

Key features

Wrap ISA and Wrap Personal Portfolio

Key Features

Wrap ISA and Wrap Personal Portfolio

keyfacts®

The information in this key features document is intended for UK residents only.

The Financial Conduct Authority is a financial services regulator. It requires us to give **you** this important information to help **you** to decide whether our **Wrap ISA** and **Wrap Personal Portfolio** are right for **you**. **You** should read this document carefully so that **you** understand what **you** are buying, and then keep it safe for future reference.

Where **we** refer to 'we' or 'us' in this document, **we** mean Standard Life Savings Limited. Standard Life Savings Limited is the provider of the **wrap platform** and is a member of abrtn group, which comprises abrtn plc and its subsidiaries.

Helping you decide

This **key features document** reflects the ISA rules of the current **tax year**. It will give **you** information on the main features, benefits and risks of the **Wrap Individual Savings Account (ISA)** and **Wrap Personal Portfolio**.

You should also ensure that **you** read your **personal illustration** and relevant **investment documentation**. These should be provided to **you** by your **financial adviser**.

Our Client Engagement Hub will always be happy to answer any of your questions or give **you** more information but they can't give financial advice. Our contact details can be found on page 10.



Some words within this document are written in bold. This means they are defined terms which are explained within the Glossary of the **Wrap ISA** and **Wrap Personal Portfolio** Terms and Conditions (wrapisa62) ('Terms and Conditions'). This **key features document** should be read in conjunction with those Terms and Conditions. **You** should also read the Wrap Services Client Terms and Conditions (wrap66).

1. The aims

To give **you** the potential for capital growth, or income, or a combination of both.

To give **you** access to your money by making regular withdrawals. **You** can also make one-off withdrawals at any time.

To offer tax-efficient **investments** through a **Wrap Investment Savings Account**.

To provide the facility to hold a range of **investments** outwith a **tax wrapper**, using the **Wrap Personal Portfolio**.

To allow **you** to choose from a range of **investments** to match your investment objectives.

2. Your commitment

To invest a minimum initial lump sum payment of £500, or £250 for any further lump sum payment, or a minimum monthly payment of £50. This does not apply if your total assets on the **wrap platform** are £100,000 or more.

You should view your **Wrap ISA** or **Wrap Personal Portfolio** as a medium to long-term investment, which means it should usually be held for at least five years.

Your **Wrap ISA** or **Wrap Personal Portfolio** has no fixed term.

3. Risks

What **you** get back depends on investment performance and our deductions. The value of your **investment** and any income from it can go down as well as up and **you** may get back less than **you** invested. There is no guaranteed value.

You may get back less than the amounts shown in your **personal illustration** because:

- capital growth could be lower than shown in your **personal illustration**
- withdrawals from your **Wrap ISA** or **Wrap Personal Portfolio** could use up some of your capital
- withdrawals from your **Wrap ISA** or **Wrap Personal Portfolio** could be greater than the capital growth of your investment
- **you** do not maintain your regular payments
- charges could go up
- the rates of interest may change.

Withdrawals from your **Wrap Personal Portfolio** may be subject to tax.

Investment risks

Your **Wrap ISA** or **Wrap Personal Portfolio** invests in a range of **investments**, which have different levels of risk.

You'll probably be one of many investors in each fund **you**'re invested in. Sometimes, in exceptional circumstances, **we** may have to wait before **we** carry out your request to sell holdings in a fund.

This delay may be up to a month but in some cases could be longer, for example, a fund that invests in property, because property and land can take longer to sell.

If **we** have to delay selling a fund holding, **we**'ll use the fund prices applicable when the transaction takes place – these prices could be very different from the prices on the day **you** made the request.

Managers may increase the charges on their funds.

Inflation may reduce the buying power of your **investments** and income.

An investment company may be set up with a single fund. It may also be set up with a number of different funds (in which case it is known as an umbrella company). If the liabilities of a fund in an umbrella company cannot be met out of the assets of that fund, these liabilities may have to be met out of other funds within the umbrella company. This means the fund **you** invest in may be worth less if it has to transfer money to another fund.

