

For adviser use only.

## General description

Our Aberdeen Junior SIPP is a personal pension plan held in the name of a child who is under the age of 18 (the "Junior"). It is managed by the parent or legal guardian of the Junior (the Registered Contact) and allows the Registered Contact or a third party to contribute to the pension on behalf of the Junior (the client). It also permits the Registered Contact to invest in a wide range of investments, including mutual funds, exchange traded instruments and model portfolios. On maturity, it also allows clients access to the full range of benefit options available through Pension Freedoms. The Registered Contact or a close family member of the client needs to have a wrap account in their own name to open an Aberdeen Junior SIPP.

Key features include:

- A wide range of investment options;
- A tax efficient way to start saving for the Junior's retirement from an early age;
- Provision of benefits for beneficiaries upon death;
- Third party contributions accepted;
- Automatic conversion to an Aberdeen Self Invested Personal Pension (Aberdeen SIPP) when the Junior reaches 18.

Aberdeen Platform Limited is the provider and scheme administrator of the Aberdeen Junior SIPP. It also provides the Wrap platform through which the Aberdeen Junior SIPP can be accessed.

## Customer objectives

The product is highly flexible and is designed to meet clients' needs over the full pensions saving lifecycle:

- Accumulation of wealth – benefiting from contribution tax relief and tax free growth;
- Preservation of existing wealth – within a tax beneficial environment;
- Passing on of wealth to beneficiaries or dependants – taking full advantage of the current tax regulations.



**Remember, the value of investments can go down as well as up, and your clients could get back less than was paid in.**

Laws and tax rules may change in the future. The information here is based on our understanding as at October 2025. A client's personal circumstances and where they live in the UK will also have an impact on tax treatment.

## Who is it suitable for?

The Aberdeen Junior SIPP might suit the Registered Contact who wants to invest on behalf of the Junior, and:

- wants the Junior to benefit from a tax efficient way to save towards their future retirement;
- is a UK resident;
- is investing on behalf of a Junior aged 17 years and 9 months or younger.

It is suitable for retail customers with all levels of knowledge on an advised basis.

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 outcomes. 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 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 clients' needs.



## Who is it not suitable for?

Clients should not hold an Aberdeen Junior SIPP if they are:

- investing on behalf of a junior who is likely to require access to their pension savings prior to retirement;
- investing on behalf of a Junior aged over 17 years and 9 months;
- not resident in the UK;
- investing on behalf of a Junior who is not a UK resident or a US Person, or subject to tax reporting requirements in a country other than the UK;
- are a Russian/Belarussian National/Dual National.

## Vulnerable customers

Vulnerability may arise due to challenging life circumstances, such as ill health or financial difficulty. More generally, some customers may simply be less able to deal with financial information and others may have a low tolerance to withstand economic or emotional downturns.

Any target market is likely to contain customers with characteristics of vulnerability and customers who will experience vulnerability over time. This should be considered in all interactions to ensure good customer outcomes.

## Investment choice and range

The Aberdeen Junior SIPP offers a wide range of investment options. Our investment choice is broad and includes:

- A wide range of mutual funds and exchange traded instruments;
- A vast choice of external holdings such as Discretionary Investment Management, Trustee Investment Plans, Structured Products and other types of investments.

The Aberdeen Junior SIPP also allows access to a cash account for holding money short term.

## Distribution channel

The product can only be distributed on an advised basis.

Aberdeen Junior SIPP can access investments that may be considered complex under current MIFID II.

If the adviser's relationship with a client comes to an end, we will continue to support these clients on an execution only basis, with appropriate access to investments and ongoing support.

For more information visit [aberdeenadviser.com](http://aberdeenadviser.com)

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

abrdn Trustee Company Limited, trustee of the Aberdeen Self Invested Personal Pension Scheme, is registered in Scotland (SC598052) at 1 George Street, Edinburgh, EH2 2LL.

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