



Enhancing Client Reviews with Wrap

28 August 2025



Barny Howe
Platform
Consultant



Alex Etchells
Platform
Consultant



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

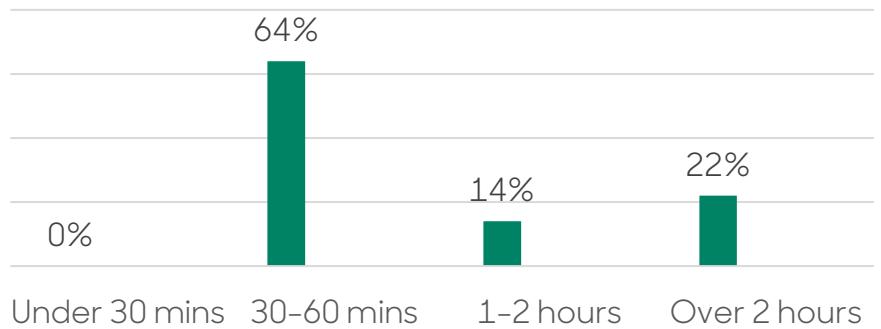
- 1. Master the Review Framework** – Learn how to structure client reviews that align with Consumer Duty, focusing on suitability, performance, and future planning.
- 2. Optimise Platform Tools** – Discover how to leverage Wrap features – like family linking, digital reporting, and tax wrappers—to enhance 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.

Client Review Survey

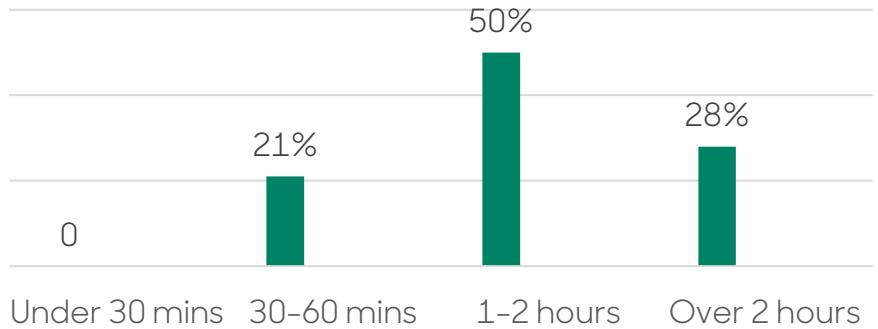
Insights & analysis

Client Review Survey

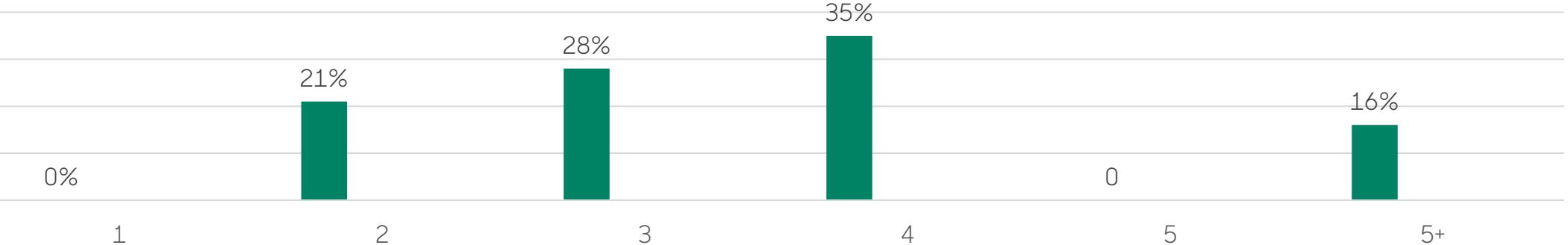
Q1) How long on average does it take to prepare for a client review?



Q2) How long on average does it take to complete post-review actions?



Q3) How many platforms/systems are you using to prepare for a client review? (including platforms, back-office systems, investment research systems, comparison sites etc)



Client Review Survey

'Client interaction & replying to communications timely'

Reduce number of platforms & processes

'Reduce time spent on meeting preparation'

'Less compliance that confuses clients'

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

'Duplication of back-office reporting'

'Research tools in one place'

'Single operating system that allows end to end processing'

'Integrated systems'

'Automation of documents & data'

'Consistency & accuracy of client prep work'

Client Review Survey

'Tailored client reports for review meetings'

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

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

'integrated cash flow tool'

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

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

'More graph options for client reporting'

'Easy navigation of client transactions'

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

'CGT scenario tool'

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

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

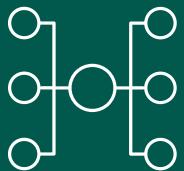
Our capabilities



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



We process c458,000* work items annually



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



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.