A fund's investment strategy may allow the use of stock lending. This means some of the assets within a fund may be lent to selected financial institutions, with the objective of improving the returns of the fund. Lending assets involves an element of risk. To manage this risk, the **manager** may apply controls such as obtaining security from the borrower and monitoring the borrower's credit rating.

Some funds use complex investment techniques to deliver their objective, for instance absolute return funds. Absolute return funds tend to aim – but don't guarantee – to perform well in both rising and falling markets by holding a variety of asset classes and using complex techniques depending on fund manager strategy and market conditions. Absolute return funds may use derivatives and stock lending for the purpose of meeting their investment objective.

Funds can sometimes use derivatives to improve portfolio management and to help meet investment objectives. A derivative is a financial instrument – its value is derived from the underlying value or movements in the value of other assets, financial commodities or instruments, like equities, bonds, interest rates etc.

There is a risk that a counterparty to a derivative will fail, or partially fail, to meet their contractual obligations under the arrangement. Where a counterparty fails, the fund could suffer a loss. As part of the management of a fund, a number of controls can be used to reduce the impact of this risk, such as holding collateral and monitoring credit ratings.

Depending on how it is used, a derivative can involve little financial outlay but result in large gains or losses. **Managers** are responsible for the controls over the use of derivatives in their funds.

Some **investments**, such as investment trusts, may borrow money to help increase investment returns. These investments may also be subject to increased risk and volatility.

Property securities, like equities, can rise or fall sharply in value at any time.

The value of a property is generally based on a valuer's opinion and is not fact.

The values of different types of property do not necessarily move in line with each other. For example, even if house prices are going up, commercial property could be losing value.

Some **investments** in certain overseas markets or the smaller companies sector may be subject to increased risk and volatility. This is because the share prices of smaller companies and certain overseas companies, tend to change more rapidly (up and down) than larger companies based in the UK.

Currency risks and volatility

Some funds include overseas investments whose sterling value may be affected by movements in currency exchange rates. This means that exchange rates and the political and economic situation in other countries can significantly affect the value of these funds. Your investment may be worth less than **you** paid in.

Full details of the risks that apply to each fund can be found in the **investment documentation** for the relevant fund, which is available from your **financial adviser**.

Tax

The value to **you** of current tax advantages depends upon your own personal financial circumstances which may change in future.

Tax law and HM Revenue & Customs practice may change in the future to reduce the current favourable tax treatment of **ISAs**.

Cancellation

If **you** cancel during the 30 day cancellation period, **we** will give **you** back the value of your **investments** at the time **we** sell them when **we** process your cancellation instructions, less any dealing charges or exit charges. This may be less or more than **you** originally invested.

4. Questions and answers

What is an ISA?

ISAs are tax-efficient savings accounts that allow **you** to invest in certain **investments**, within limits set by the Government.

There are four main types of **ISA**: **Stocks and Shares ISAs**, **Cash ISAs**, **Innovative Finance ISAs** and **Lifetime ISAs**.

Please note that the **Innovative Finance ISA** and **Lifetime ISA** are not currently available for holding within a **wrap product portfolio**. **We** also do not currently accept applications for **wrap cash ISAs** and will stop accepting subscriptions into existing **wrap cash ISAs** from 6 April 2023.

The annual **ISA maximum subscription limit** is currently £20,000. **You** can invest the full yearly **ISA** allowance into:

- a **Stocks and Shares ISA**; or
- a **Cash ISA**; or
- an **Innovative Finance ISA**; or
- a **Lifetime ISA**; or
- any combination of a **Stocks and Shares ISA**, a **Cash ISA**, an **Innovative Finance ISA** and a **Lifetime ISA** (maximum £4,000).

What is the Wrap Personal Portfolio?

The **Wrap Personal Portfolio** allows **you** to hold investments outwith a **tax wrapper**. Unless **you** are a **trustee**, **you** can hold up to five **Wrap Personal Portfolios** in your **wrap account**.

Investments held within the **Wrap Personal Portfolio** will be subject to Capital Gains Tax and UK personal income tax. This is explained in more detail in the 'What about tax?' section on page 6.

