



Multi-Asset Portfolio ESG 45/55 (Managed portfolio of funds & ETFs)

Client Type
Basic Informed Experience Expert Y Y Y Y Y Y Y Y Y
Knowledge and Experience Informed Expert
Informed Expert
Expert The investor is seeking to preserve capital or can bear losses to a level specified by the product structure The investor has no appetite for risk and no ability to bear losses The investor can bear losses The investor can bear losses beyond the investment amount Junior accumulation (basic investor) (<24 years old) Accumulation (young professional) (between 25 and 45 years old) Active retirement (between 65 and 74years old) Passive retirement (>75 years old) Protection planning The investor can bear losses The investor can bear losses The investor of the investment amount Note that the investment is possible to a level specified by the product structure of the product of the pr
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Solution Y Ready access – normal market conditions
Solution Y conditions
Client Mandate Core or component of a portfolio Y Ready access with restrictions N
onom manage
Hedging N Access uncertain N
Speculation N/A
Other e.g. Sharia, Ethical, Tax Mgmt
SRRI (or equivalent)
Risks of which the investor must be aware:
Other Risks Key Risks
Market Risk
Currency Risk Portfolio Turnover Risk
 Counterparty Risk Inflation Risk
Execution Only – retail
Execution Only with Appropriateness – retail
Channel Investment Advice – retail Y
Portfolio Management – retail
Non-Retail Y

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Consumer Duty Target Market Assessment (TMA)



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
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CLIENT LIFE STAGE

- Y = Directly in the target market
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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

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CLIENT MANDATE (USAGE)

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CLIENT MANDATE (ACCESS)

Y for one option only, N for the others

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RISK

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

CHANNEL

- Y = Directly in the target market
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31/12/2023

