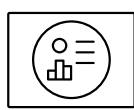


Drawdown Guide

Aberdeen Self Invested Personal Pension (SIPP)

A guide to drawdown

The Aberdeen SIPP offers a versatile suite of drawdown options, with straightforward online servicing, comprehensive reporting, and automation of key drawdown journeys.



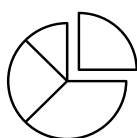
Online servicing

Easily manage drawdown instructions and changes online.



Enhanced Drawdown Price Lock

With monthly recalculations, clients can automatically secure the best rate when assets are their highest.



One of the widest investment ranges in the market

Choose from over 4,000 mutual funds, Managed Portfolios and a range of off-platform investments.



Flexible drawdown options

Flexi-access and Tailored Drawdown options available (and capped drawdown for existing capped drawdown clients).



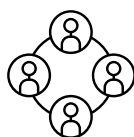
Flexible adviser charging

Structure charges in a way that suits you and your clients.



Comprehensive online reporting

Detailed drawdown information and reports available online, integrated with other products on Wrap.



Range of death benefits available

Including inherited death benefits for SIPP and Junior SIPP members.

Online drawdown

The Aberdeen SIPP allows you to manage drawdown instructions for your clients online, meaning quicker processing and less time spent on admin tasks. This includes the ability to:

- Set-up and edit Tailored Drawdown instructions
- Make one-off withdrawals and change regular income
- Convert to Flexi-access Drawdown
- Manage Capped Drawdown GAD reviews

New product

Total client view ▼

Firm: Standard Life | Adviser: [REDACTED]

Client ID: [REDACTED]

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Aberdeen SIPP: [REDACTED] ▼

Valuation and income

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Product information

Investment Pathways

£123,793.57
Total portfolio value as at 11 Nov 2025

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Allowance details

LSA Used <small>(£2,500.00 on platform, £0.00 off platform)</small>	£2,550.00	PCLS paid to date	£2,550.00
LSCBA Used <small>(£2,500.00 on platform, £0.00 off platform)</small>	£2,550.00	Total UPLS paid to date	£0.00
Update Allowance Details		Protection details	No Protection

Regular drawdown details

Active tailored drawdown instructions

No regular drawdown(x) set up for this client

Drawdown history

Date
Since account opening ▼

From 08 January 2025 until 11 November 2025

Search

Drawdown amount	Tax-Free Cash	Type	Excess Benefits	Amount of LSA	ID	Payment date	Protection
£200.00	£50.00	Single Flexible Drawdown	No	£50.00	1354212	08/01/2025	No Protection
£10,000.00	£2,500.00	Single Flexible Drawdown	No	£2,500.00	1429490	03/04/2025	Protection exists
Total							
£10,200.00	£2,550.00						

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Platform and product provider details

Detailed drawdown information
available online:

- Quick view summary of pension allowances and benefits taken, plus links to update and edit this info.
- View and edit functionality for regular Tailored Drawdown instructions.
- Breakdown of previous moves into drawdown.

Drawdown and income set up

Aberdeen offers two options for moving a SIPP into drawdown with Tax-Free Cash (TFC) and income:

Take Pension Benefits – standalone or part of New Business

If there are multiple payments/transfers in – drawdown will be processed upon receipt of all payments.

- Allows partial and tailored drawdown.
- Pre/post transfers
- Single payments
- Regular payments

Immediate TFC – part of New Business or Top Up

Ideal for clients who want to move the full value of a payment or transfer into drawdown and need tax-free cash quickly – TFC paid immediately upon receipt of individual payment/transfers in.

- Partial/Tailored Drawdown not available.
- Full drawdown only.
- Pre pension cash transfers only (no drawdown or in-specie)
- Single payments
- No regular payments

Both allow TFC and income but differ in payment timing, advice charges, investment handling, and income setup.



Drawdown Price Lock

The automated Drawdown Price Lock is a unique feature in the market. It gives your clients more certainty and control when moving into drawdown by ensuring they lock in the lowest available platform charge.

Unlike other providers, when a client crystallises or moves into drawdown, Aberdeen will lock in their platform charge at the most favourable rate. The charge will also be automatically recalculated each month and if the

newly calculated rate is lower, then that new rate will be locked in. This means your clients can grow their pension pot without being penalised by higher charges at the very moment they begin taking income and throughout their time in drawdown.

The price lock is based on both pension and non-pension platform eligible assets, including those held within a family linking arrangement.

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Total client view

£123,793.57

Total portfolio value as at 11 Nov 2025

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Client ID:

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Aberdeen SIPP

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Charges

Charges details	
Platform charge	0.35%
Ongoing adviser charge	N/A
OAC next payment date	N/A
Off Platform Investment Charge next payment date	N/A
Family linking	No
View terms View charges	

Drawdown Price Lock

Drawdown Price Lock

Apply

No ☒ Yes

Applied

11/11/2025

Charge applied

0.35%

Drawdown price lock applied date 11 Nov 2025

Auto-disinvestment strategy

Strategy

Proportional

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Platform and product provider details

The Drawdown Price Lock is now available within journeys on Wrap and can be switched on without additional paper forms.

Retirement income options

The Aberdeen SIPP offers a range of drawdown options, making it easier to customise drawdown to suit your clients' needs. Drawdown can be managed online through either simplified 'pension-level' income management or 'arrangement-level' withdrawals.

