Value assessments of Aberdeen solutions

September 2026

Understand how we offer fair value to your clients

Your firm's obligations under the Consumer Duty rules

Under your firm's obligations to meet the Consumer Duty rules, you must determine your own approach for assessing if the prices you charge for the services provided represent value for money.

Your firm is not responsible for carrying out a value assessment on the other elements of the distribution chain – such as platform fees – that's the platform provider's responsibility.

As a platform provider, we'll confirm at least once a year that the products we manufacture or distribute provide fair value to the customer. Please note we can only confirm on products we distribute if the information is available.

Our analysis

We've carried out separate assessments for Wrap, Elevate and Fundzone platforms. Following these assessments, we can confirm these Aberdeen solutions continue to provide fair value for your clients.

To establish this, we carried out these checks, using data as at 30 June 2025, where applicable:

Expense analysis – comparing the costs incurred by Aberdeen in manufacturing for Wrap, Elevate and Fundzone with the charges for the end customer, as well as considering our capital expenditure during this period and Aberdeen's financial stability.

Competitor analysis – comparing the charges for Wrap, Elevate and Fundzone with those of comparable platforms in the advised market, while considering any differences in financial and non-financial benefits. This included consideration of:

- platform charges
- stockbroking and switch charges
- ad hoc charges, and cash interest
- Aberdeen's award-winning service levels and commitment to market, as measured through financial strength. We have retained our AKG A rating.

Customer feedback – review of customer feedback, where relevant, from:

- complaints
- trends in outflows
- customer and adviser research.

Individual checks – analysis of advisers' platform usage to identify any activity where the platform is not being used in the way it was intended.

This may lead to poor customer outcomes. Any trends in such activity are individually communicated for awareness to the adviser.

Vulnerable customers – focus on vulnerable customers processes, and any customer groups where outcomes may differ from the experience of other customers.

Annual analysis

Following this annual analysis, we'll be continually improving our products and services to make sure that our Aberdeen solutions continue to provide fair value to the customer.

For more information visit aberdeenadviser.com

Aberdeen Platform Limited, provider of Wrap platform, is registered in Scotland (SC180203) at 1 George Street, Edinburgh EH2 2LL and authorised and regulated by the Financial Conduct Authority. Aberdeen Platform Limited is part of the Aberdeen Group, which comprises Aberdeen Group plc and its subsidiaries.

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