



# MVAM Target Market Information

## Bespoke Portfolios:

Portfolio Risk Profile	Investor Type	Objectives & Needs	Ability to bear losses	Time Horizon	How Can I Invest?	Who is the Investment Suitable for?
<b>High Risk</b>	This fund is aimed at retail clients who should have at least a basic level of knowledge of investments and understand the risk/reward trade off	A High Risk portfolio will be focused on those securities where the objective for return is deemed to be substantial but where the associated <b>risk is significant</b> . Holdings will be primarily in equities and are likely to be weighted towards smaller companies. Benchmarks are used as a point of reference rather than a target.	Capital is not guaranteed which means that investors could lose substantial amounts of their capital if things go wrong. <b>You need to be able to afford to lose at least 25% of your capital</b> to invest in this portfolio profile	You should be willing to invest your funds for <b>at least three years</b>	Please <b>call us on 01306 776999</b> and arrange a meeting with one of our portfolio managers, or book an appointment online via our website <b>www.mvam.com</b> . *Please note that our advisers are not independent, but restricted to advising on MVAM products only. Or speak to your own Financial Adviser about MVAM and ask them to contact us.	The investment is suitable if you want to take a risk with your money to the extent that <b>you could see significant gains or losses over the long term</b> . <b>You should not buy this portfolio if:</b> 1. Your objective is to preserve capital 2. You cannot tolerate periods where your portfolio is at risk of loss 3. You are looking to perform in-line or close to a benchmark
<b>Adventurous</b>	This fund is aimed at retail clients who should have at least a basic level of knowledge and understand the risk/reward trade off	An Adventurous Risk portfolio will be focused on those securities where the objective for return is deemed to be substantial but where the associated <b>risk is significant</b> . Holdings will be primarily in equities and at times may be weighted towards smaller companies.	Capital is not guaranteed which means that investors could lose substantial amounts of their capital if things go wrong. <b>You need to be able to afford to lose at least 20% of your capital</b> to invest in this portfolio profile	You should be willing to invest your funds for <b>at least three years</b>	Please <b>call us on 01306 776999</b> and arrange a meeting with one of our portfolio managers, or book an appointment online via our website <b>www.mvam.com</b> . *Please note that our advisers are not independent, but restricted to advising on MVAM products only. Or speak to your own Financial Adviser about MVAM and ask them to contact us.	The investment is <b>suitable if you can withstand sharp fluctuations in the value of your investments in the short term</b> . 1. Your objective is to preserve capital 2. You cannot tolerate periods where your portfolio is at risk of loss 3. You are looking to perform in-line or close to a benchmark
<b>Moderate Risk</b>	This fund is aimed at retail clients who should have at least a basic level of knowledge and understand the risk/reward trade off	A Moderate Risk portfolio will be focused on those securities which offer the opportunity for capital gain and income. Holdings will be primarily in equities. Benchmarks are 80% equity, 20% bond.	Capital is not guaranteed which means that investors could lose substantial amounts of their capital if things go wrong. <b>You need to be able to afford to lose at least 15% of your capital</b> to invest in this portfolio profile	You should be willing to invest your funds for <b>at least three years</b>	Please <b>call us on 01306 776999</b> and arrange a meeting with one of our portfolio managers, or book an appointment online via our website <b>www.mvam.com</b> . *Please note that our advisers are not independent, but restricted to advising on MVAM products only. Or speak to your own Financial Adviser about MVAM and ask them to contact us.	The investment is <b>suitable if you can stand some losses on your portfolio for the pursuit of equity-like gains</b> . <b>You should not buy this portfolio if:</b> 1. Your objective is to preserve capital 2. You cannot tolerate periods where your portfolio is at risk of loss
<b>Low Risk</b>	This fund is aimed at retail clients who should have at least a basic level of knowledge and understand the risk/reward trade off	A Low Risk portfolio will be focused on those securities which offer the opportunity for capital gain and income. Holdings will be in equities and fixed income bonds. Benchmarks are 60% equity, 40% bonds.	Your capital is not guaranteed which means that investors could lose substantial amounts of their capital if things go wrong. <b>You need to be able to afford to lose at least 12% of your capital</b> to invest in this portfolio profile	You should be willing to invest your funds for <b>at least three years</b>	Please <b>call us on 01306 776999</b> and arrange a meeting with one of our portfolio managers, or book an appointment online via our website <b>www.mvam.com</b> . *Please note that our advisers are not independent, but restricted to advising on MVAM products only. Or speak to your own Financial Adviser about MVAM and ask them to contact us.	This investment is <b>suitable if you are looking for some income from your assets</b> and expect to hold bonds as well as equity. <b>You should not buy this portfolio if:</b> 1. Your objective is to preserve capital 2. You cannot tolerate periods where your portfolio is at risk of loss 3. You are looking for significant returns versus benchmark indices
<b>Cautious</b>	This fund is aimed at retail clients who want to preserve capital.	A Cautious Portfolio will focus on cash and 'cash-like' investments. It is suitable for clients who wish to return slightly more than their bank account without the risk to capital. Cash returns are used as the benchmark.	Your capital is not guaranteed but will be invested in 'cash-like' instruments which means that investors are <b>extremely unlikely to lose substantial amounts of capital</b> if things go wrong.	You should be willing to invest your funds for <b>at least three years</b>	Please <b>call us on 01306 776999</b> and arrange a meeting with one of our portfolio managers, or book an appointment online via our website <b>www.mvam.com</b> . *Please note that our advisers are not independent, but restricted to advising on MVAM products only. Or speak to your own Financial Adviser about MVAM and ask them to contact us.	If you are looking to preserve the money you have this is a suitable investment for you. <b>You should not buy this portfolio if:</b> 1. You are looking for high returns 2. You are looking for exposure to equities 3. You want to take some risk with your money



