

Wrap Junior ISA: Example Illustrations for investment

abrdn.com

Wrap Junior ISA

A Wrap Junior ISA is a Stocks and Shares ISA held in the name of a child who is under the age of 18. It is managed by a parent or legal guardian until the child turns 18.

It offers a tax-efficient way of saving for a child as all payments into a Wrap Junior ISA are for the benefit of the child and can usually only be accessed once they turn 18.

You can currently invest up to £9,000 this tax year (2024/2025) in a Junior ISA.

About this illustration

The purpose of this illustration is to give you an indication on what you might get back if you were to invest single or regular investments based on a range of funds.

Important information about growth rates and charges

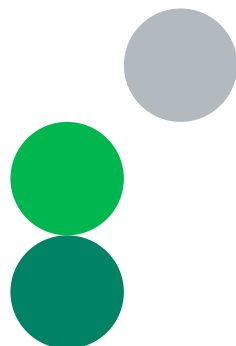
The figures in the illustrations that follow show the effect of charges and expenses on what you might get back from a selection of investment amounts in a Junior ISA. They are based on a range of funds and have been calculated at appropriate mid growth rates for each fund. These figures are not guaranteed and serve only to demonstrate the effect of charges and expenses on the investment.

The value of your investments can go up or down and you may get back less than you paid in. Investment returns are not guaranteed.

Remember, tax rules can change and the value of tax benefits depends on your individual circumstances. This information is based on our understanding in the 2024/2025 tax year.

How will the charges and expenses affect my investment?

The illustrations in this document show examples of how fund charges could reduce the value of your Junior ISA over time. Charges can vary depending on the funds and/or investments you hold. The illustrations assume that no adviser charges are being facilitated by us to your financial adviser on your behalf. There is no platform charge until the Junior's 18th birthday. On or around the Junior's 18th birthday, we will start applying the standard rate set out in the charging schedule unless we agree a different rate with your financial adviser at that time. Your financial adviser can provide you with a new personal illustration at that point.



Wrap Junior ISA



Junior ISA

Single investment of £9,000.00

Level of Fund charge	Ongoing charge
Low charge	0.200%
Medium charge	0.310%
High charge	0.940%

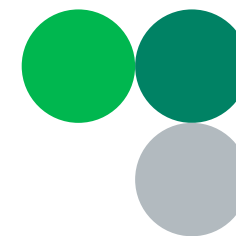
Fund growth rates	Growth rate
Low charge fund central growth rate	5.000%
Medium charge fund central growth rate	5.000%
High charge fund central growth rate	5.000%

Platform charge	Ongoing charge
Wrap Platform charge	0.000%

At end of year	Paid in to date	Effect of deductions to date	Low charge		Medium charge		High charge	
			What you might get back at 5.00%	Effect of deductions to date	What you might get back at 5.00%	Effect of deductions to date	What you might get back at 5.00%	
1	£9,000	£19	£9,430	£29	£9,420	£88	£9,360	
3	£9,000	£62	£10,300	£96	£10,300	£289	£10,100	
5	£9,000	£114	£11,300	£176	£11,300	£527	£10,900	
10	£9,000	£290	£14,300	£447	£14,200	£1,310	£13,300	

The effect of charges on investment growth if you cash in after 10 years.	Charges will reduce investment growth to that date		
	Low charge	Medium charge	High charge
	5% to 4.8%	5% to 4.7%	5% to 4%

Wrap Junior ISA



Junior ISA

Single investment of £500.00

Level of Fund charge	Ongoing charge
Low charge	0.200%
Medium charge	0.310%
High charge	0.940%

Fund growth rates	Growth rate
Low charge fund central growth rate	5.000%
Medium charge fund central growth rate	5.000%
High charge fund central growth rate	5.000%

Platform charge	Ongoing charge
Wrap Platform charge	0.000%

At end of year	Paid in to date	Effect of deductions to date	Low charge		Medium charge		High charge	
			What you might get back at 5.00%	Effect of deductions to date	What you might get back at 5.00%	Effect of deductions to date	What you might get back at 5.00%	
1	£500	£1	£523	£2	£523	£5	£520	
3	£500	£3	£575	£5	£573	£16	£562	
5	£500	£6	£631	£10	£628	£29	£608	
10	£500	£16	£798	£25	£789	£73	£741	

