



#First\_Name #Last\_Name  
#AddressLine1  
#AddressLine2  
#AddressLine3  
#AddressLine4  
#Post\_Code

✉ wrap\_servicing@abrdrn.com

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Account number      **#Account\_Number**

Dear #First\_Name,

## We've updated your Wrap Terms and Conditions.

As part of our commitment to continually improve, we're planning a number of upgrades to Wrap, as well as some changes to your Terms and Conditions (Ts&Cs). These changes are designed to improve the service we offer you and your adviser.

### What will the planned changes mean for me?

These changes offer you a wider range of options when investing with Wrap. For example:

- Advisers have been telling us that they need a full suite of products to support their customer base. The Flexible ISA and Multiple Personal Portfolio will help them fully maximise your tax allowances and support your family wealth planning.
- Your adviser will have access to improved visuals and graphics to help bring their reports to life in their conversations with you.
- When you view your account in the future, it'll be compatible with tablet, or smart phone.

### Will these changes cost me anything?

No, the cost of our Wrap platform will not go up because of these changes.

### Do I need to do anything?

No, you don't need to do anything and your adviser is aware of the planned changes. But we recommend you read the attached summary of changes to your Ts&Cs. If you have any queries relating to the changes, please contact your financial adviser.

Yours sincerely

**Stuart Wemyss**

Client Services Director

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