Wrap Stocks and Shares Junior ISA:

statement of target market

For adviser use only.

General description

The Wrap Junior ISA is a Wrap Stocks and Shares ISA held in the name of a child who is under the age of 18 (the "Junior"). It is managed by the "Registered Contact" (parent/ legal guardian) who has a Wrap account in their own name, and allows the Registered Contact to invest on behalf of the Junior in a tax-efficient way over the medium to long term.

Our Stocks and Shares Junior ISA allows for contributions to be made by anyone once it's set up.

Key features include:

- payments in at any time subject to the Junior ISA subscription limit
- accumulation of tax efficient savings with no income tax to pay when taking money out
- no withdrawals can be made until the Junior reaches 18
- transfer in existing ISAs and CTFs from other providers
- choice of a wide range of investments
- in-specie registrations avoiding the need for investments to be encashed and suffering out of market time.

The Junior ISA can be accessed through the Wrap platform, 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 Wrap Stocks and Shares Junior ISA continue to receive the same fair treatment and outcomes as other customers.

Customer objectives

The objectives of the Wrap Junior ISA are:

- to save in a tax efficient way
- over the medium to long term
- for either capital growth or investment returns (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 tax treatment.

Who is it suitable for?

The Stocks and Shares Junior ISA might suit the Registered Contact (parent/legal guardian), who has a Wrap account in their own name or a close family member of the Junior, and:

- want the Junior to benefit from capital growth in a tax-efficient plan
- want, and are able, to invest over the medium to long term (five years or more)
- use their annual Junior ISA subscription limit
- have not invested in another Stocks and Shares Junior ISA or a Child Trust Fund during the current tax year on behalf of the Junior
- are a UK resident
- are investing on behalf of a Junior aged 17 years 9 months or younger.

Anyone can make subscriptions into a Wrap Junior ISA. It is suitable for retail customers 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.

The Wrap platform is designed to be used with affluent and high net worth advised retail customers, it may also be suitable for professional clients (as defined by the FCA). Typically, those who have complex savings, investment, and financial planning needs, require regular advice, and need a variety of solutions to produce good outcome. 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.

The Aberdeen Wrap 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.

Who is it not suitable for?

Typically customers should not contribute to the Wrap Junior ISA if they:

- require access to the holdings in the Wrap Junior ISA before the Junior turns 18
- require a targeted rate of return
- have already reached their ISA maximum subscription limit for that tax year
- have already invested in a Stocks and Shares Junior ISA or a Child Trust Fund in the current tax year with another Junior ISA provider on behalf of the Junior
- are not willing to take on any investment risk and potential losses
- are investing on behalf of a Junior aged over 17 years and 9 months
- are non-UK residents
- are a U.S. Person
- are a Russian/Belarussian National/Dual National.

Investment choice and range

Our Stocks and Shares Junior ISA provides access to cash as well as a wide range of investment options.

It is suitable for customers 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 Stocks and Shares Junior 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

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

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

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