

## TARGET MARKET AND DISTRIBUTION

### IFSL Titan Equity Growth Fund

#### Product

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

The aim of the Fund is to increase in value, over a minimum of 5 years, through a combination of capital growth, which is profit on investments held, and income, which is money paid out of investments such as dividends from shares and interest from bonds.

The Fund is actively managed, which means the Investment Manager decides which investments to buy or sell and when.

At least 80% of the Fund will be invested in a range of global shares of companies, also known as equities, across both developed and emerging markets, with no minimum or maximum exposure to any geographic region. This may include exposure through holdings in investment trusts, funds and ETFs/ETCs, although this will not exceed 10% of the Fund.

Up to 20% of the Fund may have exposure to different asset classes including real assets, for example property and commodities (e.g. gold and oil), government and corporate bonds (both investment grade and sub-investment grade) and money market funds. Any exposure to real assets will only be through investment trusts, funds and ETFs/ETCs.

The Fund may hold up to 20% in cash to enable the ready settlement of liabilities, for the efficient management of the portfolio or in pursuit of the Fund's investment objective.

The Fund may use derivatives (instruments whose returns are linked to another asset, market or other variable factor) to reduce risk in the Fund (also known as hedging). The Fund will not always hold these instruments however at times they may be held for extended periods.

#### 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 6 because its investments have experienced high volatility in the past. The Fund's volatility is affected by various risks.

The Fund is therefore compatible with clients who have a high-risk tolerance. They should be willing to accept price fluctuations in exchange for the opportunity of higher returns.

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 single markets or asset classes 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 and income over the longer term by gaining exposure to a adventurous mix of asset classes.

### **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 distributed primarily via fund platforms, wealth managers, discretionary fund managers and financial institutions.