

Your guide to Elevate

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This guide will help to explain why your adviser has chosen to use Elevate to manage your investments, what your investment options are, and how you can make the most of the tools available to you. It's not designed to give you investment advice – your adviser will help you build a portfolio that's right for you.

**As with any investment, the value can go down as well as up. This means you could get back less than you invest.**



# Welcome to Elevate

**Investing can be complicated. Your adviser helps you build an investment portfolio that's right for you, but keeping track of those investments can be time consuming and complex.**

That's why Elevate was built. An online system that helps you and your adviser plan, manage and monitor your investments more easily so you can spend your time focusing on your goals. A modern way to invest, Elevate allows your adviser to place investment transactions quickly and securely on your behalf.

## How Elevate works for you



View your investments in one place – even if they're not with Elevate.



Invest quicker without the need to sign lots of paperwork or rely on the post.



Manage products you hold elsewhere through Elevate, provided the product provider agrees.



Move existing investments into your Elevate account so they're all in one place. This can be done by your adviser 're-registering' them with Elevate, without them being sold and re-purchased. Re-registering investments is subject to the availability of the investment through Elevate and the agreement of the current holder of your investments, which could be the fund manager or another provider. We don't charge for this, but your existing fund manager or provider might.



# A way to invest that suits you

With your adviser, you can choose from a range of ways to invest to suit your needs. They fit into two key categories:

## 01

### Products

These are the framework or set of rules governing how much money you can invest and when, how you can access it and what taxes may apply. With Elevate you can invest in a:

- Stocks and shares Individual Savings Account (Elevate ISA)
- Pension Investment Account (Elevate PIA)
- General Investment Account (Elevate GIA).

## 02

### Investments

These are the underlying investments that the money you put in a product is invested in. They include things like stocks and shares (equities), bonds, investment funds and fixed term deposits. Your adviser will build up a portfolio of investments with you depending on your investment objectives.

Only your adviser can make transactions on Elevate but you can view them online via our website or app.

You can also view, print and save your statements and other documents online when it suits you, or choose to receive them by post.

Ask your adviser about online access to view your account and going paperless.



The time you spend with your adviser is precious. Elevate helps you both make the most of it.

### Simple pricing

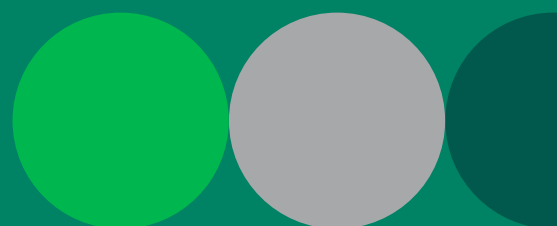
Elevate allows your adviser to provide you with a clear charging structure for the options you choose, the investments you make and your arrangements with your adviser.

### Your money invested faster

Waiting for your cheques and money to clear before it's invested can be frustrating. We maximise the time you're invested by prefunding your investments.

### Invest together and benefit

We understand that looking after you and your family's future is often at the heart of why you invest. That's why we allow you to link your family accounts, which may reduce your charges.

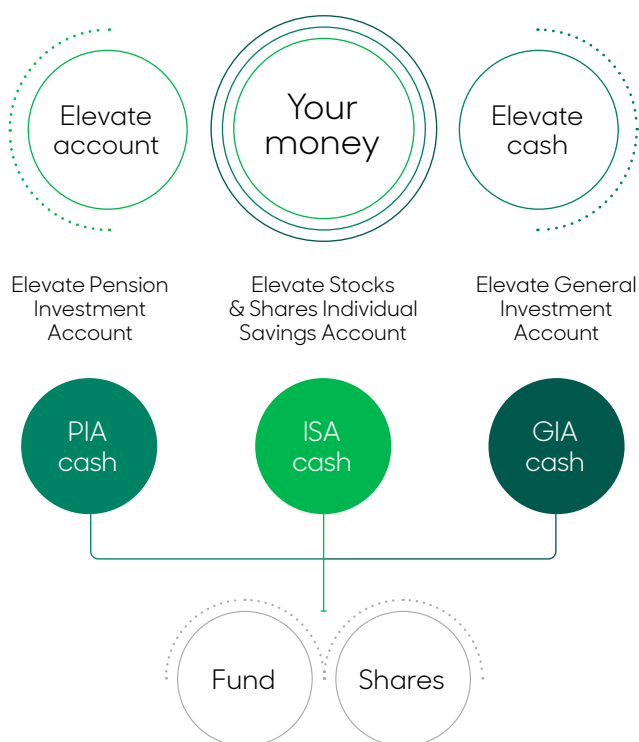


# Your product options with Elevate

Each product on Elevate allows you to take advantage of tax rules and your allowances in different ways. Your adviser will talk you through which option is right for you.

Laws and tax rules may change in the future. The information here is based on our understanding in April 2022. Your own circumstances also have an impact on tax treatment.

When you invest in Elevate you'll be set up with an Elevate account. You can have one or multiple products within your Elevate account.



Your adviser will give you documents containing details of the charges, risks, investment limits and your commitments for each product chosen.

You must be 18 or over and a resident in the UK.

You may also be a trustee of a trust with authority to invest in a financial product.



