



aberdeen



Helping you manage your wealth

[aberdeenadviser.com](https://www.aberdeenadviser.com)

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Please note

We always recommend speaking to your adviser before making any decisions regarding your investments.

You can get guidance on your pension at moneyhelper.org.uk.

As with any kind of investment, the value of your investments through Wrap could go down as well as up. This means you could get back less than you invest.

Tax rules can always change in the future. Your own circumstances and where you live in the UK could have an impact on tax treatment.

The simplicity of Wrap

Before Wrap...

Lots of different companies, various investments, old employer pensions, current pensions, Individual Savings Account (ISA), bonds, shares and savings accounts. With you in the middle, not quite sure how to manage them all.

Investing is interesting. Paperwork isn't. Especially when it uses up time and money that you could spend planning for your future.



...and After Wrap

Wrap can transform the way you manage your money. Having all your various investments held together in one place might sound simple. And it is. That's the beauty of it.

Wrap works securely through the web, to let you see your financial assets in one place. It means that during review meetings the complete picture of the portfolio can be viewed, before making any decisions. It's a logical way to keep track of your investments. It's convenient and time-saving too.



"Everyone has different financial goals, Whatever your goal, Wrap can help."





How does Wrap work?

Wrap can help you focus on what's important

Wrap can help keep you on track with your investments. Decisions are easier to make. And if you need to, you can react fast. Wrap can also help you to take advantage of any tax breaks on offer.

With everything in one place, there's no need to worry that you've missed anything. And because Wrap systems are regularly updated, there's no need to look anywhere else.

How can I tell if Wrap will work for me?

Everyone has different financial goals. But do you know the best way to achieve yours?

- What if you want to retire early?
- Do you have family wealth you need to manage?
- Is inheritance tax a concern?
- Are you taking advantage of discounts or rewards for having larger funds?
- Do you know what your retirement options are?

Wrap can make it easier to manage your money and plan for the future. And it helps you plan more effectively for multiple goals. You can see exactly how these could be achieved. With all the options in front of you, it's easier to decide what's right for you.

Your adviser and Aberdeen Group

Aberdeen Group provides the Wrap tool that will be used for your wealth management service.

Aberdeen Group works hard to make sure that the Wrap service, and how it is used, runs smoothly so the experience works well for everyone. Aberdeen Wrap is committed to giving advisers full support. This also benefits you, by freeing up time to focus on financial planning.

You won't hear much from Aberdeen Wrap, which plays more of a supporting role. But you will receive your annual statement and other documents directly from the company.

To help you decide if Wrap is right for you, You can receive a copy of the Wrap Services Client Terms and Conditions.

What is Wrap?

Using an online platform called Wrap, brings your investments together, in one place. This means that pensions, shares, bonds, cash, investment trusts, unit trusts and savings accounts can be checked whenever you like, 24 hours a day.

Wrap lets your adviser

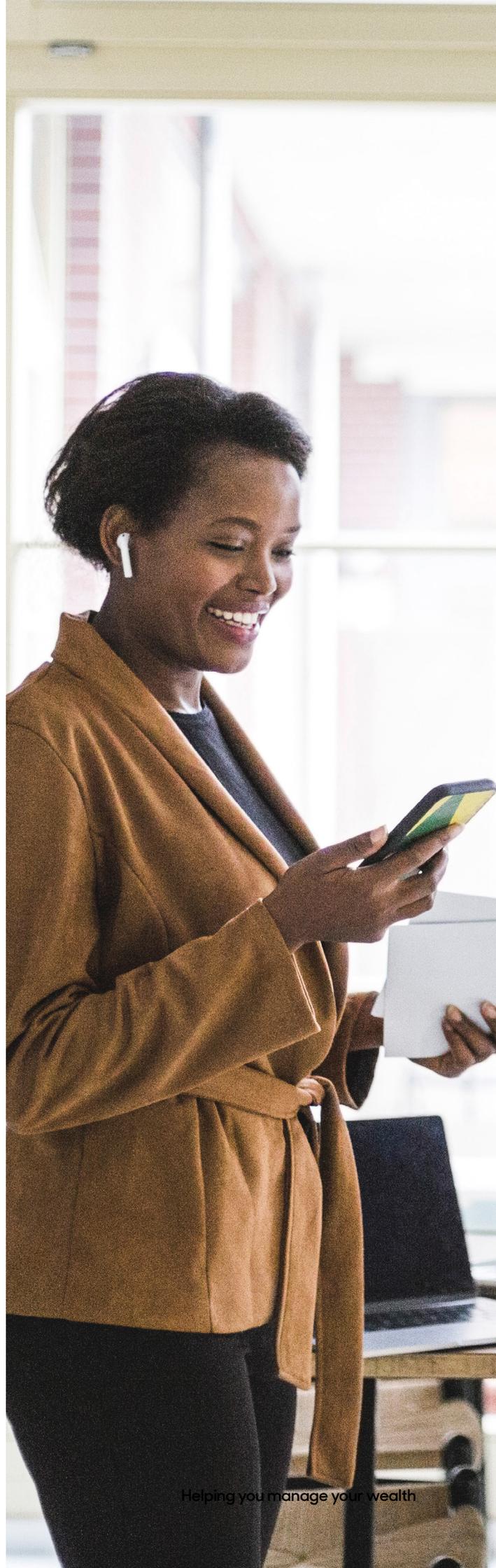
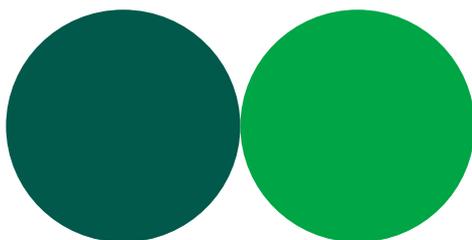
- deal online
- switch money between investments
- carry out transfers
- mix and match your pension funds from investment managers across the market
- carry out rebalancing
- access a wide range of investment choices to help meet your financial goals
- access tools to help make the most of your investments
- store documents online.