Investor protection

This document is for financial professionals only

Helping you manage your wealth

Helping you become the business you want to be

A due diligence guide to 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 AFG 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.

"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."

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

3,000² 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.
As at 31 December 2024.



Client review

Fact find & analysis

Client Summary

| Total client view ▼

£635,784.55
Total portfolio value as at 12 Aug 2025

Firm: Client last logged in 1286 days ago

Client ID:

Important notes added

Summary Investments Performance Insights Transactions Activity Documents Roles ESG

12/08/2025 📅 📄 Create client portfolio report 🖨️

Product	Account number	Allocation	Change £ ⓘ	Value
Individual account				
● Offshore Bond	-005	15.79%	+£382.27	£100,382.28 ...
● ISA Stocks & Shares	-004	46.99%	+£9,156.75	£298,756.65 ...
● SIPP	-003	25.46%	+£3,746.17	£161,844.28 ...
● Personal Portfolio	-002	11.77%	+£2,421.15	£74,801.34 ...
● Cash Account	-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	£1,448.91

● ISA Stocks & Shares

...

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

● SIPP

...

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

● Personal Portfolio

...

Value	£74,801.34
Regular payment in	None
Regular withdrawal	None
Cash available	£957.57

ISA Regular Premiums

Payment in Withdrawals Charges Product information

ISA allowance

Tax year 2025/2026

£4,078.00 £12,400.00 £3,522.00

20.39% Used 62.00% Expected 17.61% Remaining

0% 25% 50% 75% 100%

[View all ISA subscriptions](#)

Active instructions

Current regular payment instructions

[Edit](#)

Amount	Frequency	Paid from	Next Payment	Investment allocation
Client	£1,550.00	Monthly	2025-09-01	View Cancel

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 Payment frequency

Next pay date Continue Last collection date

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	Next withdrawal
£1,000.00	Monthly		10/09/2025

Expected single withdrawal

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

ISA Edit Withdrawals

Summary Investments Performance Insights **Transactions** Activity Documents Roles ESG

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

Select account Pending transactions [>](#)

Select view 

Transactions

Transaction type Payment frequency 

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	<u>7228645</u>	-	Match History	
Withdrawal Instruction(£)	ISA Stocks & Shares	Monthly	BACS	10/07/2024	£1,000.00	Regular Withdrawal	Authorised	<u>1873000</u>		Summary Edit Cancel	Withdrawal for Client

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



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) monthly per annum

Tax Free Cash £ (Enter '0' to stop payment) monthly per annum

From date (DD/MM/YYYY) Quote required? Yes 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 ([WRAPSLSIP17](#)) and the terms & conditions booklet ([WRAPSIP62](#)).

Money In

Summary Investments Performance Insights **Transactions** Activity Documents Roles ESG

Select view Transactions Date

Portfolio view Cash Since account opening From 21 November 2014 until 12 August 2025

Transaction type MPS model

Capital In Please select



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 Transactions Date

Portfolio view Cash Since account opening From 21 November 2014 until 12 August 2025

Transaction type MPS model

Capital Out Please select



Date ▾	Product	Cash transaction	Transaction type	Money in	Money out	Balance	Capital In/Out	Detail
25/07/2025	SIPP	Payment Out - Tax Free Lump Sum	Capital Out		£-35,000.00	£0.00	Yes	
04/02/2025	SIPP	Payment Out - Tax Free Lump Sum	Capital Out		£-10,000.00	£0.00	Yes	
31/03/2024	SIPP	Payment Out - Tax Free Lump Sum	Capital Out		£-30,000.00	£0.00	Yes	
29/03/2023	SIPP	Payment Out - Tax Free Lump Sum	Capital Out		£-20,000.00	£0.00	Yes	
30/07/2022	SIPP	Payment Out - Tax Free Lump Sum	Capital Out		£-20,000.00	£0.00	Yes	
07/10/2011	SIPP	Payment Out - Tax Free Lump Sum	Capital Out		£-20,000.00	£0.00	Yes	

Money Out

Summary Investments Performance Insights **Transactions** Activity Documents Roles ESG

