

## Enhanced Yield – Credo Income Portfolios

<b>Client Type</b>	Retail			Y
	Professional			Y
	Eligible Counterparty			Y
<b>Knowledge and Experience</b>	Basic			Y
	Informed			Y
	Expert			Y
<b>Ability to Bear Losses</b>	The investor is seeking to preserve capital or can bear losses to a level specified by the product structure			N
	The investor has no appetite for risk and no ability to bear losses			N
	The investor can bear losses			Y
	The investor can bear losses beyond the investment amount			N
<b>Client Life Stage</b>	Junior accumulation (basic investor) (<24 years old)			N
	Accumulation (young professional) (between 25 and 45 years old)			Y
	Savings (between 45 and 64 years old)			Y
	Active retirement (between 65 and 74 years old)			Y
	Passive retirement (>75 years old)			Y
<b>Client Needs</b>	Do not require regular reviews/meetings	N/A	Maintain current lifestyle – seek capital growth	Y
	Protection planning	N/A	Regular income to supplement earnings needed	Y
	Savings available to invest (for future needs)	Y	Accumulate wealth to pass on	Y
	Diversified investment exposure	Y	Invest in small investment amounts	N
<b>Client Investment Objectives</b>	<b>Return Profile</b>		<b>Time Horizon</b>	
	Preservation	N	Short (e.g., <3 years)	N
	Growth	Y	Medium (e.g., between 3 and 5 years)	Y
	Income	Y	Long (e.g., >5 years)	Y
<b>Client Mandate</b>	<b>Usage</b>		<b>Access (Withdrawals)</b>	
	Solution	Y	Ready access – normal market conditions	Y
	Core or component of a portfolio	Y	Ready access with restrictions	Y
	Hedging	N	Access uncertain	N
	Speculation	N/A		
	Other e.g., Sharia, Ethical, Tax Mgmt	N		
	SRRI (or equivalent)			6
<b>Risk</b>	<b>Risks of which the investor must be aware:</b>			
	<b>Key Risks</b>	<b>Other Risks</b>		
	<ul style="list-style-type: none"> <li>Credit Risk</li> <li>Interest Rate Risk</li> <li>Currency Risk</li> <li>Liquidity Risk (especially if below institutional minimums)</li> </ul>	<ul style="list-style-type: none"> <li>Valuation Risk</li> <li>Turnover Risk</li> <li>Inflation Risk</li> <li>Counterparty/Broker Risk</li> </ul>		
<b>Channel</b>	Execution Only – retail			Y
	Execution Only with Appropriateness – retail			N/A
	Investment Advice – retail			Y
	Portfolio Management – retail			Y
	Non-Retail			Y

## Notes

### 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 and 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)
- N/A = Product not designed for the investor but is acceptable

### Client Life Stage

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

### Client Needs

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

### Client Investment 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 Mandate (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 Mandate (Access)

- Y for one option only, N for the others

### Risk

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

### Channel

- 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

Date of last review: 31/03/2025