## Stocks & Shares Individual Savings Account (Elevate ISA)

- A tax efficient environment for your investments.

## General Investment Account (Elevate GIA)

- A flexible place to invest
- No upper limits on the amount you can invest.

## Pension Investment Account (Elevate PIA)

- Aims to build up a pension pot before you take benefits
- Flexible both when you invest, and when you take your pension.

## Elevate Cash

Elevate Cash is not a product. Instead, it's a way of holding cash outside of your products. It can be a useful place to hold money while you're making investment decisions with your adviser or when you're moving money between products.

## What you need to know about our products

When you invest in Elevate you'll be set up with an Elevate account. You can have one or multiple products within your Elevate account. The Elevate GIA and Elevate ISA should be seen as medium (at least 5 years) to long-term (10 years or more) investments.

The Elevate PIA is a way of investing for your retirement, so could be very long term – depending on your age. You normally can't take your pension until you reach 55 years of age (rising to 57 in 2028).

For each of our Elevate products, the minimum single payment at any time is £1,000.

You can also pay into each product regularly, with a minimum of:

- £100 monthly
- £300 quarterly
- £500 half-yearly
- £1,000 yearly.

## Charges are taken from your account to cover:

- Elevate carrying out your investment transactions
- Investment charges
- Third party charges and any charges you have agreed with your adviser.

# Your investment options on Elevate

**Within each product, you can choose from a range of investment options. Your adviser will work with you to identify investments that are right for you, based on your current financial circumstances and your future aims.**

## Investment funds

With an investment fund, you invest money into a pooled fund, which is managed by a professional fund manager.

- The fund will have an objective, which guides the fund manager when selecting the underlying investments, such as stocks and shares, bonds or property.
- You buy and sell units/shares in the fund. The value will reflect the performance of the fund's investments.
- The units/shares are sold back to the fund manager when you cash in your investment.

Fund types on Elevate:

- Unit trusts – pooled investments where your money is invested alongside other investors' money. You buy a 'unit' to represent your stake in the fund.
- Open ended investment companies (OEICs) – similar to unit trusts, but you're buying shares in an investment company instead of units.
- Société d'investissement à capital variable (SICAV) – similar to OEICs, but traded in the European Union and not just the UK.
- Exchange traded funds – these are traded on the stock market and aim to track the performance of a single index, such as the FTSE®, or a combination of indices. The price of shares in exchange traded funds will normally closely reflect the value of the investments held. Elevate may offer a limited number of these to buy and sell on a daily basis, rather than at any time the stock market is open.

## Fund regulation

Most funds available are based in the UK and are authorised by the Financial Conduct Authority (FCA).

There are funds based outside the UK that are recognised by the FCA. This means that regulation in those countries is considered by the FCA to meet an acceptable minimum standard.

## Other types of investments

### Stocks and shares traded in the UK

A share in a company which will rise or fall depending on its performance and demand for its shares. Shares may also pay dividends, a part of the company's profits paid to shareholders, depending on company performance and management approach.

### Investment trusts

A share in a company that is set up to invest capital in the shares of other companies, to make a profit for its own shareholders. It has a fixed number of shares, which are traded like any other share. This means an investment trust's share price reflects both the value of its investments and the market's demand for its shares. Investment trusts may also pay a dividend depending on company performance and management approach.

### Exchange traded commodities

These are traded like stocks and shares and are designed to track the performance of a single commodity, a commodities index (e.g. agriculture) or a basket of commodity futures (a contract to buy or sell a commodity today at an agreed price, with payment made at a future date).

### Exchange traded notes

These are debt notes issued by banks or other financial institutions that are traded in the same way as stocks and shares. Their returns are linked to the performance of the market index or benchmark which the debt note is based on.

**Fixed interest securities issued by the UK government or other bodies**

Also known as bonds, these are loans issued by the UK government, companies, and building societies. They aim to pay you a specified rate of interest fixed for the lifetime of the loan, along with the capital amount (usually your original investment) on a specified date but they are not guaranteed. They are traded in their own right at a price reflecting interest rates, demand from investors and time left to redemption.

**Permanent interest bearing shares (PIBS)**

Shares issued by building societies that pay a fixed rate of interest. Bought and sold on the stock exchange.

**UK real estate investment trusts (UK-REITs)**

A company that invests in income producing property – either commercial or residential.

**Your adviser will be able to let you know which funds and investments are available through Elevate. You should talk to your adviser about the risks of each investment you are considering.**

**As with any investment, the value can go down as well as up, so you may get back less than you invest. You should talk to your adviser about the risks relating to the particular investments you are considering.**



## Contact us

If you would like to learn more about our products and investments, or require any advice or further information, we recommend that you speak to your adviser.

### Call us on 0345 600 2399

Our lines are open 9am to 5pm, Monday to Friday. As part of our commitment to quality service and security, telephone calls may be recorded.

### Email us at [Elevate\\_Enquiries@abrtn.com](mailto:Elevate_Enquiries@abrtn.com)

Please be aware that emails are not secure as they can be intercepted, so think carefully before sharing personal or confidential information in this way.

### Address

Elevate, PO Box 6877, Basingstoke, RG24 4RT

For more information visit [abrtn.com/elevate-customer](http://abrtn.com/elevate-customer)

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