Select view Transactions Date

Portfolio view ▾ Cash ▾ Since account opening ▾ From 21 November 2014 until 12 August 2025

Transaction type MPS model

Withdrawal ▾ 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	

Client Reporting

ESG Report



Client Valuation

Portfolio valued on 12th August 2025

Stocks & Shares ISA

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%	

Self Invested Personal Pension

Asset Class	First recorded on Platform	Purchases/sales	Units	Unit price	Value	% change
Money Market Instruments (Inc Cash)						
GBP CASH		£386,624.66		£386,624.66		
Money Market Instruments (Inc Cash) total		£386,624.66		£386,624.66		
Investment Holdings total		£386,624.66		£386,624.66	0.00%	
Self Invested Personal Pension total		£386,624.66		£386,624.66	0.00%	

PORTFOLIO TOTAL

£405,925.77 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 wrapper number	Date of sale (disposed)	Transaction Type	ISIN & Fund code	Fund name	Purchase date	Tax Adjusted Unit Cost	Quantity sold	Sale unit price	Sale (disposed) proceeds	Net gain/loss
WP1234567-0002	20 Feb 2025	Sale	GB00B1M77661 HMLD.LN	America US Sm Cap	20/Jan/25	1.2556	1,0500	4,4000	£4,62	£0.15
WP1234567-0002	21 Feb 2025	Sale	GB00B1W00513 GROWVEST.LN	Growth Investors	20/Jan/25	1.0058	12,0270	3,2129	£38,61	£1,53
WP1234567-0002	20 Feb 2025	Sale	GB00B1Y97524 DUNBESS.GB.001	Dunbess Gilt Eq Inc 1	06/Jan/25	28,4980	0,1000	28,7000	£2,97	£0.12
WP1234567-0002	21 Feb 2025	Sale	GB00B2D25990 LCF.LN	LCF Small SF Europe	07/Jan/25	2,8007	11,7700	2,9754	£35,02	£2,06
WP1234567-0002	21 Feb 2025	Sale	GBN1234567-0002 GPN.LN	Gen 2 Acc	08/Jan/25	2,3210	3,1150	2,7233	£2,23	£0.07
WP1234567-0002	21 Feb 2025	Sale	GBN201LN	Acc	08/Jan/25	2,5208	4,1380	3,9912	£18,71	£0.30
WP1234567-0002	21 Feb 2025	Sale	GBN202LN	Growth 2 Acc	07/Jan/25	27,4967	0,4090	28,0929	£11,49	£0.43
WP1234567-0002	21 Feb 2025	Sale	GB00B2D97931 MORGAN STANLEY	Morgan Stanley	07/Jan/25	24,8396	2,4800	35,5006	£38,64	£1,84
WP1234567-0002	20 Feb 2025	Sale	GB00B2D98143 T-Rowe Price	T-Rowe Price	07/Jan/25	27,7467	0,4090	28,0929	£11,49	£0.43
WP1234567-0002	21 Feb 2025	Sale	GB00B1TWH413 TRAGAN ETHICAL	Tragan Ethical Acc	07/Jan/25	3,3259	15,8160	3,3606	£21,52	£0.55
WP1234567-0002	21 Feb 2025	Sale	GB00B1DPH944 JANUS HENDERSON	Janus Henderson	07/Jan/25	9,9029	6,6000	7,2470	£47,83	£2,27
WP1234567-0002	09 Feb 2025	Sale	GB00B1D96028 GRSaSa1/4	GRSaSa 1/4	07/Jan/25	13,4946	2,9900	14,4698	£38,58	£2,03
WP1234567-0002	10 Feb 2025	Sale	GB00B1D96492 GRSaSa 2/4	GRSaSa 2/4	07/Jan/25	1,0865	4,2290	1,0940	£4,40	£0.16
WP1234567-0002	10 Feb 2025	Sale	GB00B1D96492 GRSaSa 2/4	GRSaSa 2/4	07/Jan/25	1,0675	99,5000	1,6342	£63,38	£2,67
WP1234567-0002	21 Feb 2025	Sale	GB00B1RST16 GROWVEST.GB.001	Growth Investors	07/Jan/25	10,6075	1,0000	11,6075	£1,00	£0.00
WP1234567-0002	20 Feb 2025	Sale	GB00B1ZHN430 BLACKROCK EUROPE	BlackRock Europe	17/Jan/25	10,0930	8,3790	12,5246	£27,27	£1,35
WP1234567-0002	20 Feb 2025	Sale	GB00B1QZ9596 SPHARES (ENGLAND) UK	SPHARES (ENGLAND) UK	20/Jan/25	3,1075	1,1500	3,1526	£3,66	£0.09
WP1234567-0002	20 Feb 2025	Sale	GB00B1PLH12 AMERICA INCOME FUND	America Income F Fund	17/Jan/25	7,0497	8,3760	7,5084	£62,89	£3,88
WP1234567-0002	20 Feb 2025	Sale	GB00B1M64A29 MFS MASTERS	MFS Masters	07/Jan/25	16,0542	5,5100	4,1489	£23,07	£0.73
WP1234567-0002	20 Feb 2025	Sale	GB00B1H9N39 MFS MASTERS	MFS Masters	07/Jan/25	2,1110	18,4400	3,3270	£42,91	£2,14

