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# Discretionary Investment Management (non-bespoke portfolio strategies) Target Market

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Ravenscroft Bishop's Stortford Discretionary Managed Service (non-bespoke) is offered to retail clients via several platform providers. The service can be utilised via General Investment Accounts, ISAs and SIPPS.

The strategies are risk targeted. There are five "Core" models running from Cautious to Adventurous. These are unrestricted in the underlying sectors and industries that they can invest in. There are four Global Solutions models running from Cautious to Moderate Adventurous. These models invest in securities that have been screened for ESG criteria. All the models are managed in accordance with the Ravenscroft investment approach.

Our Discretionary Investment Management (non-bespoke portfolio strategies) have been deemed potentially suitable for the following target markets:

## **Type of investor**

We provide this service to clients whom we categorise as retail client for the purpose of the FCA client categorisation regime but can include elective professional. Our end client can be a private individual, trust, charity, pension fund or company. The service is available to UK resident investors and some overseas domiciled investors.

### **1. Client's knowledge and experience**

The service is suitable for clients who themselves have limited knowledge and experience of investments, previous knowledge and experience of investments or active investors.

### **2. The client's capacity for loss and ability to withstand loss**

This service offers no capital guarantee and investors must have an ability to sustain capital losses without it having a detrimental impact on their envisaged standard of living.

### **3. The risk/reward profile of the service**

This service offers a range of client risk profiles. The Ravenscroft investment manager is responsible for determining which approach is suitable for the investor, based on their investment objectives and risk profile.

### **4. The type of financial needs and objectives of the investor**

The service can accommodate a wide range of scenarios. This can range from, but is not limited to, "accumulators" looking to build up wealth, individuals looking to achieve a long-term return greater than cash, time-poor individuals seeking to simplify their financial affairs and individuals wanting their current lifestyle to continue into the future. The suggested minimum investment time horizon varies between strategies.

### **5. Distribution**

We do not undertake direct marketing and our customer base has been formed primarily from IFA introduction or "word of mouth". Overseas domiciled investors come to us via the reverse solicitation route.

## **The service is not suitable for:**

This service is not deemed suitable for investors who are unable to accept a varying degree of investment risk, have no ability to sustain a capital loss, those with an investment time horizon of less than three years, a portfolio size where the costs of the service outweigh the potential benefits or those investors where a bespoke approach would be deemed more suitable.

## **Distribution strategy:**

Distributable to retail clients and professional clients. Use details on this target market document to determine if the service is suitable for the intended client.

## **Our investment approach & policy**

All of our risk-targeted portfolios use the same Ravenscroft research and thematic approach to portfolio construction. Asset allocation and investment selection is agreed upon by the UK Investment Committee. The strategies invest in collective investment schemes (predominantly third-party funds), closed-end funds and exchange-traded funds ("Collective Investment Vehicles"). The strategies may also hold cash and cash equivalents. The strategies seek to attain their objectives by gaining indirect exposure to a range of asset classes. These may include equities, fixed interest and other debt securities (including below investment grade), transferable securities, money market instruments, currencies and commodities (indirectly), cash and near cash, and deposits. The investments will span a range of developed and emerging markets globally.

Our portfolio strategies have been deemed potentially suitable for the following target market:

### **Cautious**

The objective is to provide investors who may have a low risk tolerance with a return over the medium term (3-5 years) which exceeds the return available on cash deposits. This strategy will invest predominantly into funds which invest into fixed interest securities, and global equity funds providing the potential for some capital growth, in line with the Ravenscroft Group Asset Allocation Matrix.

### **Cautious to Moderate**

The objective is to provide investors who may have a relatively low risk tolerance with a return over the medium term (3-5 years) which exceeds the return available on cash deposits. This strategy will invest largely into funds which invest into fixed interest securities, global equity funds providing the potential for some capital growth in line with the Ravenscroft Group Asset Allocation Matrix.

### **Moderate**

The objective is to generate growth, combining capital and income, over the medium to long term (3-5+ years) and above the rate of inflation. The strategy is a balanced investment solution where an investor has a medium risk tolerance and is seeking a balanced volatility exposure to our global themes through equity and fixed-income funds. It has a flexible mandate that is invested in line with the Ravenscroft Group Asset Allocation Matrix.

### **Moderate to Adventurous**

The objective is to provide growth, combining capital and income, over the long term (over 5 years) well in excess of inflation. The strategy may be suitable for an investor with a medium to high risk tolerance seeking exposure to our global investment themes through a mix of suitable global equity and thematically aligned sector-specific funds. The strategy will be invested in line with the Ravenscroft Group Asset Allocation Matrix and can have an equity weighting of up to 95% so may at times be subject to substantial short-term volatility.

### **Adventurous**

The objective is to generate growth, combining capital and income, over the long term (over 5 years) well in excess of inflation. The strategy may be suitable for an investor with a high-risk tolerance seeking exposure to our global investment themes through a mix of suitable global equity and thematically aligned sector-specific funds. The strategy will be invested in line with the Ravenscroft Group Asset Allocation Matrix and can have an equity weighting of up to 100% so may, at times, be subject to substantial short-term volatility. These investment strategies are accessed via investment platforms.

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