How flexible is my investment?

You can make lump sum or regular monthly payments or both. **You** can start, stop or vary your regular payments at any time.

Payments are usually payable by direct debit, cheque or from your **wrap cash account**.

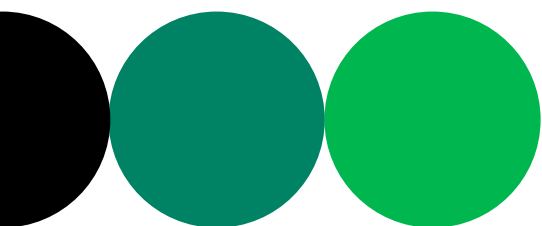
There may be minimum investment amounts for funds. Your **financial adviser** can tell **you** what these are.

You can make regular or one-off withdrawals from your **Wrap ISA** or **Wrap Personal Portfolio**.

You will be able to choose to have income paid:

- into your **Wrap ISA** or **Wrap Personal Portfolio** and held as cash until **you** decide how **you** wish to reinvest it
- into your **Wrap ISA** or **Wrap Personal Portfolio** and then automatically reinvested to buy more funds or shares
- into your **wrap cash account**, from where **you** can choose to take a regular withdrawal
- out to your **nominated account**.

You can cash in all or part of your **investment** at any time, subject to limits specified in the Terms and Conditions.



What type of investment can I have?

The various types of **investment** that can be held through a **Wrap ISA** and the **Wrap Personal Portfolio** are defined in the Terms and Conditions and are collectively known as **investments**. The main types of **investment** are as follows:

Cash

This can be held in your **Wrap Cash ISA, Wrap Stocks and Shares ISA** or in your **Wrap Personal Portfolio**. For details of the current interest rates, check abrdn.com/wrapinfo.

Funds

Sub-funds of open-ended investment companies (OEICs), unit trusts or other collective investment schemes.

Listed securities

Equities, gilts, corporate bonds and other types of securities.

Discretionary Investment Managers

We may choose to make our separate investment management functionality available to **discretionary investment managers** on the **wrap platform**. **Discretionary investment managers** offer an independent professional investment service, where they manage and construct some or all of your **investments**.

We will not be liable for any losses incurred due to the fall in value of any **investments** managed by your **discretionary investment manager**. As with all investments, their value can go down as well as up, and could be worth less than what was paid in.

An on platform **discretionary investment manager** will make their own charge. **We** can facilitate the payment on your behalf. Speak to your **financial adviser** for details.

Can I invest in a Wrap ISA or Wrap Personal Portfolio?

The minimum age for taking out a **Wrap ISA** or investing through the **Wrap Personal Portfolio** is 18 years old. There is no maximum age at entry.

To open and make an investment in a **Wrap ISA** or **Wrap Personal Portfolio** you have to be resident in the UK and not be subject to tax reporting requirements in a country other than the UK.

4.1 Where are my payments invested?

We offer a wide range of **investments** so that **you** can choose those which best meet your needs. Your payment is used to buy **investments** as instructed by **you**; the **investments** are held in the name of our **nominee company**.

You can invest in any number of **investments** at any one time.

We try to place every instruction with the person who is responsible for executing it as soon as reasonably possible after receiving it. Subject to our Terms and Conditions, a **dealing instruction** to buy or sell **investments** received via the **wrap platform** will be placed no later than the third **business day** following the **business day** on which **we** receive it.

The number of shares/units **you** will receive will depend on the market value at that time and any transaction charges that apply.

Money held in the **wrap stocks and shares ISA** will be held in the **wrap ISA cash account**.

Money held in the **Wrap Personal Portfolio** will be held in the **wrap personal portfolio cash account**.

You can switch in and out of various **investments** at any time though there may be conditions for doing this. To find out what conditions are applicable to your **investment** you would need to speak to your **financial adviser**.

