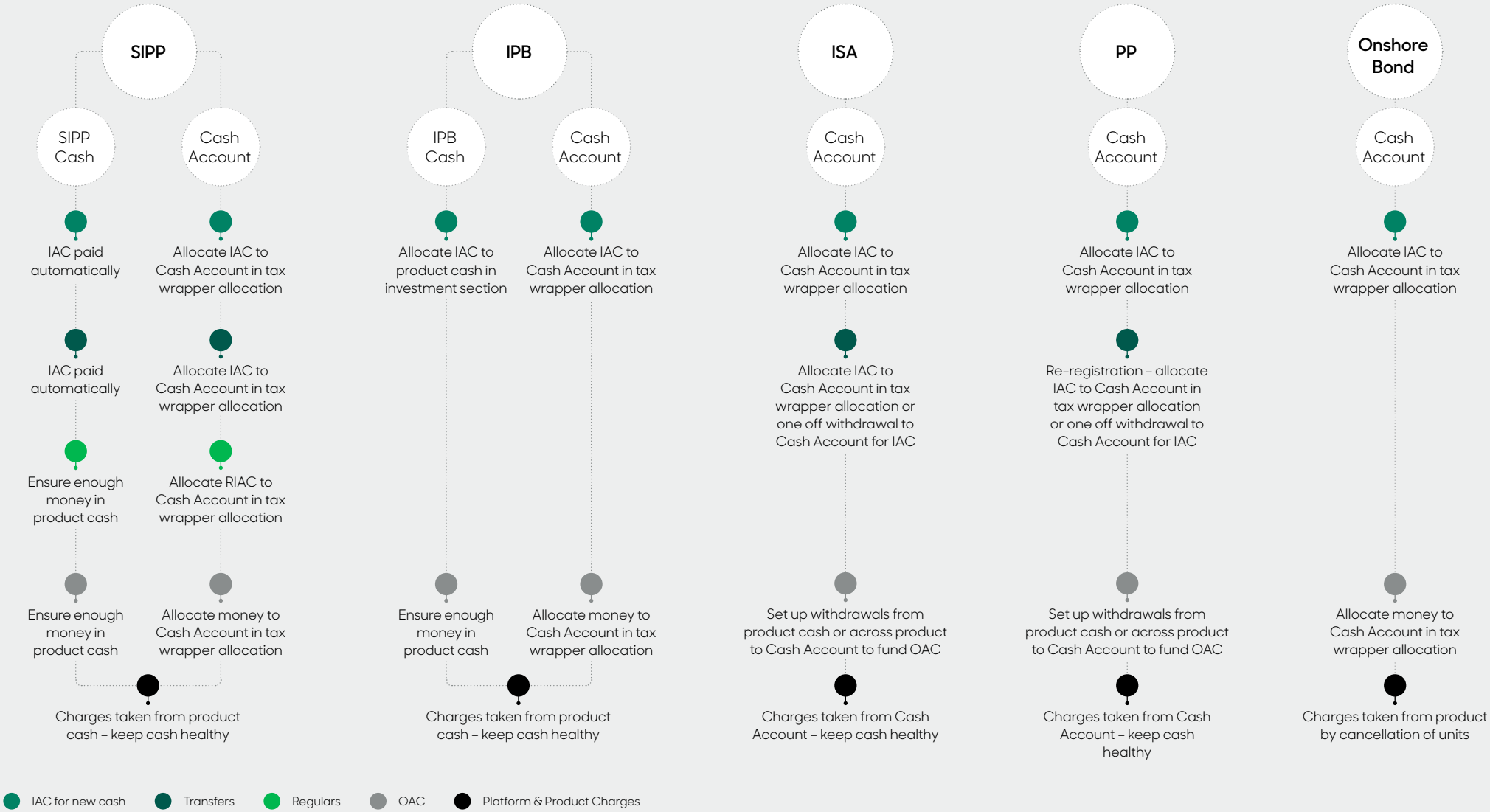
aberdeen

For adviser use only.

Wrap adviser charges and options

aberdeenplc.com

This guide shows the actions you need to take to ensure you receive your adviser charge by keeping cash healthy within your clients' Cash Account. Consideration must be given to the tax consequences when funding OAC from a clients' Cash Account for ISA and Bonds. We recommend you use Personal Portfolio where possible to fund withdrawals to pay AC on these wrap products.