# MVAM Target Market Information

## Structured Portfolios:

Portfolio Risk Profile	Investor Type	Objectives & Needs	Ability to bear losses	Time Horizon	How Can I Invest?	Who is the Investment Suitable for?
<b>Inheritance Tax Portfolio</b>	This fund is aimed at retail clients who should have at least a basic level of knowledge and who understand that this investment is primarily for tax purposes	An Inheritance Tax Portfolio aims to provide clients with long term capital appreciation whilst sheltering their investments from Inheritance Tax by investing in AIM listed companies that we believe qualify for Business Property Relief.	Your capital is not guaranteed which means that investors could lose substantial amounts of their capital if things go wrong. The portfolios themselves would be categorised as either 'adventurous' or 'high risk' in nature, although if combined with other portfolios could still form part of a moderate risk strategy.	This is an investment that is not for you but your beneficiaries. Therefore, for you, it is effectively an investment forever...	Please call us on <b>01306 776999</b> and arrange a meeting with one of our portfolio managers, or book an appointment online via our website <a href="http://www.mvam.com">www.mvam.com</a> . *Please note that our advisers are not independent, but restricted to advising on MVAM products only. Or speak to your own Financial Adviser about MVAM and ask them to contact us.	This fund is suitable for investors who are looking to shield assets from Inheritance Tax or looking to take a higher risk exposure by investing in shares listed on AIM. You should not buy this portfolio if: 1. Your objective is to preserve capital 2. You cannot tolerate periods where your portfolio is at risk of loss
<b>Yorkshire T20</b>	This fund is aimed at retail clients who should have at least a basic level of knowledge of investments and understand the risk/reward trade off	The Yorkshire T20 portfolio will be focused on those securities where the objective for return is deemed to be substantial but where the associated risk is significant. Holdings will be in listed companies that have head offices based in Yorkshire and are likely to be weighted towards smaller companies. Benchmarks are used as a point of reference rather than a target.	Capital is not guaranteed which means that investors could lose substantial amounts of their capital if things go wrong. You need to be able to afford to lose at least 25% of your capital to invest in this portfolio profile. The portfolios themselves would be categorised as 'high risk' in nature, although if combined with other portfolios could still form part of a moderate risk strategy.	You should be willing to invest your funds for at least three years	Please call us on <b>01904 929430</b> and arrange a meeting with one of our portfolio managers, or book an appointment online via our website <a href="http://www.mvam.com">www.mvam.com</a> . *Please note that our advisers are not independent, but restricted to advising on MVAM products only. Or speak to your own Financial Adviser about MVAM and ask them to contact us.	The investment is suitable if you want to take a risk with your money to the extent that you could see significant gains or losses over the long term. You should not buy this portfolio if: 1. Your objective is to preserve capital 2. You cannot tolerate periods where your portfolio is at risk of loss 3. You are looking to perform in-line or close to a benchmark
<b>Make The World Better</b>	This fund is aimed at retail clients who should have at least a basic level of knowledge of investments and understand the risk/reward trade off	The Make The World Better Portfolio will be focused on companies that produce products or provide services that will help meet the long term targets outlined by the UN in its Sustainable Development goals. The associated risk is deemed to be adventurous due to the concentration in the number of holdings and the early stage of development for some of the investments.	Capital is not guaranteed which means that investors could lose substantial amounts of their capital if things go wrong. You need to be able to afford to lose at least 20% of your capital to invest in this portfolio profile. The portfolios themselves would be categorised as 'adventurous' in nature.	You should be willing to invest your funds for at least five years	Please call us on <b>01306 776999</b> and arrange a meeting with one of our portfolio managers, or book an appointment online via our website <a href="http://www.mvam.com">www.mvam.com</a> . *Please note that our advisers are not independent, but restricted to advising on MVAM products only. Or speak to your own Financial Adviser about MVAM and ask them to contact us.	The investment is suitable if you believe that financial returns are not always the only objective, and that the impact on our environment and/or society are also important. You should not buy this portfolio if: 1. Your objective is to preserve capital 2. You cannot tolerate periods where your portfolio is at risk of loss 3. You are looking to perform in-line or close to a benchmark
