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Products on the Wrap platform, presented using the Aberdeen brand, may be provided by companies outside of the Aberdeen group. The Onshore bond on Wrap is provided by Phoenix Life Limited, trading as Standard Life, which is part of Phoenix Group.

General description

The Onshore Bond for Wrap is a lump sum, non-qualifying, whole of life, investment linked life assurance contract into which one-off or additional single payments may be made.

It is provided by Standard Life and sold to UK residents. The Bond is accessed via the Wrap platform which is provided by Aberdeen Platform Limited.

It is available to individuals and trustees.

The Onshore Bond for Wrap is an Insurance Based Investment Product (IBIP) and is covered by the Insurance Distribution Directive (IDD). We have defined it as a complex product.

Standard Life is the provider of the Onshore Bond for Wrap. Aberdeen Platform Limited is the provider of the Wrap platform and also provides some servicing and administration services to Standard Life.

Customer objectives

Customers who invest in the Onshore Bond for Wrap are generally seeking:

- To manage money in a tax efficient way;
- To increase the value of their investment (capital growth);
- The opportunity to take tax deferred withdrawals on a regular or ad hoc basis;
- Wealth transfer opportunities via trusts or assignment of the Bond;
- An extensive range of insured fund options.



Remember, the value of investments can go down as well as up, and your clients could get back less than was paid in.

Laws and tax rules may change in the future. The information here is based on our understanding as at April 2025. A client's personal circumstances and where they live in the UK will also have an impact on tax treatment.

Who is it suitable for?

The Onshore Bond for Wrap might suit customers who:

- Want to invest for at least five years;
- Are prepared to risk getting back less than is put in;
- Are prepared for the value of the investment to change over time;
- Have a requirement for a wealth transfer solution.

The Wrap platform is designed to be used with affluent and high net worth advised retail customers, it may also be suitable for professional clients (as defined by the FCA). Typically, those who have complex savings, investment, and financial planning needs, require regular advice, and need a variety of solutions to produce good outcome. It is suitable for investors with all levels of knowledge on an advised basis, and who are comfortable that their investment may rise and fall in value over time and understand there is a risk that they may get back less than they paid in.

The Aberdeen Wrap platform is an online investment platform that is designed to support advisers in the delivery of their advice (including financial planning, tax, and investment management activities), to meet their customer's needs.



Who is it not suitable for?

Customers should not contribute to the Onshore Bond for Wrap if they:

- Are not happy to invest over the medium to long term (5 years +);
- Have zero appetite for risk;
- Require a capital guarantee;
- Cannot afford to bear potential investment losses with limited ability to weather a financial shock;
- are a U.S Person;
- are a Russian/Belarusian National/Dual National.

Vulnerable customers

Vulnerability may arise due to challenging life circumstances, such as ill health or financial difficulty. More generally, some customers may simply be less able to deal with financial information and others may have a low tolerance to withstand economic or emotional downturns.

Any target market is likely to contain customers with characteristics of vulnerability and customers who will experience vulnerability over time. This should be considered in all interactions to ensure good customer outcomes.

Investment choice and range

Customers can direct Standard Life to invest in a range of insured fund options which are offered by Standard Life.

Distribution channel

In line with the categorisation of the IBIP as a complex product, it is available on an advised basis only.

For more information visit aberdeenadviser.com

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

Phoenix Life Ltd, trading as Standard Life, provider and scheme administrator of the Onshore Bond for Wrap, is registered in England and Wales (1016269) at 10 Brindleyplace, Birmingham, B1 2JB and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Phoenix Life Limited is part of the Phoenix Group. www.standardlife.co.uk

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