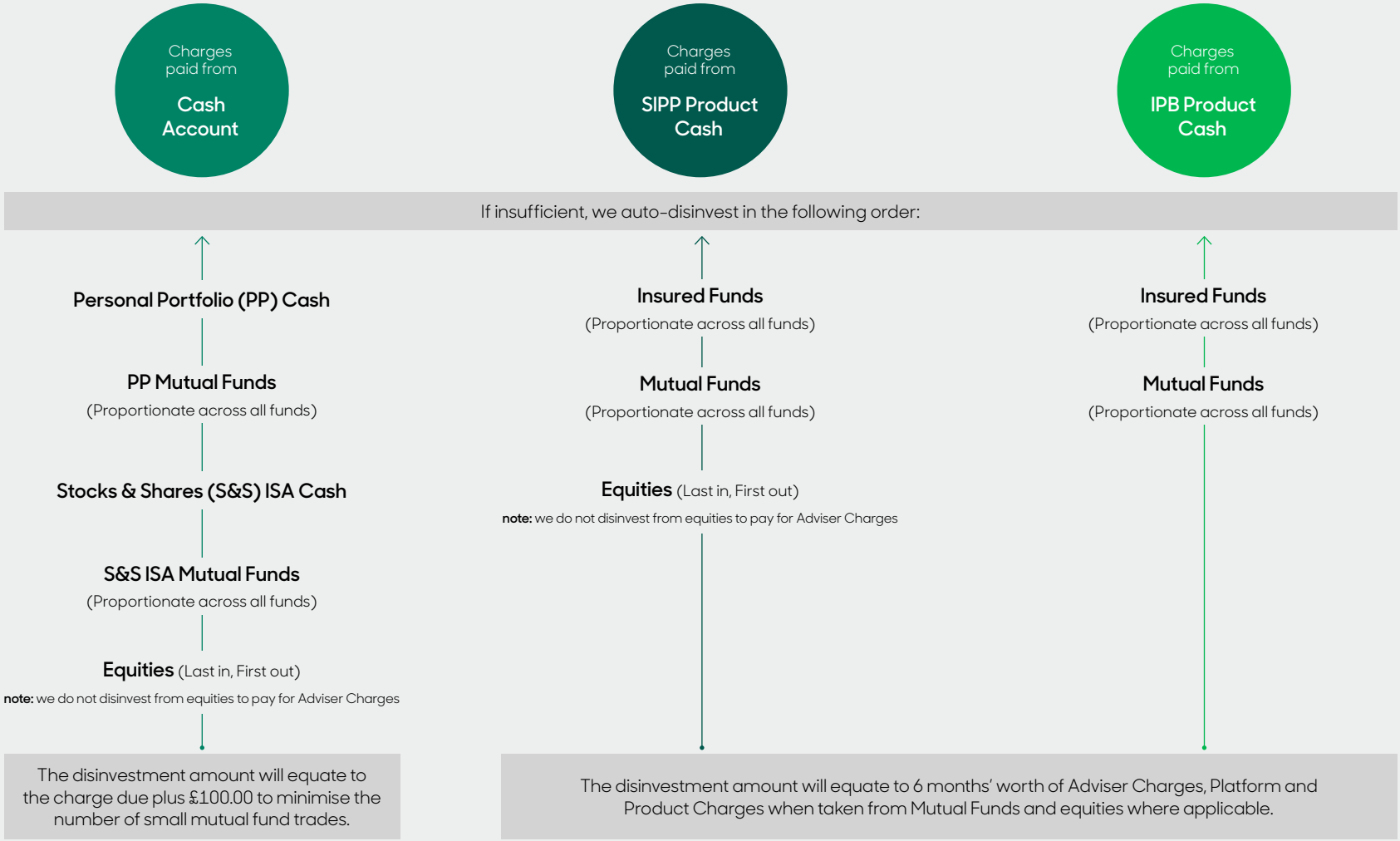


TIP for IAC from Cash Account – Where you have set up as £ amount for IAC we will attempt to pay this immediately from the Cash Account. Where this has been set up as a % then we will wait for the transfer and/or new monies to be applied and then attempt to deduct this from the Cash Account.

IAC – Initial adviser charge **OAC** – Ongoing adviser charge **RIAC** – Regular initial adviser charge

Auto-disinvestment Process – Adviser Charges, Platform & Product Charge

We only carry out auto-disinvestment for the following charges: Platform Charges, Product Charges, OAC taken from Cash Account, SIPP Cash or IPB Cash and RIAC taken from SIPP Cash. If there is insufficient cash to cover charges then we will automatically disinvest through the following routine:



Onshore Bond platform and product charges are deducted by cancellation of units across all policies in the Onshore Bond.

Contact us

Call us on 0345 279 1001

Calls may be monitored/and or recorded to protect both you and use and will help with our training. Call charges will vary.

Email us at Wrap_servicing@aberdeenplc.com

Please note that there is no guarantee that any email sent will be received, or that the contents will remain private during transmission.

For more information visit aberdeenadviser.com

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

Wrap304 0126

aberdeenplc.com

STA0126941896-001