Wrap also lets you bring together all your tax efficient products, including ISAs and SIPPs.

So even completing your tax return can be easier.

"Not sure what you'll want from your money in the future? Wrap is flexible. So whatever your needs, Wrap could help offer the choices to meet them."

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



Why Aberdeen Wrap?

Aberdeen Wrap is committed to the UK market and here for the long term since 2006.

Wrap is offered through Aberdeen Platform Limited, part of the Aberdeen Group plc – a FTSE listed company.



401,000¹

clients on our platforms



£72.8bn

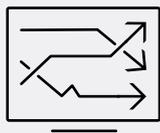
assets on our platforms
as at 30 June 2025



Over

3,000¹

financial advice
and wealth
management firms



£517.6bn

assets under
management as at
30 June 2025 –
Aberdeen Group plc –
a FTSE® listed company

¹As at 31 December 2024.

A highly rated and award winning company

Schroders UK Platform Awards:

- Best Platform Provider (AUM Over £40 billion) 2021 – 2022
- Leading Platform for Discretionary Management – 2022

Adviser Asset:

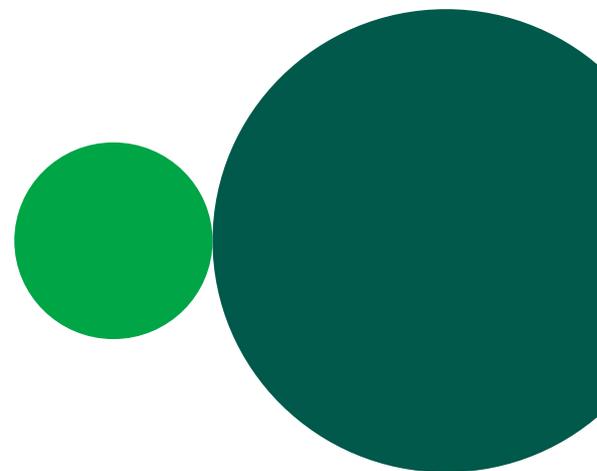
- Platinum Award – 2016 – 2024

Defaqto:

- 5 Star Rating Adviser Wrap – 2015 – 2025
- Gold rating for Platform Service – 2019 – 2023

AKG Financial Strength Assessment:

- AKG 'A' (Superior) Rating, August 2024



Why choose Aberdeen Wrap?

Consolidate investments

By bringing your assets together you can see if you're on track to meet your financial goals, consolidate assets without cancelling products, follow a consistent investment strategy across your portfolio and get better value from Wrap. By increasing the level of your investment held in Wrap, the percentage charge you pay could reduce.

You can start a new pension or bring together other pensions. You can combine any pension contributions – you, your employer or third parties pay, alongside any pre-existing pensions you have with other providers or from previous employment.

You can transfer your Stocks and Shares ISA that you hold with another provider and re-register your investments to your Wrap account at no cost. Aberdeen Wrap don't charge for moving your investments.

If you transfer as cash you'll be out of the market until the transfer is complete. However, if you're transferring funds you'll remain invested during the transfer.

There's lots to consider when it comes to transferring investments. It won't be right for everyone and there's no guarantee of better returns by bringing them together.

Whether to consolidate a client's investments should be assessed for suitability on a client by client basis.

Wrappers and investments available on Wrap

- **Cash account** – a general admin cash account to pay charges and consolidate money you pay in or take out.
- **Personal Portfolio** – a general investment account that enables you to hold unwrapped mutual funds and equities. You can have up to 5 of these under one account.
- **Stocks & Shares ISA** – an Individual Savings Account that allows you to invest in cash, mutual funds and equities.
- **Self Invested Personal Pension²** – a fully flexible pension product that provides a wide range of investment options, and facilitates pension drawdown to pay you income in retirement.
- **Onshore Bonds and International Portfolio Bonds³** – two types of Bonds that provide additional options for tax and estate/inheritance planning.