What if illustrations

abrdn

Stocks and Shares ISA

Here's your personal illustration

Summary – you can find full details in later sections

1 Your current ISA value
Value of your investments £299,792.61

2 Your investments – what you need to know
See section 2 for more information.

3 Income and Withdrawals
No income payments have been chosen. See section 3 for more information.

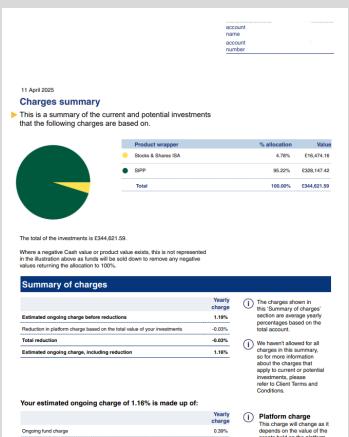
Withdrawal type	Amount / Percentage	Frequency	Next payment date
New Regular	£1,000.00	Monthly	15/09/2025

4 What your ISA value might be
Assuming your investments grow at the mid rate.

After 10 years
Projected value £264,000.00
Income and withdrawals paid to you £119,000.00

5 What your ISA costs
See section 5 for more information
The average yearly cost of charges for your ISA is 1.80%.

Charges Summary



Capital Gains Scenario Planning

Capital Gains Scenario Tool

12th August 2025

Account Name Ms Example Client Account number WP1234567 Adviser 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
External realised losses	£0.00	Allowable losses brought forward	£0.00	Current Year Allowance Remaining
Net realised gain/loss	-£12,345.02			Allowable Losses Remaining
Security	Current holdings	Tax Adjusted Unit Cost	Current price	Current value
Specialist				
412565 Aberdeen MPS 2			36,616.35	9,916.84
412566 Aberdeen MPS 3			37,230.43	10,083.16
Total			10,999.99	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

Include in report

 On

Account details

This will show a summary of your product instructions

 On

Snapshot

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

 On

Valuation

This will show a summary of the portfolio valuation

 On

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

 On

Graphs

Valuation and money movements

Return performance

Insights

This will show where the portfolio investments are held

Geographic allocation

Asset class allocation

Sector allocation

 On

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	Account number	Account type	
John Greenwood	WP1500000	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	Change in value	+ £5,596.39 (Since inception +£78,955.01)
Money in	+ £19,864.26	Return	+ 2.62% (Since inception +14.98%)
Money out	- £33,607.98		
£ Closing value	£218,962.39		
The return % has been calculated using the Simple Return basis			
Product information			
<input type="radio"/> Personal Portfolio	Account number: WP1500000-02	<input type="radio"/> ISA	Account number: WP1500000-04
Opening value: £124,685.47		Opening value: £51,049.63	Closing value: £78,377.99
Money in	£1,964.26	Money in	£6,000.00
Money out	- £600.00	Money out	-
Account transfers	-£20,522.59	Account transfers	-£20,000.00
<input type="radio"/> SIPP	Account number: WP1500000-03	<input type="radio"/> Wrap Cash	Account number: WP1500000-01
Opening value: £17,756.45		Opening value: £10.19	Closing value: £86.25
Money in	£12,000.00	Money in	-
Money out	- £2,400.00	Money out	-
Account transfers	-	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

