Wrap Stocks and Shares ISA – statement of target market

For adviser use only.

General description

Our Stocks and Shares ISA provides a tax efficient way for customers to invest over the medium to long term.

Our Stocks and Shares ISA provides customers the following key features to:

- pay in as and when they choose, subject to the annual contribution limit
- accumulate tax-free savings with no tax to pay when taking money out
- access money held in the ISA
- transfer in existing ISAs from other providers
- choose from a wide range of investments
- allows in-specie registrations avoiding the need for investments to be en-cashed and suffering out of market time.

The Stocks and Shares ISA can be accessed through the Wrap platform, which is provided by Aberdeen Platform Limited, part of 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 Stocks and Shares ISA continue to receive the same fair treatment and outcomes as other customers.

Customer objectives

Customers who invest in the Stocks and Shares ISA want:

- to save in a tax efficient way
- 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?

The Stocks and Shares ISA might suit customers who:

- want to invest for capital growth in a tax-efficient plan
- want, and are able, to invest over the medium to long term (five years or more)
- have unused ISA contribution in the current tax year
- have not invested in another stocks and shares ISA during the current tax year
- are a UK resident
- are aged 18 or over.

Our Stocks and Shares ISA 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 the Stocks and Shares ISA if they:

- require access to their investment within the short to medium term (less than five years)
- require a targeted rate of return
- have already reached their maximum ISA contribution limit for that tax year
- have already invested in a Stocks and Shares ISA in the current tax year with another ISA provider (except where the purpose of this ISA is to transfer ISA savings from another provider)
- are not willing to take on any investment risk and potential losses
- 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 Stocks and Shares ISA 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

The stocks and shares ISA 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.

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