Across these product wrappers, Wrap offers the facility to invest in:

- Mutual funds, equities, ETFs, bonds, gilts, investment trusts and Venture Capital Trusts (VTCs)
- Access to a wide range of trusts
- Access to Discretionary Fund Managers.

Investment choice

Wrap offers access to over 6,300 share classes (across over 2400 funds) operated by about 200 fund managers and provides access to more than 370 discounted clean funds: the lowest-cost version of these funds.

Wrap has a family of carefully constructed risk-based portfolios, managed by MyFolio. They offer you a choice of investment styles across five risk levels.

There is an online stockbroking function, provided by HSBC Bank plc which offers access to Exchange Traded Funds, investment trusts and equities.

Model portfolios can be created or a range of model portfolios from Discretionary Investment Managers can be used.

Structured products are available as an 'off platform' investment for SIPP. Structured deposits are also available on SIPP and International Portfolio Bond.

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



² Provided by Phoenix Life Limited, trading as Standard Life.

³ Provided by Standard Life International dac.



Pre-funding

You don't need to wait for your payments to clear before they are invested. So your money is invested quicker and for longer, to maximise possible returns.

It is available on:

- Fund switches – once they have the unit price they buy at the next valuation point.
- New investments – funds paid by cheque or direct debit are investment from day one meaning more time in the market.
- Tax relief on personal pension contributions – you get the tax relief contribution immediately.
- Rebalancing – all buys/sales take place simultaneously reducing the time that you are 'out of the market'.

Laws and Tax rules can change and will depend on personal circumstances.

Discounts

Aberdeen Wrap offer discounts. The more money you invest the less money you could pay in charges. They also offer the facility to share pricing terms with family members.

Financial Services Compensation Scheme (FSCS) protection

You hold the maximum possible FSCS protection available depending on the type of assets held. We hold client money and client assets separate from Aberdeen Wrap's own assets in accordance with the FCA's client money rules.

The FSCS provides protection to consumers. However, different limits apply to different types of investments. For further information, you can check the FSCS website – www.fscs.org.uk or call 0800 678 1100.

International portfolio bonds are not protected by the FSCS and there is no equivalent compensation scheme available in Ireland. However, Irish regulations protect policyholders by imposing strict capital requirements on insurance companies.

Data protection

Aberdeen Wrap takes data and system security very seriously and comply with legislation at all times. Aberdeen Wrap apply the appropriate safeguards to any personal data collected, recorded or used to make sure that we comply with the data protection law.

Why is Wrap suitable for you?

Everything in an instant

As you have a complete view of all your investments, it's easier to make regular checks on your portfolio and stay focused on your goals. As your life changes, Wrap keeps up. It's simple for changes to be made, so that you can get the most from your investments.

Everything in the one place

With everything in the one place, there's no need to worry that you've missed anything. And because Wrap systems are regularly updated, there's no need to look anywhere else.

Tax-efficient means time-efficient

Wrap helps you see how your investments could be more tax-efficient in the future. Wrap can make it better to understand and assess the tax position of your investments to make tax efficient recommendations.

Good advice is worth paying for

Wrap makes it easier for you to understand how much you pay your adviser for the advice you're given.

Getting it right

Less time on paperwork means more time spent managing the portfolio.

Available 24/7

The online platform is available any time to view up-to-date portfolio valuations.

Investment choice

Access to a wide range of investment options – including around 2,790 funds, stock and shares, gilts and bonds.

Your adviser

Your adviser can choose to outsource the fund selection and asset allocation to other investment specialists or remain in control. Access to risk assessment tools, model portfolios and Discretionary Fund Managers so that you have the right investment solution.

Cash management

Charges, withdrawals and investment strategies can be managed by Wrap.

Quick change

As everything is in the one place, it's easy to make changes to your investments and react to changes in the market.

View documents online

Documents can be scanned and added to the document library. The library keeps documentation generated from the platform, including valuations, review reports and fund fact sheets. This ensures a complete online file.

Pre-funding of transactions

This means that Aberdeen Wrap invests your money without delay. There is no time out of the market.

No re-registration exit charges

Aberdeen Wrap don't charge if you wish to transfer your investments to another company.

No switching charges

You can switch your investments as much as you want without being charged.

Client view

You can view your account online – it will help you manage your goal whatever that may be. Retiring early? Managing your family wealth? Saving for a big occasion?

Client reports

Easy to understand reports can be produced from the Wrap platform.

Aberdeen Platform Limited, provider of the Wrap platform and Wrap Personal Portfolio, is registered in Scotland (SC180203) at 1 George Street, Edinburgh EH2 2LL and authorised and regulated by the Financial Conduct Authority.
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