems-integrations for more information on which providers are compatible.

Disclaimer

Laws and tax rules can change. The value of tax benefits will depend upon individual circumstances.

All information presented in this webinar is correct as at August 2025.

Standard Life Savings Limited, provider of Wrap platform, is registered in Scotland (SC180203) at 1 George Street, Edinburgh EH2 2LL and authorised and regulated by the Financial Conduct Authority. Standard Life Savings Limited is part of the Aberdeen Group, which comprises Aberdeen Group plc and its subsidiaries.

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The image features three overlapping circles. The central circle is a dark teal color and contains the word "Questions" in white. To its left is a lighter teal circle, and to its right is a medium green circle. The circles overlap in the center, creating a layered effect.

Questions