

Elevate Stocks and Shares ISA – statement of target market

General description

Our stocks and shares ISA provides a tax efficient way for customers to invest over the medium to long term.

Our stocks and shares ISA provides customers the following key features to:

- pay in as and when they choose, subject to the annual contribution limit
- accumulate tax-free savings with no tax to pay when taking money out
- access money held in the ISA
- transfer in existing ISAs from other providers (current and previous years stocks and shares and cash ISAs)
- allows in-specie registrations avoiding the need for investments to be en-cashed and suffering out of market time
- choose from a wide range of investments

You can access our stocks and shares ISA through the Elevate Platform, which is provided by Elevate Portfolio Services Limited, part of Standard Life Aberdeen plc.

Customer objectives

Customers who invest in the stocks and shares ISA want:

- to save in a tax efficient way
- over the medium to long term (five years or more)
- for 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?

The stocks and shares ISA might suit customers who:

- want to invest for capital growth in a tax-efficient plan
- want, and are able, to invest over the medium to long term (five years or more)
- have unused ISA contribution in the current tax year
- have not invested in another stocks and shares ISA during the current tax year
- are a UK resident
- are aged 18 or over

Our stocks and shares ISA 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 stocks and shares ISA if they:

- require access to their investment within the short to medium term (less than five years)
- require a targeted rate of return
- have already reached their maximum ISA contribution limit for that tax year
- have already invested in a stocks and shares ISA in the current tax year with another ISA provider
- those who are not willing to take any investment risk, loss of capital
- are under the age of 18
- are non-UK residents

Investment choice and range

Our stocks and shares ISA provides access to cash as well as a wide range of investment options.

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

Distribution channel

Our stocks and shares ISA 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

SLE0366 0321 © 2021 Standard Life Aberdeen, reproduced under licence. All rights reserved.
STA0321200064-001