<b>Premium Dividend Portfolio</b>	This fund is aimed at retail clients who should have at least a basic level of knowledge of investments and understand the risk/reward trade off	The Premium Dividend Portfolio will be focused on high quality securities (in terms of financials) that will give a steady and growing stream of income. The associated risk is deemed to be high due to the concentration in the number of holdings.	Capital is not guaranteed which means that investors could lose substantial amounts of their capital if things go wrong. You need to be able to afford to lose at least 20% of your capital to invest in this portfolio profile. The portfolios themselves would be categorised as 'adventurous' in nature, although if combined with other portfolios could still form part of a moderate risk strategy.	You should be willing to invest your funds for at least five years	Please call us on <b>01904 929430</b> and arrange a meeting with one of our portfolio managers, or book an appointment online via our website <a href="http://www.mvam.com">www.mvam.com</a> . *Please note that our advisers are not independent, but restricted to advising on MVAM products only. Or speak to your own Financial Adviser about MVAM and ask them to contact us.	The investment is suitable if you can withstand sharp fluctuations in the value of your investments in the short term. You should not buy this portfolio if: 1. Your objective is to preserve capital 2. You cannot tolerate periods where your portfolio is at risk of loss 3. You are looking to perform in-line or close to a benchmark
<b>Fixed Income Portfolio</b>	This fund is aimed at retail clients who should have at least a basic level of knowledge of investments and understand the risk/reward trade off	The Fixed Income Portfolio is focused on obtaining a better return than cash after costs. Investments will be made into government bonds, corporate bonds and the portfolio may hold cash or precious metals at times. The associated risk is deemed to be low created by the stability of government bonds but targeting extra yield through corporate bonds adds an element of risk.	Capital is not guaranteed which means that investors could lose substantial amounts of their capital if things go wrong. You need to be able to afford to lose at least 10% of your capital to invest in this portfolio profile.	You should be willing to invest your funds for at least three years	Please call us on <b>01904 929430</b> or <b>01306 776999</b> and arrange a meeting with one of our portfolio managers, or book an appointment online via our website <a href="http://www.mvam.com">www.mvam.com</a> . *Please note that our advisers are not independent, but restricted to advising on MVAM products only. Or speak to your own Financial Adviser about MVAM and ask them to contact us.	This investment is suitable if you are looking for some income from your assets and expect to hold bonds as well as equity. You should not buy this portfolio if: 1. You cannot tolerate periods where your portfolio is at risk of loss 2. You are looking for significant returns against benchmark indices 3. Returns will be relatively muted when interest rates are low
<b>Rain or Shine Portfolio</b>	This fund is aimed at retail clients who should have at least a basic level of knowledge of investments and understand the risk/reward trade off	The Rain or Shine Portfolio will be focused on investing in 4 asset classes: Equities, Fixed Income, Precious Metals and Short term instruments that will give the opportunity for capital gain and income with low volatility. The associated risk is deemed to be low due to the low volatility created by the diversification from the 4 asset classes.	Capital is not guaranteed which means that investors could lose substantial amounts of their capital if things go wrong. You need to be able to afford to lose at least 12% of your capital to invest in this portfolio profile.	You should be willing to invest your funds for at least three years	Please call us on <b>01904 929430</b> and arrange a meeting with one of our portfolio managers, or book an appointment online via our website <a href="http://www.mvam.com">www.mvam.com</a> . *Please note that our advisers are not independent, but restricted to advising on MVAM products only. Or speak to your own Financial Adviser about MVAM and ask them to contact us.	This investment is suitable if you are looking for some income from your assets and expect to hold bonds as well as equity. You should not buy this portfolio if: 1. Your objective is to preserve capital 2. You cannot tolerate periods where your portfolio is at risk of loss 3. You are looking for significant returns versus benchmark indices