



Aberdeen SIPP: Drawdown Price Lock

A unique feature that offers better value for your clients

The power of Drawdown Price Lock

Drawdown Price Lock is a unique, automated feature exclusive to Aberdeen. 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. New to the Aberdeen SIPP, 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 client 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.

Exclusive benefits for your clients



Secure the lowest platform charge

Automatically fixes charges at the best available rate throughout drawdown.



Greater certainty on costs

Clients know in advance the maximum charge they'll pay, making retirement income planning easier.



Long-term value

Locking in the lowest platform charge could deliver meaningful savings across retirement.

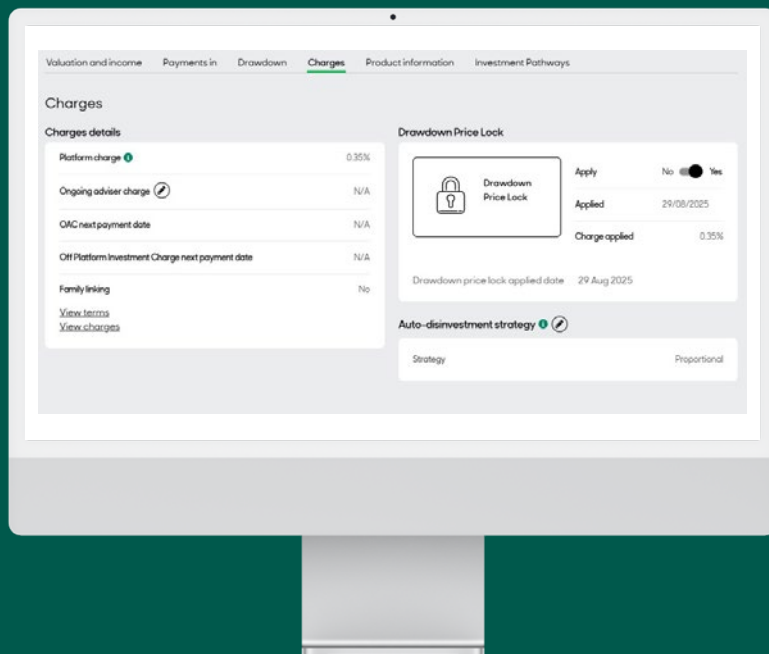


Family linking included

Ensures the percentage charge is based on the total family platform eligible assets.

How it works

- Automatic monthly recalculations ensure that clients lock in the lowest possible rate and continues to be reset on a monthly basis as assets increase.
- Available within wizard journeys and can be switched on without the need for additional paper forms.
- When moving into drawdown, the SIPP percentage charge that will be locked in will be based on the individual's SIPP Platform Eligible Assets (PEA) **and the value of Tax Free Cash taken on the move to drawdown**, plus the value of any PEA held in non-SIPP products or in family linked accounts.
- In line with all other platform charges, recalculation of the lock rate will be based on total PEA (including linked PEA) at the end of each month.
- Applies across eligible SIPP assets.



Why it matters

Charges make a significant difference to client outcomes in retirement. With Aberdeen's Drawdown Price Lock, your clients:

- Have the reassurance that their SIPP will benefit from their most competitive charge rate throughout their drawdown journey.
- Can lock in lower charges in the future from portfolio growth.
- Can rely on a feature no other provider offers – exclusive to the Aberdeen platform.



