Fundzone Personal Portfolio

Statement of target market

For adviser use only.

General description

Our Fundzone Personal Portfolio lets customers hold investments (subject to tax on any growth or income) outwith a tax wrapper.

Our Personal Portfolio provides customers the following key features:

- invest flexibly without any minimum or maximum limits
- access money held in our Personal Portfolio
- transfer money from our Personal Portfolio 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 encashed and suffering out of market time

The Personal Portfolio can be accessed through Fundzone, which is provided by Aberdeen Platform 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 Personal Portfolio continue to receive the same fair treatment and outcomes as other customers.

Customer objectives

Customers who invest in the Personal Portfolio want:

- to invest flexibly, without any minimum or 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 Personal Portfolio 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 Personal Portfolio 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 fall and rise 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 Personal Portfolio 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 Persons
- are a Russian/Belarussian National/Dual National

Investment choice and range

Our Personal Portfolio provides access to a Cash account 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

The Personal Portfolio 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

Issued by a member of Aberdeen Group, which comprises Aberdeen Group plc and its subsidiaries.

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