



abrdn Investment Trusts ISA – Target Market and Value Statement

Product description

Our Investment Trusts Stocks and Shares ISA provides a tax efficient way for customers to invest over the medium to long term.

Our Investment Trusts Stocks and Shares ISA provides customers with the following key features to:

- pay in as and when you 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
- choose from a wide range of abrdn investment companies managed by abrdn

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 February 2023. 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
- 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 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
- have already invested in a Stocks and Shares ISA in the current tax year with another ISA provider
- 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

The Investment Trusts Stocks and Shares ISA provides access to a range of Investment Companies, managed by abrdn.

The available companies cater for a range of risk tolerances, please see the Key Information Document for more information on the risk rating of each Investment Company.

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?

Our Investment Trust 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?

abrdn carried out a value assessment of this product on the 28th March 2023 and has concluded that the Stocks and Shares ISA delivers value and will continue to do so for the foreseeable future.

abrdn also carries out value assessments for the underlying companies.



For more information visit abrdn.com/investments

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