

TARGET MARKET



Our Platform

GrowthInvest is a secure online platform, specifically designed to simplify research, investment and reporting on tax-efficient and alternative investments including EIS and SEIS funds, VCTs and IHT products. The platform allows advisers to consolidate their clients' historical assets and portfolios in one workspace, giving portfolio-level and individual investment analytics in an easy-to-use format. It is designed to help customers invest in the range of products for the medium or long term. It offers advisers and their clients:

- Access and information on a wide range of tax efficient and alternative investments, including EIS, SEIS funds, Venture Capital Trusts (“VCTs”), inheritance tax and estate planning products, and private market funds.
- The ability to invest lump sums, or on a regular basis, up to the relevant product annual tax allowances.
- Option for a standard platform account, ISA accounts, or combination of the two.
- Reporting on all alternative assets in one online secure portal (including the onboarding of historical assets).
- An extensive library of educational materials alongside independent research.
- Digital administration solutions and innovative products, such as our diversified VCT Service.
- Secure online access for advisers and their clients.
- A range of market and product specific functionality including reports, which have been specifically designed for the tax efficient and alternative investment markets.

Our Target Market

Our platform service is available to individuals, corporates, partnerships and trusts. It is suitable for customers who:

- Are UK residents, aged 18 or over, and UK taxpayers. (Though some foreign residents may be suitable).
- Fit into one of the following Client Groups:
 1. Clients who are being advised by an appropriately qualified and authorised investment adviser.
 2. Retail investors who have been categorised as one of the following groups (as defined in the FCA Rules – COBS4 Annexes 2-5):
 - a. Certified High Net Worth Investors (“HNWIs”).
 - b. Certified Sophisticated Investors.
 - c. Self-Certified Sophisticated Investors.
 - d. Certified Retail Restricted Investors.

- Are retail customers investing on their own behalf or that of a family member.
- Would like to consolidate their tax efficient and alternative investment portfolio into a single secure investment platform.
- Wish to invest for capital growth, or income, or a combination of the two, using tax efficient products available. (In accordance with the holding periods relevant for each product type).
- Are able to bear losses to capital without creating significant financial hardship, including the possible loss of all invested capital.
- Would benefit from investing in tax efficient products, and are eligible for these types of tax relief.
- Have a medium to long term investment view, that allows the use of products where there is a significant risk to the loss of capital and are able to accept a target timeframe and holding period of over 5 years.

The Negative Target Market

The GrowthInvest platform will not be suitable for clients that:

- are non-UK resident.
- are under 18 years old.
- who do not have the appropriate knowledge or investment experience.
- who are risk averse, or whose attitude to risk is unknown.
- who are unable to bear significant losses to part (or all) of their investment capital, or who may require part of the investment capital in the future, for example within the first five years.
- Clients who have a short-term investment timescale or objectives, or who may need access to their investment capital in the future.
- are financially vulnerable.

Vulnerable Clients

At GrowthInvest, we understand that any customer can become vulnerable or find themselves in vulnerable circumstances at any time. Our staff are trained to assist advisers and their clients, including vulnerable customers. Vulnerable customers will therefore receive the same high level of service as all our clients. We understand that we may need to tailor the services we offer to vulnerable customers, in accordance with our policies.

Distribution

The GrowthInvest platform is designed primarily for advisers and their clients, and specialises in tax efficient and alternative investments. It may be suitable for some direct clients on an execution only basis, if they have sufficient knowledge and experience, and are appropriately categorised. If an adviser/client relationship should come to an end for any reason, we are able to continue to support these clients (“orphaned” clients), on an execution only basis, providing appropriate ongoing support.



The following customer accounts are available on the GrowthInvest Platform:

Standard Platform Account

Our standard platform investment account, could be suitable for customers who:

- are individuals, aged 18 or over, or are a UK based Corporate or Trust.
- have a medium to long term investment view, that allows the use of products where there is a significant risk to the loss of capital and are able to accept a target timeframe and holding period of over 5 years.
- have already used up their ISA allowance, or have a larger significant sum of money to invest.
- could benefit from investing in tax efficient products, and are eligible for these types of tax relief.

It may not be suitable for customers who:

- have not used all the annual ISA Allowance.
- have no other savings.
- who are unable to bear significant losses to part (or all) of their investment capital, or who may require part of the investment capital in the future, for example within the first five years.

GrowthInvest Stocks & Shares ISA Account

Our GrowthInvest Stocks & Shares ISA account, could be suitable for customers who:

- are individuals, aged 18 or over.
- have not used up their annual ISA allowance.
- wish to make lump sum or regular contributions to their ISA account (up to the annual limits).
- have a medium to long term investment view, that allows the use of products where there is a significant risk to the loss of capital and are able to accept a target timeframe and holding period of over 5 years.
- could benefit from investing in tax efficient products, and are eligible for these types of tax relief.
- are willing to accept the additional risk and potential loss of capital involved in a Stocks & Shares ISA account, especially in the higher risk products generally available on the GrowthInvest platform, as compared to a cash ISA or other types of Stocks & Shares ISA accounts available elsewhere in the market.

It may not be suitable for customers who:

- have used all the annual ISA allowance.
- have no other savings.
- who are unable to bear significant losses to part (or all) of their investment capital, or who may require part of the investment capital in the future, for example within the first five years.



Support

If you have any questions, please do not hesitate to contact the GrowthInvest Client Services team **via the portal**, by email at **clientservices@growthinvest.com** or call us on **0300 303 0037**.



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