Aberdeen Elevate platform – statement of target market

October 2025

For UK adviser use only.

General description

The Aberdeen Elevate 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 customer's needs.

It provides advisers with access to different investment and savings products to help meet their customer's needs. These products include the Pension Investment Account (PIA), General Investment Account (GIA), and Stocks and Shares Individual Savings Accounts (ISAs). Each product may be subject to different tax rules and investment limits set by the government. The statements of target market for these products provide more information.

The Elevate platform 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 an Elevate account continue to receive the same fair treatment and outcomes as other customers.

Customer objectives

Customers who invest in an Elevate account want:

- to invest flexibly without any minimum or maximum limits
- to invest over the medium to long term
- either capital growth or income (or a combination of both).

Tax and legislation may change. The information here is based on our understanding as of April 2025. Customer circumstances will have an impact on what tax they pay.

Who is it suitable for?

An Elevate account 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)
- are a UK resident
- are aged 18 or over.

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 advisers should not open an Elevate account for their customers if they:

- require access to their investment within the short to medium term (less than five years)
- require a targeted rate of return
- are under the age of 18
- are non-UK residents
- are a U.S Persons
- are a Russian/Belarussian National/Dual National.

Note: Due to individual circumstances the Elevate platform can still be suitable for customers with one of these features. For example, if an under 18 were to be a beneficiary of another Elevate client.

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Investment choice and range

The Elevate platform provides advisers customers with access to cash, as well as a wide range of investment options via the following tax wrappers:

- Pension Investment Account (PIA)
- General Investment Account (GIA)
- Stocks and Shares Individual Savings Accounts (ISA).

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

The Elevate platform is designed to facilitate medium to long term financial planning 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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