Elevate 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 (current and previous years Stocks and Shares and cash ISAs)
- allows in-specie registrations avoiding the need for investments to be en-cashed and suffering out of market time
- choose from a wide range of investments.

The Stocks and Shares ISA can be accessed through the Elevate platform, which is provided by 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 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 (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?

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 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 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)
- those who are not willing to take any investment risk, loss of capital
- 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

Our 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

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.

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