The effect of charges on investment growth if you cash in after 10 years.	Charges will reduce investment growth to that date		
	Low charge	Medium charge	High charge
	5% to 4.8%	5% to 4.7%	5% to 4%

Wrap Junior ISA



Junior ISA

Quarterly investment of £150.00

Level of Fund charge	Ongoing charge
Low charge	0.200%
Medium charge	0.310%
High charge	0.940%

Fund growth rates	Growth rate
Low charge fund central growth rate	5.000%
Medium charge fund central growth rate	5.000%
High charge fund central growth rate	5.000%

Platform charge	Ongoing charge
Wrap Platform charge	0.000%

At end of year	Paid in to date	Effect of deductions to date	Low charge		Medium charge		High charge	
			What you might get back at 5.00%	Effect of deductions to date	What you might get back at 5.00%	Effect of deductions to date	What you might get back at 5.00%	
1	£600	£1	£617	£1	£617	£4	£614	
3	£1,800	£6	£1,940	£10	£1,940	£30	£1,920	
5	£3,000	£19	£3,390	£29	£3,380	£86	£3,330	
10	£6,000	£85	£7,690	£131	£7,640	£391	£7,380	

The effect of charges on investment growth if you cash in after 10 years.	Charges will reduce investment growth to that date		
	Low charge	Medium charge	High charge
	5% to 4.8%	5% to 4.7%	5% to 4%

Wrap Junior ISA



Junior ISA

Semi-annual investment of £300.00

Level of Fund charge	Ongoing charge
Low charge	0.200%
Medium charge	0.310%
High charge	0.940%

Fund growth rates	Growth rate
Low charge fund central growth rate	5.000%
Medium charge fund central growth rate	5.000%
High charge fund central growth rate	5.000%

Platform charge	Ongoing charge
Wrap Platform charge	0.000%

At end of year	Paid in to date	Effect of deductions to date	Low charge		Medium charge		High charge	
			What you might get back at 5.00%	Effect of deductions to date	What you might get back at 5.00%	Effect of deductions to date	What you might get back at 5.00%	
1	£600	£1	£621	£1	£620	£4	£618	
3	£1,800	£7	£1,950	£11	£1,950	£33	£1,920	
5	£3,000	£20	£3,410	£30	£3,400	£91	£3,340	
10	£6,000	£88	£7,740	£135	£7,690	£402	£7,420	

The effect of charges on investment growth if you cash in after 10 years.	Charges will reduce investment growth to that date		
	Low charge	Medium charge	High charge
	5% to 4.8%	5% to 4.7%	5% to 4%

Wrap Junior ISA



Junior ISA

Annual investment of £500.00

Level of Fund charge	Ongoing charge
Low charge	0.200%
Medium charge	0.310%
High charge	0.940%

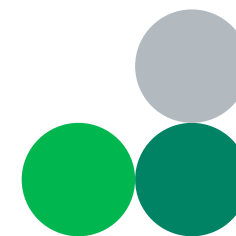
Fund growth rates	Growth rate
Low charge fund central growth rate	5.000%
Medium charge fund central growth rate	5.000%
High charge fund central growth rate	5.000%

Platform charge	Ongoing charge
Wrap Platform charge	0.000%

At end of year	Paid in to date	Effect of deductions to date	Low charge		Medium charge		High charge	
			What you might get back at 5.00%	Effect of deductions to date	What you might get back at 5.00%	Effect of deductions to date	What you might get back at 5.00%	
1	£500	£1	£523	£2	£523	£5	£520	
3	£1,500	£7	£1,640	£10	£1,640	£31	£1,620	
5	£2,500	£18	£2,880	£28	£2,870	£83	£2,810	
10	£5,000	£77	£6,520	£119	£6,480	£354	£6,240	

The effect of charges on investment growth if you cash in after 10 years.	Charges will reduce investment growth to that date		
	Low charge	Medium charge	High charge
	5% to 4.8%	5% to 4.7%	5% to 4%