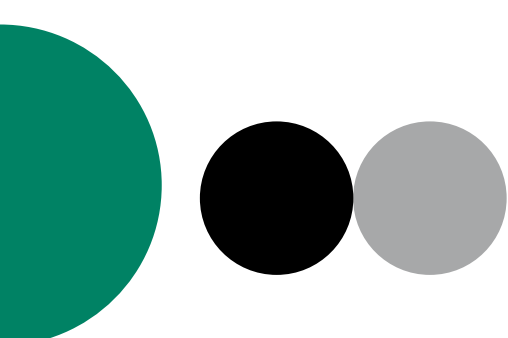
How investments are shown on your personal illustration

Where **you** have invested in funds your **personal illustration** gives a fund by fund projection of possible future values of your **investment**. Where **you** have invested in shares or cash **we** do not illustrate these individually and they are included together as additional investments.

Cash deposited in your Wrap ISA and Wrap Personal Portfolio

We are the provider of your **Wrap ISA** and **Wrap Personal Portfolio**. However, a range of specially selected banks are the deposit holders for money held in your **wrap account** specifically:

- **wrap cash account**;
- **wrap cash ISA**;
- **wrap stocks and shares ISA** (cash component); and
- **wrap personal portfolio cash account**.



4.2 Can I take my money out?

You can take money out at any time but this will reduce the value of your **Wrap ISA** or **Wrap Personal Portfolio**. **You** can make regular withdrawals, one-off withdrawals or fully cash in your **Wrap ISA** or **Wrap Personal Portfolio**.

The value of your **Wrap ISA** and **Wrap Personal Portfolio** must be at least £500 to allow regular withdrawals to be made.

We can set up regular withdrawals to be every:

- month
- three months
- six months
- year.

Minimum regular withdrawals apply to funds. Your **financial adviser** can tell **you** what these are. There is no minimum withdrawal for **listed securities** but each sale will incur transaction charges. Details of these charges are available from your **financial adviser**.

If the value of your **Wrap ISA** or **Wrap Personal Portfolio** falls below £250, it may be closed.

Flexible ISA

If **you** withdraw money from your **wrap ISA**, **you** may replace the withdrawal in the same **tax year** without the replacement counting towards your **ISA maximum subscription limit**. Any replacement subscription that exceeds the total amount of withdrawals made in the same **tax year** will count towards your **ISA maximum subscription limit**.

4.3 What might I get back?

The amount **you** get back is not guaranteed and will depend on several factors, such as:

- how much **you** invested
- the length of time **you** invested for
- the performance of the funds or shares **you** have chosen
- how much our charges are
- the amount of any withdrawals **you** have taken
- the interest rates that apply to your cash holdings.
The current interest rates are available at abrdn.com/wrapinfo

The value of your **investment** will change regularly.

Your **personal illustration** gives **you** an indication of what **you** might get back.

4.4 What about tax?

Income from shares and funds in the **Wrap Personal Portfolio** paid as a dividend will be subject to the Dividend Allowance of £1,000. Tax will only be due on shares and fund income over this amount. **You** may also be able to use the Personal Savings Allowance and the £5,000 savings rate band on income from interest paying funds. Tax will only be due on interest income over this amount and your tax liability depends on your own personal circumstances.

Capital Gains on the **investments** within **ISAs** are exempt from Capital Gains Tax. **You** may have a liability to Capital Gains Tax when **you** cash in all or part of your **investments** within the **Wrap Personal Portfolio**.

On your death, the money and investments in your **Wrap ISA** or **Wrap Personal Portfolio** will form part of your estate and may be liable for Inheritance Tax.

Laws and tax rules can change. If **you** have any questions over the tax treatment of your investments, in the first instance **you** should speak to your **financial adviser**. Some advisers may charge for this.

Additional information for the Wrap Personal Portfolio only:

- If your **investment** makes interest payments, and if the rate deducted from your interest payments is higher than your personal income tax rate, then **you** may claim the difference from HM Revenue and Customs.
- Dividend payments will be subject to the Dividend Allowance of £1,000.
- Rates for income above the £1,000 limit are:
 - Basic rate taxpayers: 8.75%
 - Higher rate taxpayers: 33.75%
 - Additional rate taxpayers: 39.35%
- Personal Savings Allowance available on interest income:
 - Basic rate taxpayer: £1,000
 - Higher rate taxpayers: £500
 - Additional rate taxpayer: Nil

4.5 What are the charges?

Your **personal illustration** shows the charges that apply and the effect they could have on reducing the value of your investment over time.

