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# Discretionary Investment Management (bespoke) Target Market

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Ravenscroft Peterborough's Discretionary Managed Service (bespoke) is offered to retail clients via our sole platform provider Pershing Securities. The service can be utilised via General Investment Accounts and tax-efficient wrappers such as ISAs and SIPPs. The service covers objectives from income through to growth and is managed in accordance with our investment approach.

Our Discretionary Investment Management (bespoke) has been deemed potentially suitable for the following target markets:

## **Type of investor**

We provide this service to clients whom we categorise as retail clients 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 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 profiles from Income to Growth. 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 "word of mouth" or introductions. 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 and those investors who an advisory approach would be deemed unsuitable.

## **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 bespoke portfolios use the same Ravenscroft research and group asset allocation/macro guidance with investment selection drawn from our core discretionary strategies, the Ravenscroft advisory list or a combination of the two. The investment process is based around the specific individual preferences of the investor and our approach to managing that profile and risk.

Investments can be made via collective investment schemes (predominantly third-party funds), closed-end funds and exchange-traded funds (“Collective Investment Vehicles”), or through the use of direct equity holdings and bonds.

A bespoke discretionary portfolio can seek to attain its objectives by gaining indirect or direct exposure to a range of asset classes. These may include equities, fixed interest and other debt securities (including those below investment grade), transferable securities, money market instruments, and commodities (indirectly), cash and cash equivalents. Investments can be made in developed and emerging markets globally.

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

### **Income**

An income objective whereby investors are looking for an income stream or a more cautious approach to investment, which either due to investor preference or restriction cannot be accommodated by our portfolio strategies. Investment could take place in a broad range of fixed-income assets, global equities, UK equities and alternatives such as physical assets, or a more restricted allocation as specified by the investor. The suggested minimum investment time horizon is three to five years. The portfolio is suitable for retail and professional investors and those with limited or a high level of financial knowledge and experience. The portfolio offers no capital guarantees and investors must have an ability to withstand volatility and the capacity to absorb losses.

### **Balanced**

A balanced objective whereby investors are seeking a balance between income and capital growth, which either due to investor preference or restriction cannot be accommodated by our portfolio strategies. Investment could take place in a broad range of fixed-income assets, global equities, UK equities and alternatives such as physical assets, or a more restricted allocation as specified by the investor. The suggested minimum investment time horizon is five years. The portfolio is suitable for retail and professional investors and those with limited or a high level of financial knowledge and experience. The portfolio offers no capital guarantees and investors must have an ability to withstand higher levels of volatility and have the capacity to absorb higher losses.

### **Growth**

A growth objective whereby investors are seeking capital growth, which either due to investor preference or restriction cannot be accommodated by our portfolio strategies. Investment could take place in a broad range of fixed-income assets, global equities, UK equities and alternatives such as physical assets, or a more restricted allocation as specified by the investor. The portfolio could be based around a high equity allocation. The suggested minimum investment time horizon is five to ten years. The portfolio is suitable for retail and professional investors and those with limited or a high level of financial knowledge and experience. The portfolio offers no capital guarantees and investors must have an ability to withstand higher levels of volatility and have the capacity to absorb higher losses.

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### **Disclaimer**

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