

Premier High Income Portfolio

Target Market Assessment

The Premier High Income Portfolio invests across a broad range of asset classes, with the aim of generating a regular income.

The type of clients the product is targeted at:

- Retail clients
- Professional clients
- Eligible counterparties

Clients' knowledge and experience

- Clients with basic investment markets knowledge or experience of the basic characteristics and risks of investing; and
- Clients who understand the 100% risk to invested capital; and
- Clients who read the information about the portfolio provided by us or investment platforms and who understand the nature of the investment, including its risks and commitments; and
- Clients with an authorised financial adviser who can provide personal advice on the details of the investment, including risk characteristics, and who can assess the suitability of the product for the client's personal circumstances.

Clients' financial situation and ability to bear losses

- Clients that can bear a capital loss that might be expected from a portfolio invested in a broad range of asset classes; and
- Clients that can bear losses of up to 100%.

Clients' risk tolerance and compatibility of the risk/reward profile of the product with the target market

- The underlying funds held in this portfolio have an average Synthetic Risk and Reward Indicator (SRRI) ranking of four, within a scale of one to seven (as at 30.09.2019). The higher the rank the greater the potential reward but the greater the risk of losing capital. This portfolio is ranked as four because it has experienced medium rises and falls in value over the past five years. The SRRI is based on past data that may change over time and may not be a reliable indication of the future risk profile of the portfolio.
- Please note that even the lowest ranking does not mean a risk-free investment.

- Due to the characteristics of the types of assets and investments held, the portfolio has a medium risk and reward profile and is therefore compatible with clients that have a medium risk tolerance as assessed by their financial adviser.
- There is no requirement to risk rate the portfolio so this is only a guide to risk.
- The level of income is not guaranteed and will fluctuate.

Clients' objectives and needs

- The portfolio may be suitable for clients who seek income and/or capital growth and have a long-term investment horizon (at least five years).
- The Portfolio may be suitable for income-seeking investors as this portfolio seeks to pay a monthly or quarterly income through dividend distributions from the underlying funds.
- The portfolio may be suitable for growth investors as it offers the potential for long-term capital growth.

Clients who the fund may not be suitable for

This product may not be suitable for clients who do not meet the criteria above; and/or

- require full capital protection; and/or
- seek on-demand full repayment of the amounts invested; and/or
- are fully risk averse/have no risk tolerance.

Distribution channels

We believe this product is eligible for the following distribution channel

- Investment advice

Important information

This document has been produced for use by investment professionals only and is not intended for use by retail clients.

Investors need to read and have understood the **Premier Portfolio Management Service Terms and Conditions** prior to investing. This document includes important information about the risks of investing and the charges associated with investing and is published on our website. This portfolio is only available to investors who use the ongoing services of an authorised financial adviser.

For your protection, calls may be recorded and monitored for training and quality assurance purposes.