Tailored Drawdown – Fully automated, recurring drawdown instruction, allowing separate payment instruction for tax-free cash (TFC) and taxable income. Both instructions must have the same payment date and frequency, and clients can choose to take TFC only with no ongoing income. Aberdeen SIPP also allows you to select Tailored Drawdown with eligible off-platform investments and offers the option to set different initial and ongoing Tailored Drawdown withdrawals.

Flexi-access Drawdown – Take all or some of the tax-free cash entitlement and use the remaining funds to provide a flexible income.

Capped Drawdown – Existing Capped Drawdown clients can remain in Capped Drawdown, maintaining their annual allowance and taking income payments in line with GAD. Alternatively, the conversion wizard on Wrap can be used to convert from Capped to Flexi-access Drawdown online.

Capped and Flexi-access Drawdown – with the Aberdeen SIPP, Capped and Flexi-access Drawdown are now available within the same SIPP.

Uncrystallised Funds Pension Lump Sum (UFPLS) – a direct withdrawal of lump sum funds from a client's pension pot, with 75% of each lump sum being taxed as income. Streamlined journeys and illustrations are available within Wrap.



Flexible adviser charging

Flexible adviser charging options are available including Drawdown Initial and Ad hoc charges, which ensure that paying for advice in retirement can be done flexibly and at any point.

All adviser charges can be expressed as a percentage or a set monetary amount.

We'll only pay the charge if a client has enough money in the SIPP bank account. We won't disinvest other assets to pay it. This means that we'll delay payment until there's enough money to support the payment of the charge.

Initial adviser charge

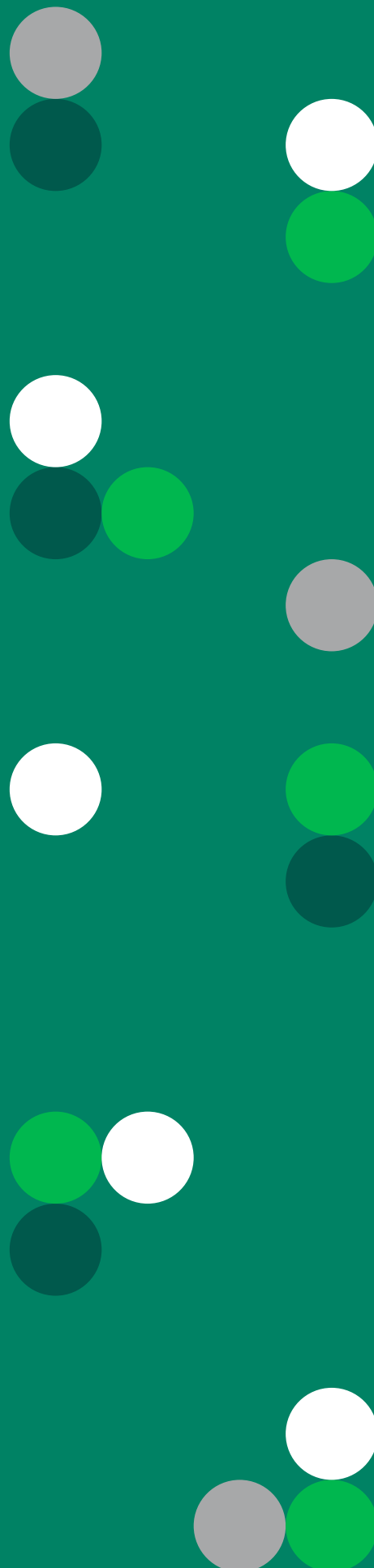
You may agree a charge with your client for advice for drawdown. We call this the initial adviser charge. This can be applied each time your client takes benefits.

Ongoing adviser charge

Payment be taken once a year or split across a different time period (every month, quarter, half-year or year).

Ad hoc adviser charge

A one-off payment for client servicing, which is known as an ad hoc adviser charge, can be taken at any time. Where the SIPP has both pre-retirement and drawdown funds, you can choose where the charge is deducted, or have it taken proportionally.



Valuation and retirement income information

Comprehensive drawdown information and reporting is available for the Aberdeen SIPP, including:

- A summary of Aberdeen SIPP Savings and drawdown pots
- Detailed arrangement information with inheritance and tax info
- Current income payment instructions

Drawdown instructions can be easily changed online and tailored views of income paid can be created, helping to keep clients fully informed with up-to-date information on their SIPP.

aberndeen

Search by name or account number

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Valuation summary

Arrangement	Allocation	Value
Savings pot (6675)	94.24%	£117,275.64
Flexible drawdown (6718)	5.76%	£7,171.04
Total		£124,446.68

View investments

Valuation detail

Savings pot

Arrangement ID	Disqualifying Pension Credit	Date opened	Value
6675	No	08/01/2025	£117,275.64
Total			£117,275.64

Flexible drawdown

Arrangement ID	Disqualifying Pension Credit	Inherited drawdown	Taxable	Converted from capped	Date converted	Date opened	Date closed	Value
6718	No	No	Yes	No		08/01/2025		£7,171.04
Total								£7,171.04

Income

Income payments

Date

Since account opening

From 07 January 2025 until 11 November 2025

Total PAYE Gross Income

£300

Total PAYE Tax

£75

Next income payment

Amount

£300.00

Frequency

Monthly

Next payment date

14/12/2025

PAYE tax code

N/A

Cancel income payment

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Drawdown Guide

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For more information on the drawdown options available, or help with setting up drawdown instructions and reporting for your clients, speak to your usual Aberdeen contact, or visit aberdeenadviser.com.

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