Aberdeen Wrap platform – statement of target market

For UK adviser use only.

General description

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.

It provides advisers with access to different investment and savings products to help meet their customer's needs. These products include the Self Invested Personal Pension, Stocks and Shares Individual Savings Accounts, Personal Portfolios, Onshore Bond, and International Portfolio Bond. Each product may be subject to different tax rules and investment limits set by the government. The statements of target market for these products provide more information.

The Aberdeen Wrap platform is provided by Aberdeen Platform Limited, part of the 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 a Wrap account continue to receive the same fair treatment and outcomes as other customers.

Customer objectives

Customers who invest in a Wrap account want:

- to invest flexibly without any minimum or maximum limits
- to invest over the medium to long term
- either capital growth or income (or a combination of both).

Tax and legislation may change. The information here is based on our understanding as of April 2025. Customer circumstances will have an impact on what tax they pay.

Who is it suitable for?

A Wrap account might suit customers who:

- want to invest for capital growth or income (or a combination of both) and have the ability to move money between assets as needed to meet these objectives
- want, and are able, to invest over the medium to long term (five years or more)
- are a UK resident
- are aged 18 or over. There is no minimum age for opening a Wrap Junior ISA.

Our platform provides access to cash deposit accounts offering a range of interest rates over various fixed terms which can be held as part of a customers overall portfolio.

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.

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Who is it not suitable for?

Advisers typically should not open a Wrap account for their customers if they:

- require access to their investment within the short to medium term (less than five years)
- require a targeted rate of return
- are under the age of 18. There is no minimum age for opening a Wrap Junior ISA
- are non-UK residents
- are a U.S. Person
- are a Russian/Belarussian National/Dual National.

Note: Due to individual circumstances the Wrap platform can still be suitable for customers with one of these features. For example, if an under 18 were to be a beneficiary of another Wrap client.

Investment choice and range

The Wrap platform provides advisers customers with access to cash, as well as a wide range of investment options via the following tax wrappers:

- Wrap Self Invested Personal Pension
- International Portfolio Bond for Wrap
- Onshore Bond for Wrap
- Wrap Personal Portfolios
- Wrap Stocks and Shares ISA
- Wrap Junior ISA.

It is suitable for investors 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 Wrap platform is designed to facilitate medium to long term financial planning 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

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

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.

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