



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

Retail			Υ
Professional			Υ
Eligible Counterparty			Υ
Basic			Υ
Informed			Υ
Expert			Υ
The investor is seeking to preserve capital or can structure	bear losses to	a level specified by the product	Υ
The investor has no appetite for risk and no ability to bear losses			N
The investor can bear losses			Υ
The investor can bear losses beyond the investment	amount		N
Junior accumulation (basic investor) (<24 years old)			Υ
Accumulation (young professional) (between 25 and 45 years old) ent Life Stage Savings (between 45 and 64 years old)			Υ
			Υ
Active retirement (between 65 and 74years old)			Υ
Passive retirement (>75 years old)			Υ
Do not require regular reviews/meetings	N/A	Maintain current lifestyle – seek capital growth	Υ
Protection planning	Υ	Regular income to supplement earnings needed	Υ
Savings available to invest (for future needs)	Υ	Accumulate wealth to pass on	Υ
Diversified investment exposure	Υ	Invest in small investment amounts	N
Return Profile		Time Horizon	
Preservation	N	Short (e.g. <3 years)	Ν
Growth	Υ	Medium (e.g. > 3 years)	Ν
Income	Υ	Long (e.g. >5 years)	Υ
Usage		Access (Withdrawals)	
Solution	Υ	Ready access – normal market conditions	Y
Core or component of a portfolio	Y	Ready access with restrictions	N
Hedging	N	Access uncertain	N
Speculation	N/A		
Other e.g. Sharia, Ethical, Tax Mgmt	N		
SRRI (or equivalent)			4
Risks of which the investor must be aware:			
Key Picks	Other Ri	sks	
		-	
 Counterparty Risk 			
Execution Only – retail	milia		N
			N
• • • • • • • • • • • • • • • • • • • •			Y
			Y
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	Eligible Counterparty Basic Informed Expert The investor is seeking to preserve capital or can structure The investor has no appetite for risk and no ability to The investor can bear losses The investor can bear losses beyond the investment Junior accumulation (basic investor) (<24 years old) Accumulation (young professional) (between 25 and Savings (between 45 and 64 years old) Active retirement (between 65 and 74years old) Passive retirement (>75 years old) Do not require regular reviews/meetings Protection planning Savings available to invest (for future needs) Diversified investment exposure Return Profile Preservation Growth Income Usage Solution Core or component of a portfolio Hedging Speculation Other e.g. Sharia, Ethical, Tax Mgmt SRRI (or equivalent) Risks of which the investor must be aware: Key Risks Market Risk Currency Risk	Professional Eligible Counterparty Basic Informed Expert The investor is seeking to preserve capital or can bear losses to structure The investor has no appetite for risk and no ability to bear losses The investor can bear losses The investor and an oability to bear losses The investor and paper losses The investor and no ability to bear losses The investment amount The investor and no ability to bear losses The investment amount Investment Advice - retail The investment amount The investment amount Investment and no ability to bear losses The investment amount Investment and no ability to bear losses The investment amount Investment and no ability to bear losses The investment am	Eligible Counterparty Basic Informed 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 Province of the investor can bear losses on 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) Savings (between 45 and 64 years old) Active retirement (between 65 and 74years old) Passive retirement (>75 years old) Do not require regular reviews/meetings Protection planning Savings available to invest (for future needs) Diversified investment exposure Return Profile Preservation Growth Income Return Profile Preservation Growth Income Usage Solution Core or component of a portfolio Hedging Speculation Core or component of a portfolio Hedging Speculation Core e.g. Sharia, Ethical, Tax Mgmt NA Cother e.g. Sharia, Ethical, Tax Mgmt Risks of which the investor must be aware: Key Risks Market Risk Currency Risk Currency Risk Currency Risk Execution Only – retail Execution Only with Appropriateness – retail Investment Advice – retail

Credo Capital Limited

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
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ABILITY TO BEAR LOSSES

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CLIENT LIFE STAGE

- Y = Directly in the target market
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CLIENT NEEDS

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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

RISK

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

CHANNEL

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Date of last review: 31/03/2025