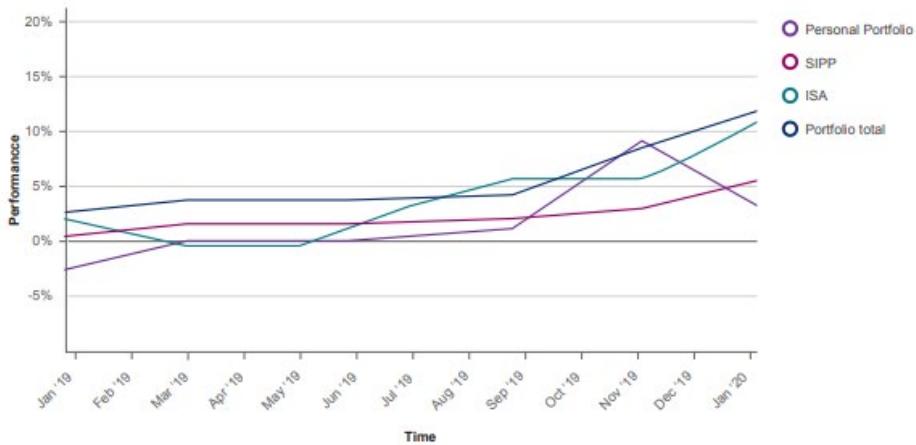
Investment	Allocation	Quantity	Unit price	Market value
Multi Asset - Up to 60% Shares				
SEI CORE STR WLTH A GBP	74.90%	42,020.3401	1.9010	£84,315.05
Multi Asset - Up to 60% Shares	74.90%			£84,315.05
Absolute Returns				
INVESCO PERP BGL TGTD RETRNS Y A	25.10%	20,320.1002	1.1002	£23,117.84
	25.10%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

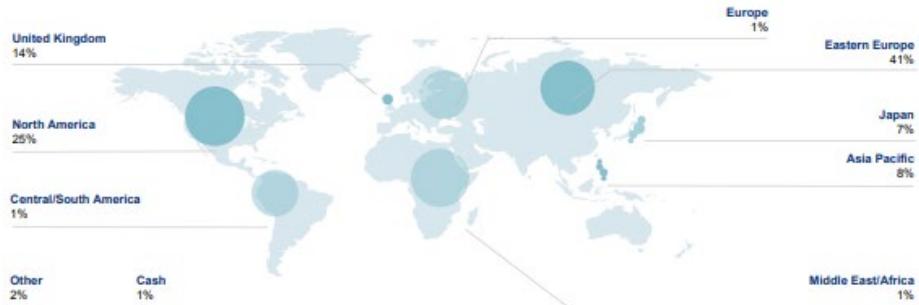


Product	Opening return	Closing return	Change
PP	4.20%	7.34%	3.14%
SIPP	0.95%	5.90%	4.95%
ISA S&S	4.15%	5.72%	1.57%
Portfolio total	-0.99%	1.61%	2.62%

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.

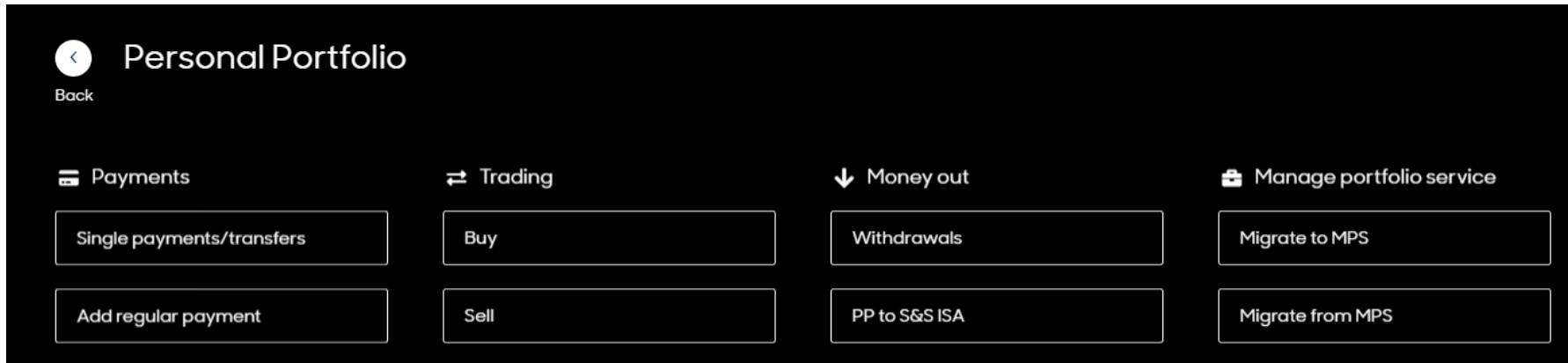


Asset class	Allocation
UK Government Bonds	60.52%
Global Corporate Fixed Interest	12.56%
US Equities	5.71%
UK Equities	4.73%
Global Index Linked	4.35%
UK Property	2.80%
Asia Pacific Equities	2.00%
Japanese Equities	1.85%
European Equities	1.81%
Other	3.67%

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.