These charges will affect the value of your **Wrap ISA** or **Wrap Personal Portfolio** and can vary depending on the type of investments **you** hold.

We may need to increase the charges **we** make or introduce new charges. If so **we** will give **you** at least 30 days' notice. **Managers** may also increase their charges. **We** do not have any control over such increases but **we** will let your **financial adviser** know if this happens.

Different types of charges apply to funds and shares. These are set out below.

We will deduct a **platform charge** based on the **platform eligible assets** held in your **wrap account**.

We retain a margin of any interest earned on the bank accounts where your money in your **Wrap ISA** and **Wrap Personal Portfolio** is held in the form of a cash management administration charge. For more information, go to abrdn.com/wrapinfo.

Funds

Different charges can be applied:

- **Managers** may take an initial charge when **you** buy their funds.
- **Managers** take an annual management charge – this is for the management of your funds and may cover some or all of their administration costs. This charge is shown annually but is calculated and charged daily, it will differ, depending on the fund **you** choose.
- Additional **manager** expenses may apply on a fund by fund basis. These include custody fees, audit fees, stamp duty on property acquisitions and transaction costs.
- With a single-priced fund, shares are bought and sold at the same price. However, a dilution adjustment can apply to single-priced funds to protect existing investors from bearing the transaction costs of buying or selling the underlying assets as a result of large inflows to, or outflows from, the fund. A dilution adjustment is only relevant to single-priced funds and is included in the price at which the shares are bought or sold.

Any dilution adjustment charged by a **manager** on transactions that **we** place on your behalf, will have the effect of reducing the number of shares **you** buy or will reduce the amount that **you** get back from a sale.

Application of dilution adjustments is standard industry practice and is applied solely to protect the value of existing investors' holdings. The dilution adjustment is not retained by the **manager**.

- A dilution levy differs from a dilution adjustment in that it is a separate, explicit charge that **managers** apply to specific deals to cover any transaction costs they incur when buying or selling assets. Again, this ensures that existing customers are protected from any dilution impact caused by transaction costs.

The total charges **you** pay are shown in your **personal illustration** and **charges information document**.

Fund charges are reviewable and can also be found in the relevant **investment documentation** or ask your **financial adviser** for details.

The **manager** is responsible for all aspects of administration and management of the relevant fund. Your **financial adviser** can provide **you** with further details.

For a copy of the latest reports and accounts for any fund, please contact your **financial adviser**.

Listed securities

Transaction charges will be made on all transactions to buy or sell **listed securities**. Please see the Wrap Services Client Terms and Conditions (wrap66) for details.

For a copy of the latest reports and accounts for any relevant shares, including investment trusts, please contact your **financial adviser**.

Adviser Charges

You can pay for the services of your **financial adviser** in two ways. Firstly, **you** can agree to pay a fee directly to your **financial adviser** or, secondly, **you** can ask **us** to facilitate the payment of an **adviser charge** to your **financial adviser** on your behalf. If **you** choose the second option and **we** agree to facilitate the payment, **we** will deduct the **adviser charge** from your **wrap cash account**.

If **you** require further information about **adviser charges** please speak to your **financial adviser** or see the Wrap Services Client Terms and Conditions (wrap66).

4.6 Other important questions

What happens to my investment if I die?

Once **we** have received all the necessary details from your personal representatives, **we** will calculate the final value of your **investments**, sell the **investments** and transfer the proceeds as directed by them. Alternatively, where permitted, **we** can register your **investments** in the name of a new holder.

We will hold any income generated after your death until **we** receive all the necessary details from your personal representatives.

Your **Wrap ISA** will continue to qualify for relevant tax advantages until the earliest of:

- the closure of your **Wrap ISA**
- the administration of your estate being finalised; or
- three years from the date of your death.

