

Why choose International Portfolio Bond on Wrap?

For adviser use only.

The International Portfolio Bond (IPB) on Wrap has flexibility to cater for all your clients' changing needs over time. It is fully integrated making it easier for you and your clients. The IPB offers a comprehensive range of investment choices, plus the flexibility to mix different investment solutions.



IPB product features

- Up to 9,999 segments to provide maximum flexibility for your clients.
- Recurrent single payments options to make regular and flexible payments.
- A lump-sum, non-qualifying, whole of life, investment linked life assurance contract: up to six lives assured.
- Minimum investment: £20,000.
- 5% tax deferred withdrawals permitted each year.
- Adviser remuneration options enabling ongoing adviser charges to be paid from the client's Wrap Cash or the cash account within the bond.
- Automated true segment assignment allowing the original bond holder and the new assignee to have their own separated policies with their investment and withdrawal strategies and adviser remuneration agreements.



Benefit from the power of Aberdeen Wrap

- Personalised, online illustrations showing portfolio costs and fund projections based on your clients' choice of investments.
- Online new business and application process with e-signature options.
- Online, straight through processing for fund switching.
- Easily manage cash within the bond for charges with automated regular sell instructions.
- Consolidated reporting providing a combined view across all your clients' platform holdings.
- Combined platform pricing means your clients' platform-traded bond investments are used alongside their other platform holdings, benefiting from a reduced tiered charge based on their total portfolio.
- Our Family Terms can provide savings, allowing family members to link accounts and benefit from lower charges based on their total combined investments.
- Clear and transparent charges, with tiered pricing so fees are reduced as your clients' investments increase.



Investment flexibility and management

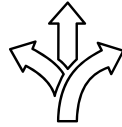
- The flexibility to mix different investment solutions and hold multiple types within each bond.
- More than 4,000 mutual funds and over 400 discounted funds.
- A range of managed portfolios from over 100 discretionary managers, including active, passive and sustainable options available through the award winning Aberdeen Investment Hub.
- External deposit accounts from a range of well-known banks and building societies.
- Structured product solutions from a range of the leading providers.
- An extensive range of off-platform discretionary managers in addition to a range of Managed Portfolio Service (MPS).
- Our market-leading technology makes it easy to run your investment proposition, you'll benefit from simple, straight-through trading processes which you can automate.
- Choose from several rebalancing options to ensure your portfolios remain in line with your original objectives.





Financial planning support

Automated chargeable event calculations mean we can quickly illustrate the effect of the different withdrawal options available to your clients. We can help you select the most tax efficient approach of full or part segment surrenders, and whether a combination of the two could minimise a chargeable gain.



Estate planning

Holding a bond in trust can help with wealth protection and inheritance tax planning.

We offer a range of trust options including:

- Gift Plan
- Loan Plan
- Discounted Gift Plan.

 [Find out more](#)



Technical and regulatory support

Expert pensions, tax and wealth transfer consultancy.

Our Technical Consultants are highly skilled and qualified in financial planning, taxation, trusts and estate planning.

 [Techzone](#)



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

Tax treatment depends on the individual circumstances of each investor and may be subject to change in the future.

Products on the Wrap platform, presented using the Aberdeen brand, may be provided by companies outside of the Aberdeen Group. The International Portfolio Bond on Wrap is provided by Standard Life International dac which is part of Phoenix Group.

For more information visit aberdeenadviser.com

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.

Aberdeen Platform Limited is part of the Aberdeen Group, which comprises Aberdeen Group plc and its subsidiaries.

Standard Life International dac, registered in Dublin, Ireland (408507), is the provider of the Wrap International Portfolio Bond. It is a designated activity company limited by shares with its registered office at 90 St Stephen's Green, Dublin 2. Standard Life International dac is authorised and regulated by the Central Bank of Ireland and subject to limited regulation in the UK by the Financial Conduct Authority. Details about the extent of Standard Life International dac's regulation by the Financial Conduct Authority are available on request. www.standardlife.ie.

ADV364 1125 ©Aberdeen Group plc 2025. All rights reserved.

aberdeenadviser.com

STA0925140936-001



Why not find out more on how the International Portfolio Bond (IPB) on Wrap can benefit your clients?

Please speak to your usual Aberdeen contact or get in touch with our **Business Development team** to find out how International Portfolio Bond can support your business and help you to meet your clients' needs.

