

## TARGET MARKET AND DISTRIBUTION

### IFSL Equilibrium Global Equity Portfolio Fund

#### Product

The product is a non-complex, FCA authorised non-UCITs fund. The Fund is actively managed.

The Fund aims to provide capital growth over a minimum of 5 years. However, there is no certainty this will be achieved.

The Fund will invest at least 70% in other funds and investment trusts (collectively “Investment Funds”).

Through these Investment Funds, the Fund will have exposure to at least 80% in shares of companies (equities), in any geographic sector.

There may also be exposure to other investments such as bonds, which are loans typically issued by companies and governments, property, money market instruments, which are shorter term loans, commodities (such as gold and oil) and other permitted investments. The Fund may also invest in these asset classes directly, except it can't invest directly in immovable property.

The Fund may also purchase structured products, which are securities whose returns are linked to the performance of another variable factor, such as an index.

The Fund may hold up to 20% in cash or near cash, although it would normally not exceed 10%. This is to enable the ready settlement of liabilities, for the efficient management of the portfolio and in pursuit of the Fund's investment objective.

#### Target Market

##### **The type of client to whom the product is targeted**

As a non-complex fund it is targeted at retail investors, professional investors, and eligible counterparties.

##### **Clients' knowledge and experience**

This fund is suitable for the basic investor. Investment experience is not a necessity however a basic understanding of the kind of underlying investments of the scheme is important. It has no complex features or guarantees in place that would require more than a basic understanding of investment markets or instruments.

Investors should read the Key Investor Information document which is intended to help investors understand the nature and risk of investing in this fund.

Investors are also advised to read the fund's prospectus which contains details on the objectives, investment strategies, risk, distribution policy, fees, expenses, and Fund Management.

### **Clients' financial situation, with a focus on the ability to bear losses**

Clients should be prepared to commit to their investment for the long term or risk losing part of their investment in the short to medium term. The minimum investment horizon should be greater than five years.

Investors will have no risk of loss greater than their invested amount. As a fund with exposure to financial instruments investors should be aware that the potential exists for a total loss of assets and should therefore be able to bear such losses. However, the fund will be managed in such a way to reduce this risk considerably.

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



This Fund has been measured as 5 because its investments have experienced moderate to high volatility in the past. The Fund's volatility is affected by various risks.

The Fund is therefore compatible with clients who have a higher than medium risk tolerance.

Perceptions of risk will vary from person to person. The risk tolerance identified here refers to a fund which invests in such a way as to maintain moderate to high volatility. It will not take significant positions in individual financial instruments or invest in highly speculative assets.

### **Clients' objectives and needs**

The client's objectives should be in line with the Fund's investment objective, which is to generate capital growth over the longer term (5 years +) by gaining exposure to a balanced mix of assets.

### **Clients who should not invest (the 'negative-target market')**

The Fund may not be suitable for certain investors, including but not limited to those whose objectives and needs are not consistent with the nature of the Fund, those who are unable to commit capital for a sufficient term or do not have sufficient resources to bear any loss which may result from an investment in the Fund. The Fund is also not committed to meeting any specific ethical, social, religious, or environmental restrictions which some investors may be seeking.

### **Distribution channel**

The Fund will be primarily distributed to the clients of the investment manager.