During that period, your **Wrap ISA** will be designated as a 'continuing account'.

The **investments** will continue to be held and their value may go down as well as up, and could be worth less than originally invested. **We** will continue to deduct charges and expenses.

If **you** die, your surviving spouse or civil partner will get an extra ISA allowance. The allowance can either be the value of your **Wrap ISA** at date of death or the point at which the **Wrap ISA** cease to be a continuing account.

Can I change my mind?

You can cancel your **Wrap ISA** or **Wrap Personal Portfolio** if **you** change your mind. **You** have a 30 day period to consider if **you** want to change your mind. This 30 day period starts two **business days** after the date of our confirmation to **you** that your **Wrap ISA** or **Wrap Personal Portfolio** has been set up. During this period, if **you** decide **you** want to cancel, **you** should contact **us** with your cancellation instruction. See 'How to contact us' on page 10. Please make sure that **you** include your **wrap account** number in any correspondence with **us**.

If **you** cancel, **you** may get back less than **you** paid in. This is because **we** may make a deduction to reflect any market loss **we** have experienced between the date **we** received your payment and the date **we** received your instruction to cancel. Any **dealing charges** incurred in the purchase or sale of your **investments** and any exit charge imposed by the **manager** of a fund **you** invest in will also be deducted from the amount **we** return to **you**.

If **you** decide to cancel, and **we** have already received payment, **we** will refund the payment to the person who made it.

If **you** cancel your **ISA** within the 30 day period, your **ISA** and any subscriptions will not count towards your **ISA maximum subscription limit** and **you** can apply for the same type of **ISA** in the same **tax year**.

Please note, for regular payments, it is only the initial payment that **you** choose to make that will have cancellation rights. If **you** decide to increase the level of regular payments in the future **you** will not have the right to cancel that increase.

How will I know how my investment is doing?

Soon after investing **we** will make a **contract note** or acknowledgement letter available to **you** and your **financial adviser**, but **we** won't issue certificates of holding(s).

The net asset value of **investment trusts** and information on their latest dividends are available from your **financial adviser** or on the **wrap platform** (where your adviser has given **you** access).

We will send **you** a quarterly statement giving the value of your **Wrap ISA** and/or **Wrap Personal Portfolio**. Once a year, your statement will also contain details of the costs and charges. Costs and charges are based on the information made available to us by the relevant investment providers.

You can contact your **financial adviser** who will be able to update **you**.

5. ISA information

Can I transfer my ISA?

You can instruct **us** to transfer an existing **ISA** with another **ISA manager** to an **ISA** with **us** without any loss of tax status. **We** cannot currently accept a transfer of either an **Innovative Finance ISA** or a **Lifetime ISA**.

Your **financial adviser** should request a transfer from your current **ISA manager** if **you** want to move an existing **ISA** to **us**. This will protect the tax benefits of the funds you've built up so far in your **ISA**. If **you** withdraw money from your existing **ISA**, then reinvest into your new **Wrap ISA** rather than transferring, it will be treated as a new payment and count towards your **ISA maximum subscription limit**.

Transfers will be accepted in cash or by re-registration to Standard Life Savings Limited.

Re-registration is where an investment is currently registered to one person or nominee and the registrars are notified that it is now to be registered to another person or nominee.

Where the transfer is in cash **you** will be charged any initial or transaction charges applicable to your chosen investment. The investments will also be out of the market which means there is a potential for loss of income or growth until any transfer is finalised.

Any distributions relating to your **ISA** with another **ISA manager**, but received by **us** after your **ISA** has been transferred to **us**, will be paid into your **Wrap ISA** and held as cash. **You** will need to instruct **us** what to do with that cash.

On your instructions, **we** can also transfer your **Wrap ISA** to another **ISA manager** nominated by **you**.

6. Other information

We categorise **you** as a retail client for the purposes of the FCA rules. Please note that the fact that **we** categorise **you** as a retail client does not necessarily mean that **you** will be eligible to refer any complaints **you** might have about us to the Financial Ombudsman Service. It also does not necessarily mean that **you** will be eligible to claim compensation from the Financial Services Compensation Scheme. For more information, please speak to your **financial adviser**.

