

Instrument Name:	Credo AIM IHT Portfolios			
Client Type	Retail			Y
	Retail High Net Worth/Sophisticated			Y
	Professional			Y
	Eligible Counterparty			Y
Knowledge & Experience	Basic			Y
	Informed			Y
	Expert			Y
Ability to Bear Losses	The client seeking to preserve capital or can bear losses to a level specified by the product structure			N
	The client can bear losses			Y
	The client can bear losses beyond the investment amount			N
Client Objectives	Return Profile		Time Horizon	
	Preservation	N	Short (e.g. <3 years)	Y
	Growth	Y	Medium (e.g. > 3 years)	Y
	Income	Y	Long (e.g. >5 years)	Y
	Other	Y		
Client Needs	Usage		Access (withdrawals)	
	Solution	Y	Ready access – normal market conditions	Y
	Core or Component of a portfolio	Y	Ready access with restrictions	Y
	Hedging	N/A	Access uncertain	Y
	Speculation	N/A		
	Other e.g. Sharia, Ethical, Tax mgt	Y		
Risk	SRRI (or equivalent)			N/A
	Key risks of which the investor must be aware: Changes to tax legislation, smaller companies, AIM risk, equity risk, market risk – please refer to brochure document for more information			
Distribution Channel	UK			
Channel	Execution Only – retail (RTO)			N
	Execution Only with Appropriateness – retail (RTO)			N
	Investment Advice – retail			Y
	Portfolio Management – retail			Y
	Non-Retail			Y

Notes on Completion of the TMA

Client Type

- Y = Directly in the target market
- N = Clearly outside the target market (negative target market)
- N/A = Product not designed for client type but is acceptable

Knowledge & Experience

- Y = Directly in the target market
- N = Clearly outside the target market (negative target market)

Ability to Bear Losses

- Y = Directly in the target market
- N = Clearly outside the target market (negative target market)

Client Objectives

- Y = Directly in the target market
- N = Clearly outside the target market (negative target market)
- N/A = Product not designed for client type but is acceptable

Client Needs (Usage)

- Y = Directly in the target market
- N = Clearly outside the target market (negative target market)
- N/A = Product not designed for client type but is acceptable

Client Needs (Access)

- Y for one option only, N for the others

Risk

- SRRI = integer 1-7
- Key risks = free type

Distribution Channel

List the jurisdictions that the produced may be distributed

Channel

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Date of last review: 31/03/2025