Elevate General Investment Account (GIA) – statement of target market

For adviser use only.

General description

Our GIA lets customers hold investments directly without some of the regulatory restrictions to contributions that the tax efficient Elevate ISA and PIA product wrappers have (subject to tax on any growth or income).

Our GIA provides customers with the following key features:

- access money held in our GIA
- transfer money from our GIA 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 GIA can also used as the basis for Elevate trust accounts and to hold third party assets from third party offshore bond and pension products.

The GIA can be accessed through the Elevate platform, which is provided Elevate Portfolio Services 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 Elevate General Investment Account (GIA) continue to receive the same fair treatment and outcomes as other customers.

Customer objectives

Customers who invest in our GIA want:

- to invest flexibly without any maximum limits
- over the medium to long term (five years or more)
- 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 GIA 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 annual ISA allowance
- are a UK resident
- are aged 18 or over.

Our GIA 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 rise and fall in value over time and understand there is a risk that they may get back less than they paid in.

The Elevate platform is designed to be used with advised retail customers, it may also be suitable for professional clients (as defined by the FCA) who require access to a core set of tax wrappers and investment solutions, and require regular advice to produce good outcomes and meet a broad range of financial planning needs. 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.

Who is it not suitable for?

Typically customers should not contribute to our GIA 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 annual ISA allowance
- are not willing to take any investment risk
- 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 GIA 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 GIA 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

Elevate Portfolio Services Limited is part of Aberdeen Group, which comprises Aberdeen Group plc and its subsidiaries.

Elevate Portfolio Services Limited is registered in England (01128611) at 280 Bishopsgate, London, EC2M 4AG, and authorised and regulated by the Financial Conduct Authority.

SLE0364 1025