For details of how **we** deal with corporate actions and how **we** notify **you** of information and/or documents **we** (or our **nominee company**) receive in relation to your **investments**, please see the Terms and Conditions.

If you need to complain

We can send **you** a leaflet summarising our complaint handling procedures, on request.

If **you** ever need to complain, first write to us at the address shown in 'How to contact us' on page 10. If **you** are not satisfied with our response, **you** may be able to complain to:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone: 0800 023 4567

Switchboard: (020) 7964 1000

Fax: (020) 7964 1001

Website: www.financial-ombudsman.org.uk

Making a complaint to the Ombudsman will not affect your legal rights.

Terms and Conditions

This **key features document** gives a summary of the **Wrap ISA** and **Wrap Personal Portfolio**. Please contact your **financial adviser** for full details and see our Wrap Services Client Terms and Conditions (wrap66) and **Wrap ISA** and **Wrap Personal Portfolio** Terms and Conditions (wrapisa62).

We have the right to change these Terms and Conditions at any time. **We** will give **you** at least 30 days' written notice of any changes unless the changes are not to your detriment, immaterial or outside our control.

Law

The Terms and Conditions are governed by the applicable UK law which is determined by where **you** live at the date of application for your **Wrap ISA** or **Wrap Personal Portfolio**.

Acceptance of the Terms and Conditions acknowledges the non-exclusive jurisdiction of the courts of the applicable UK country in relation to any claim or dispute arising under those Terms and Conditions.

Language

The English language will be used in all documents and future correspondence.

Compensation

The Financial Services Compensation Scheme (FSCS), established under the Financial Services and Markets Act 2000, has been set up to provide protection to consumers if authorised financial services firms are unable, or likely to be unable, to meet claims against them.

Investment business, such as Stocks & Shares ISAs and mutual funds, are normally covered up to a maximum limit of £85,000 for each asset provider. This limit would apply if the asset provider were to default.

For UK deposit accounts, **you** are normally entitled to claim up to £85,000, and this limit will take into account any private accounts **you** may hold with that institution.

We have pooled client bank accounts for daily transactions provided by a range of specially selected banks. If at any point **you** have holdings in any of these accounts and the deposit holder for that account cannot meet its obligations, then **you** may be entitled to compensation up to the FSCS limit of £85,000.

When switching funds, during any delay your money will be held in one of our bank accounts which are provided by a range of specially selected banks. These institutions will be the deposit holders for that money. **You** may be entitled to compensation from the FSCS if these institutions cannot meet its obligations.

For further information on the compensation available under the FSCS please check their website www.fscs.org.uk or call the FSCS on **0800 678 1100** or **020 7741 4100**. Please note only compensation queries should be directed to the FSCS.

If **you** have any further questions, **you** can speak to your **financial adviser** or contact us directly.

7. How to contact us

Remember your **financial adviser** will be your first point of contact.

Alternatively, if **you** have any questions about your **Wrap ISA** or **Wrap Personal Portfolio**, **you** can phone us, or write to us.



Client Engagement Hub

Call us on 0345 279 1001

Please have your **wrap account** number ready when calling. **We**'re open Monday to Friday, 9am to 5.30pm. Call charges will vary.



abr dn Client Servicing
Sunderland
SR43 4EE



wrap_servicing@abrdn.com

(Email is not a secure form of communication, there is no guarantee that any email sent will be received or will not have been tampered with or intercepted during transmission. No private or confidential information should be sent, therefore **you** may prefer to contact us by phone or in writing.)

For more information visit abrdn.com

Issued by a member of abrdn group, which comprises abrdn plc and its subsidiaries.

Standard Life Savings Limited, provider of the Wrap Platform, is registered in Scotland (SC180203) at 1 George Street, Edinburgh, United Kingdom, EH2 2LL. Standard Life Savings Limited is authorised and regulated by the Financial Conduct Authority.

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abrdn.com

8. About us

We are the **ISA manager** and are authorised and regulated by the Financial Conduct Authority.