The screenshot shows a financial management software interface with a dark green header and a light green sidebar. The sidebar contains two sections: 'Step 1.' and 'Step 2.'.

Step 1. Withdraw Personal Portfolio assets to the Cash Account.

Step 2. Top up SIPP from Cash Account using Single Payment.

The main content area displays a summary of assets:

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

Below this is a table for 'Single Payments' for a 'Personal Portfolio 002' account:

	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	✓	✓	✓	✓	✓	□	□

The 'Single Payments' section shows a payment of £1,000.00:

	0	0	1000	-	0	-	-
Notify when funds received	<input type="checkbox"/>			All amounts should be entered gross		Minimum premium of £200 per segment	

On the right side of the main content area, there is a sidebar with several buttons:

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

Below the sidebar are dropdown menus for 'Source:' (set to 'Individual') and 'Method:' (set to '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 Joint Individual Employer Partner Third Party

Account Name

Account Name should not exceed 36 characters

Account Number Sort code

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

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%

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

Are my client's family linked for charges?

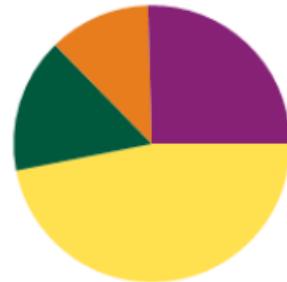
Users should email wrap_servicing@aberdeenplc.com

- 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%

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%

► **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

Include Treasured Assets

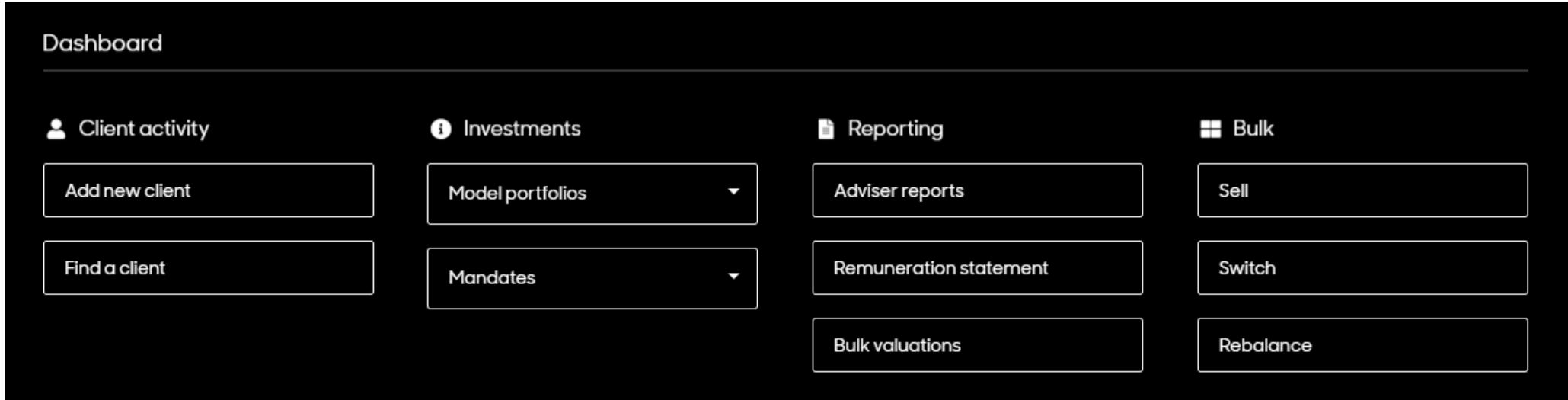
Security	Current Holdings	£ Tax Adjusted Unit Cost	Tax Book Status	£ Current Price	£ Current Value	£ Sell Value	Sell Quantity	£ Gain / Loss	% Value Gain / Loss	Include All
— Specialist										<input checked="" type="checkbox"/>
Aberdeen MPS 3	N/A	N/A	N/A	N/A	36799.14	9935.49	N/A	234.63	2.45%	<input 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

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.

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Questions