Aberdeen Funds Stocks and Shares ISA – Target Market and Value Statement

Product 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
- access money held in the ISA
- see all their holdings, subscription history and statements in one place via the online client portal
- transfer in existing ISAs from other providers
- choose from a wide range of Aberdeen investment funds

Vulnerable customers

Any customer could find themselves in vulnerable circumstances at any time. We will aim to ensure that vulnerable customers invested in our Stocks and Shares ISA continue to receive the same fair treatment and outcomes as other customers.

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
- 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 August 2025. Your circumstances will have an impact on the tax you pay.

Who is it suitable for?

The Stocks and Shares ISA might suit customers who:

- want to invest for capital growth or income (or a combination of both) 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
- 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 execution only or an advised basis, and who are comfortable that their investment may fall and rise 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?

Typically customers should not contribute to the Stocks and Shares ISA if they:

- require access to their investment within the short to medium term (less than five years)
- require a specific rate of return
- have already reached their maximum ISA contribution limit for that tax year
- are not willing to take on any investment risk and potential losses
- are under the age of 18
- are non-UK residents



Investment choice and range

Our Stocks and Shares ISA provides access to a range of OEICs and Unit Trust Investments funds, provided by abrdn Fund Managers Limited.

Deals can be placed to buy or sell units/shares in the funds by post, telephone or online (the latter is only available if the customer registers for the online portal).

The available funds cater for a range of risk tolerances from low to high, depending on the fund selected.

The value of investments can go down as well as up and could be worth less than originally invested.



Can customers buy these products without advice?

The stocks and shares ISA is designed for distribution with or without advice.



Do the products meet the requirements of the FCA Consumer Duty value assessment?

Aberdeen carried out a value assessment of this product in July 2026 and has concluded that the Stocks and Shares ISA delivers value and will continue to do so for the foreseeable future.



For more information visit aberdeeninvestments.com

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