

# Managed Portfolio Service on Platforms (MPS)

TARGET MARKET INFORMATION FOR ADVISERS



## Investec Wealth & Investment (IW&I) Managed Portfolio Service on Platforms:

IW&I has developed a range of eight, actively managed model portfolios designed to suit a variety of clients' investment objectives and risk appetite, accessible via third-party platforms.

The models are constantly monitored by a dedicated investment management team and backed by IW&I's market leading research capability.

This service is designed for clients with investments below £150,000. The minimum investment size is dependent on the platform.

## What type of investor is this service suitable for?

FCA authorised Financial Advisers should only target this service to Retail Clients.

For the purpose of this service, IW&I engage with Financial Advisers on an 'Agent as Client' basis. This agreement establishes the Adviser as a professional client of IW&I, and the Adviser as the agent to the end client. Accordingly, IW&I has an indirect relationship with the end client with all communications made via the Financial Adviser.

As such, it is the responsibility of the Financial Adviser to advise the Client in relation to MPS, including the suitability of the Model Portfolios, in compliance with the FCA Rules.

Please refer to the IW&I Terms of Business for MPS on Platforms.

## What is the target market for this service?

Retail clients investing with IW&I:

- Must have capacity and willingness to accept a degree of loss of capital,
- Are comfortable with exposure to investment risk, and
- The required risk must not exceed the client's risk capacity (i.e.: the risk the client needs to take to achieve their chosen objectives must not exceed the risk the client is willing and/or able to take).

The retail client must also have a relationship with an FCA authorised Financial Adviser who is responsible for assessing suitability and can assist the client with understanding the investment proposal and the risks attached to this service.

## Negative Target market:

Our MPS service is not suitable for retail clients that are:

- Seeking full capital protection
- Have no ability to bear loss
- Require a fully guaranteed income or a fully predictable return profile

## How does MPS on Platforms meet your clients' objectives and needs?

**Investment objective and time horizon:**

- **Defensive Strategy (Low risk balanced):** designed for investors seeking a return in the form of capital appreciation. **Time horizon:** minimum three years.
- **Cautious Strategy (Low-medium risk balanced):** designed for investors seeking a return in the form of capital appreciation. **Time horizon:** minimum three years.
- **Cautious Plus Strategy (Low-medium risk growth):** designed for investors seeking a return in the form of capital appreciation. **Time horizon:** minimum three years.
- **Balanced Strategy (Medium risk balanced):** designed for investors seeking a return in the form of capital appreciation. **Time horizon:** minimum five years.
- **Income Strategy (Medium risk income):** designed for investors seeking a return in the form of income rather than capital appreciation. **Time horizon:** minimum five years.
- **Growth Strategy (Medium-high risk growth):** designed for investors seeking a return in the form of capital appreciation rather than income. **Time horizon:** minimum five years.
- **Sustainable Balanced (Medium risk balanced with a sustainability focus):** designed for investors seeking a return in the form of capital appreciation. **Time horizon:** minimum five years.
- **Sustainable Growth (Medium-high risk growth with a sustainability focus):** designed for investors seeking a return in the form of capital appreciation. **Time horizon:** minimum five years.

**Maturity date:** Our MPS service has no fixed maturity date

**Preservation of capital:** capital is at risk

## How can your clients access our MPS offering?

This service is only available to retail clients via FCA authorised financial advisers.

Please refer to our [MPS webpage](#) or your local Business Development Director for the list of third-party platforms our models are available on.

<b>Belfast</b>	02890 321002	<b>Cheltenham</b>	01242 514756	<b>Guildford</b>	01483 304707	<b>Manchester</b>	0161 832 6868
<b>Birmingham</b>	0121 232 0700	<b>Edinburgh</b>	0131 226 5000	<b>Leeds</b>	0113 245 4488	<b>Sheffield</b>	0114 275 5100
<b>Bournemouth</b>	01202 208100	<b>Exeter</b>	01392 204404	<b>Liverpool</b>	0151 227 2030		
<b>Bristol</b>	01172 444 860	<b>Glasgow</b>	0141 333 9323	<b>London</b>	020 7597 1234		

[investecwin.co.uk](http://investecwin.co.uk)

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