

For adviser use only.

## General description

Our Aberdeen Self Invested Personal Pension (Aberdeen SIPP) is a personal pension plan that permits clients to invest in a wide range of investments, including mutual funds, exchange traded instruments and model portfolios. It also allows clients access to the full range of benefit options available through Pension Freedoms.

Aberdeen SIPP provides clients with the following key features:

- A wide range of investment options;
- A tax efficient way to save for retirement;
- Flexible access to their pension pot;
- Could provide benefits for beneficiaries upon death;
- Save and benefit from their employers' payments and other third party contributions.

Aberdeen Platform Limited is the provider and scheme administrator of the Aberdeen SIPP. It also provides the Wrap platform through which the Aberdeen SIPP can be accessed.

## Customer objectives

The product is highly flexible and is designed to meet clients' needs over the full pensions saving lifecycle:

- Accumulation of wealth – benefiting from contribution tax relief and tax free growth;
- Preservation of existing wealth – within a tax beneficial environment;
- Provision of income in retirement – through access to flexible drawdown (regular or ad hoc) and/or guaranteed income for life (annuity) approach (whole or part);
- Passing on of wealth to beneficiaries or dependants – taking full advantage of the current tax regulations.



**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 October 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 product is open to – and is suitable for – any customer who is looking to utilise more complex investment options and entitled to participate in a UK pension scheme. It is suitable for customers prior to retirement, post-retirement and in transition (whether contributing or not).

Aberdeen SIPP is primarily suitable for two categories of customers:

- Those who want a tax efficient way of saving for retirement;
- Those who want a tax efficient way of accessing flexible benefits.

This includes customers who may:

- Be members of other pension schemes but want additional or alternative provision;
- Want to consolidate their pension plans;
- Want to access flexible benefits from legacy products or external providers;
- Want to utilise a wide range of investment options.

It is suitable for a wide range of age groups and wealth levels. It may be used by both sophisticated and relatively unsophisticated investors.

The product is suitable for members of employer sponsored schemes – and employer payments can be accepted – but we would not generally consider it to be a suitable vehicle if workplace arrangements offered preferential terms.

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 outcomes. 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 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 clients' needs.

## Who is it not suitable for?

Clients should not hold an Aberdeen SIPP if they are:

- likely to require access to their pension savings prior to retirement;
- not resident in the UK;
- a US Person, or subject to tax reporting requirements in a country other than the UK.

## 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

The Aberdeen SIPP offers a wide range of investment options. Our investment choice is broad and includes:

- A wide range of mutual funds and exchange traded instruments;
- A vast choice of external holdings such as Discretionary Investment Management, Trustee Investment Plans, Structured Products and other types of investments.

The Aberdeen SIPP also allows access to a cash account for holding money short term.

## Distribution channel

The product can only be distributed on an advised basis.

Aberdeen SIPP can access investments that may be considered complex under current MIFID II.

If the adviser's relationship with a client comes to an end, we will continue to support these clients on an execution only basis, with appropriate access to investments and ongoing support.

For more information visit [aberdeenadviser.com](https://aberdeenadviser.com)

Aberdeen Platform Limited, provider of the Wrap platform and provider and scheme administrator of the Aberdeen Self Invested Personal Pension Scheme, is registered in Scotland (SC180203) at 1 George Street, Edinburgh, EH2 2LL and authorised and regulated by the Financial Conduct Authority.

abrdn Trustee Company Limited, trustee of the Aberdeen Self Invested Personal Pension Scheme, is registered in Scotland (SC598052) at 1 George Street, Edinburgh, EH2 2LL.

ADV421 1125