Wrap Personal Portfolio – statement of target market

For adviser use only.

General description

Our Personal Portfolio lets customers hold investments (subject to tax on any growth or income) out with a tax wrapper.

Our Personal Portfolio provides customers the following key features:

- invest flexibly without any minimum or maximum limits
- access money held in our Personal Portfolio
- transfer money from our Personal Portfolio to an ISA, when a customer has an annual contribution when going into a new tax year
- choose from a wide choice of investments
- allows in-specie registrations avoiding the need for investments to be en-cashed and suffering out of market time.

The Personal Portfolio can be accessed through the Wrap platform, which is provided by Aberdeen Platform Limited, part of the Aberdeen Group plc.

Vulnerable customers

Any customer could find themselves in vulnerable circumstances at any time. We will aim to ensure that vulnerable customers invested in our Wrap Personal Portfolio continue to receive the same fair treatment and outcomes as other customers.

Customer objectives

Customers who invest in our Personal Portfolio want:

- to invest flexibly without any minimum or maximum limits
- over the medium to long term
- for either capital growth or income (or a combination of both).

Tax and legislation may change. The information here is based on our understanding as at April 2025. Your client's circumstances will have an impact on what tax they pay.

Who is it suitable for?

Our Personal Portfolio might suit customers who:

- want to invest for capital growth or income (or a combination of both) and have the ability to move money between assets as needed to meet these objectives
- want, and are able, to invest over the medium to long term (five years or more)
- have utilised their ISA allowance
- are a UK resident
- are aged 18 or over

Our platform provides access to cash deposit accounts offering a range of interest rates over various fixed terms which can be held as part of a customers overall portfolio.

Our Personal Portfolio is suitable for retail investors investing their own money for personal and family investment aims. Suitable for investors with all levels of knowledge on an advised basis, and who are comfortable that their investment may fall and rise in value over time and understand there is a risk that they may get back less than they paid in.

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?

Typically customers should not contribute to our Personal Portfolio if they:

- require access to their investment within the short to medium term (less than five years)
- require a targeted rate of return
- have not utilised their ISA allowance
- are under the age of 18
- are non-UK residents
- are a U.S. Person
- are a Russian/Belarussian National/Dual National

Investment choice and range

Our Personal Portfolio provides access to cash as well as a wide range of investment options.

It is suitable for investors with a low through to high risk tolerance depending on the investment / portfolio selected.

The value of investments can go down as well as up and could be worth less than originally invested.

Distribution channel

Our Personal Portfolio is designed for distribution on an advised basis.

If the adviser's relationship with a customer comes to an end, we will continue to support these customers on an execution only basis, with appropriate access to investments and ongoing support (from Aberdeen).

For more information visit aberdeenadviser.com

Issued by a member of Aberdeen Group, which comprises Aberdeen Group plc and its subsidiaries.

Aberdeen Platform Limited, provider of the Wrap Platform, is registered in Scotland (SC180203) at 1 George Street, Edinburgh, United Kingdom, EH2 2LL. Aberdeen Platform Limited is authorised and regulated by the Financial Conduct Authority.