



Discretionary Investment Management (non-bespoke portfolio strategies)

Target Market

Ravenscroft Peterborough's Discretionary Managed Service (non-bespoke) is offered to retail clients via our platform sole provider Pershing Securities. The service can be utilised via General Investment Accounts and tax wrappers such as ISAs and SIPPs. The strategies cover objectives from Income through to Growth and are managed in accordance with our 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 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 strategy portfolios use the same Ravenscroft research and thematic approach to portfolio construction, whilst accommodating the needs of the Peterborough client base to have more of a bias towards their home market (UK listed assets). 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, 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:

Income Strategy

The Income strategy has been designed for investors looking for a steady income stream or a more cautious approach to investment. The strategy invests in a broad range of fixed-income assets, global equities, UK equities and alternatives such as physical assets. The main components of the strategy are equity weighting which can range from 20-45% and bond exposure which can range from 40-70%. 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 Strategy

The Balanced strategy has been designed for investors seeking a balance between income and capital growth. The strategy invests in a broad range of fixed-income assets, global equities, UK equities and alternatives such as physical assets. The main components of the strategy are an equity weighting which can range from 45-70% and a bond exposure which can range from 20-50%. 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 Strategy

The Growth strategy has been designed for investors seeking capital growth. The strategy invests predominately in a combination of global and thematic equities with a small allocation to fixed-income assets. The portfolio will have 40%-85% invested into equities. 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.

Disclaimer

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