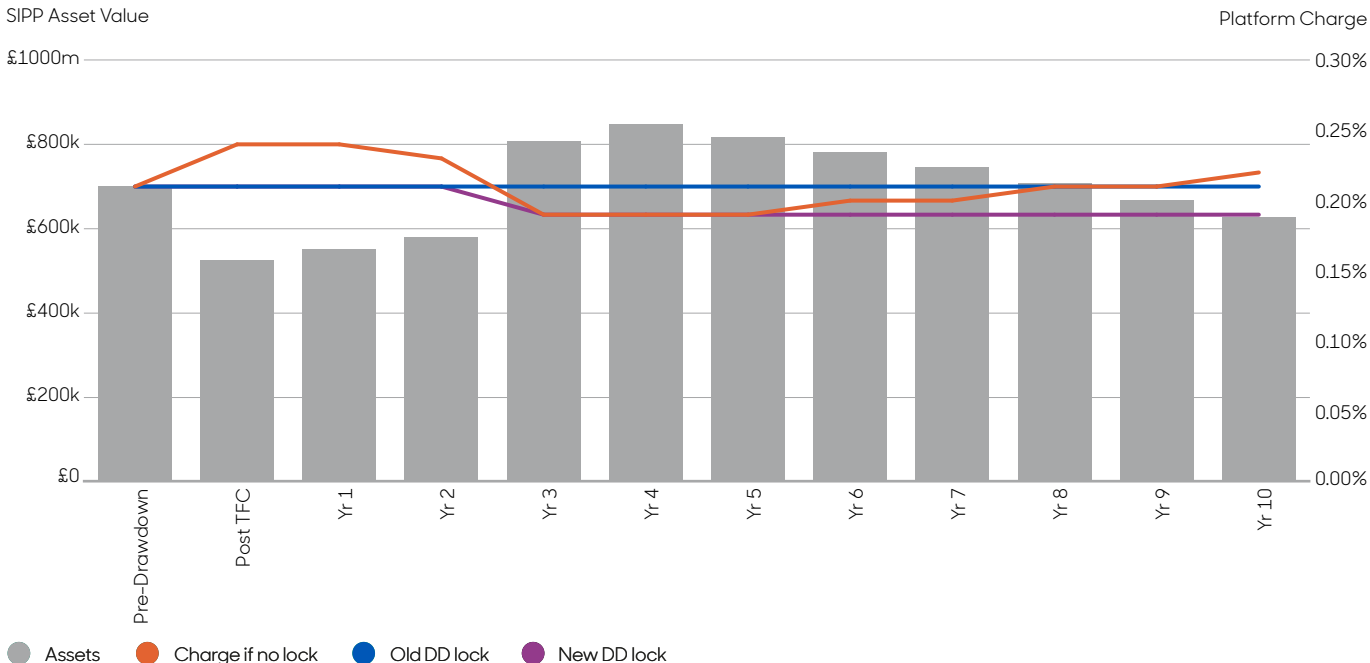
Drawdown Price Lock in practice

These example case studies demonstrate the impact of locking in at the lowest rate compared with moving into drawdown without it.

Clients can consistently save on platform charges, creating tangible cost advantages over time.

Automatic monthly recalculations ensure that clients secure the lowest possible rate, even when portfolio gains push assets into a lower charging tier.

Impact of Drawdown Price Lock



£700k

Helen has a SIPP with a value of £700k at retirement.

25%

She takes a 25% Tax Free Lump Sum up front.

5%

Assumed growth of 5% net of charges.

£200k

Helen consolidates £200k into her SIPP from another provider in year 3, taking total assets back above her initial £700k.



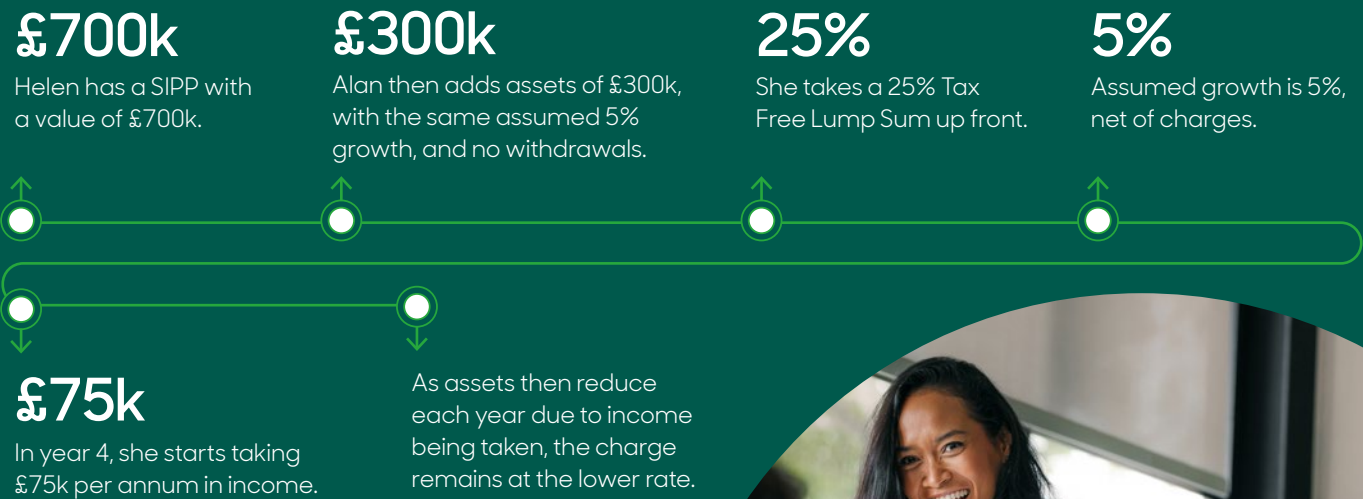
Drawdown Price Lock with family linking

Family linking combines assets across accounts to qualify for a lower platform charge. This reduced charge is then locked in by the automated price lock and remains in place – even as asset values decrease through drawdown.

Impact of Drawdown Price Lock



In this example Helen links her SIPP with her husband Alan's.



For more details, visit our website or speak to your usual Aberdeen contact.

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

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