

Elevate General Investment Account (GIA) – statement of target market

General description

Our GIA lets customers hold investments directly without some of the restrictions of the tax efficient ISA (subject to tax on any growth or income).

Our GIA provides customers with the following key features:

- invest flexibly without any minimum or maximum limits
- access money held in our GIA
- to hold investments for International bond or pension products offered by third-party providers
- allows in-specie registrations avoiding the need for investments to be en-cashed and suffering out of market time

You can access our GIA through the Elevate Platform, which is provided by Elevate Portfolio Services limited, part of the Standard Life Aberdeen Group.

Customer objectives

Customers who invest in our GIA want:

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

Tax and legislation may change. The information here is based on our understanding as at February 2021. Your client's circumstances will have an impact on what tax they pay.

Who is it suitable for?

Our GIA 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)
- have utilised their annual ISA allowance
- are a UK resident
- are aged 18 or over

Our GIA is suitable for retail investors investing their own money for personal and family investment aims. 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.

Who is it not suitable for?

Customers should not contribute to our GIA if they:

- require access to their investment within the short to medium term (less than five years)
- require a targeted rate of return
- have not utilised their annual ISA allowance
- are not willing to take any investment risk
- are under the age of 18
- are non-UK residents

Investment choice and range

Our GIA provides access to cash as well as a wide range of investment options and includes:

- Cash
- Unit Trusts
- OEICs
- SICAVs
- Collective investment schemes and a range of securities

It is suitable for investors with a low through to high risk tolerance depending on the investment / portfolio selected.

Distribution channel

Our GIA is designed for distribution on an advised basis.

Elevate Portfolio Services Limited trades as Elevate and is part of Standard Life Aberdeen Group.

Elevate Portfolio Services Limited is registered in England (01128611) at Bow Bells House, 1 Bread Street, London, United Kingdom EC4M 9HH and is authorised and regulated by the Financial Conduct Authority. www.elevateplatform.co.uk

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