Wrap Junior ISA



Junior ISA

Monthly investment of £750.00

Level of Fund charge	Ongoing charge
Low charge	0.200%
Medium charge	0.310%
High charge	0.940%

Fund growth rates	Growth rate
Low charge fund central growth rate	5.000%
Medium charge fund central growth rate	5.000%
High charge fund central growth rate	5.000%

Platform charge	Ongoing charge
Wrap Platform charge	0.000%

At end of year	Paid in to date	Effect of deductions to date	Low charge		Medium charge		High charge	
			What you might get back at 5.00%	Effect of deductions to date	What you might get back at 5.00%	Effect of deductions to date	What you might get back at 5.00%	
1	£9,000	£10	£9,230	£16	£9,220	£47	£9,190	
3	£27,000	£92	£29,000	£142	£28,900	£428	£28,700	
5	£45,000	£269	£50,700	£416	£50,600	£1,240	£49,800	
10	£90,000	£1,250	£114,000	£1,940	£114,000	£5,760	£110,000	

The effect of charges on investment growth if you cash in after 10 years.	Charges will reduce investment growth to that date		
	Low charge	Medium charge	High charge
	5% to 4.8%	5% to 4.7%	5% to 4%

Wrap Junior ISA

What are the charges?

Your personal illustration shows the specific charges that apply and the effect they could have on reducing the value of your investment over time.

These charges will affect the value of your Wrap Junior ISA and can vary depending on the type of investments you hold.

Different types of charges apply to funds and shares. These are set out below.

We retain a margin of any interest earned on the bank accounts where your money in your Wrap Junior ISA is held in the form of a cash management administration charge. For more information, please visit abrdn.com/wrapinfo

Funds

Different charges can be applied:

- Managers may take an initial charge when you buy their funds.
- Managers take an annual management charge – this is for the management of your funds and may cover some or all of their administration costs. This charge is shown annually but is calculated and charged daily, it will differ, depending on the fund you choose.
- Additional manager expenses may apply on a fund by fund basis. These include custody fees, audit fees, stamp duty on property acquisitions and transaction costs.

- With a single-priced fund, shares are bought and sold at the same price. However, a dilution adjustment can apply to single-priced funds to protect existing investors from bearing the transaction costs of buying or selling the underlying assets as a result of large inflows to, or outflows from, the fund. A dilution adjustment is only relevant to single-priced funds and is included in the price at which the shares are bought or sold.

Any dilution adjustment charged by a manager on transactions that we place on your behalf, will have the effect of reducing the number of shares you buy or will reduce the amount that you get back from a sale.

Application of dilution adjustments is standard industry practice and is applied solely to protect the value of existing investors' holdings. The dilution adjustment is not retained by the manager.

- A dilution levy differs from a dilution adjustment in that it is a separate, explicit charge that managers apply to specific deals to cover any transaction costs they incur when buying or selling assets. Again, this ensures that existing customers are protected from any dilution impact caused by transaction costs.

The total charges you pay are shown in your personal illustration and charges information document. Fund charges are reviewable and can also be found in the relevant investment documentation or ask your financial adviser for details.

Listed securities

Transaction charges will be made on all transactions to buy or sell listed securities which are as follows:

£10 per transaction for transactions of less than £25,000

Please see the Wrap Services Client Terms and Conditions (WRAP66) for further details.



Adviser charges

You can pay for the services of your financial adviser in two ways. Firstly, you can agree to pay a fee directly to your financial adviser or, secondly, you can ask us to facilitate the payment of an adviser charge to your financial adviser on your behalf. If you choose the second option and we agree to facilitate the payment, we will deduct the adviser charge from your Wrap cash account.

If you require further information about adviser charges, please speak to your financial adviser or see the Wrap Services Client Terms and Conditions (WRAP66).

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

For more information visit abrdn.com/adviser

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Standard Life Savings Limited, provider of the Wrap Platform and the Wrap Junior ISA, is registered in Scotland (SC180203) at 1 George Street, Edinburgh, United Kingdom, EH2 2LL.
Standard Life Savings Limited is authorised and regulated by the Financial Conduct Authority.

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