

Target Market

Retail Clients only	Advanced (see Knowledge and Experience below)
Knowledge and Experience	Investors having one, or more, of the following characteristics: <ul style="list-style-type: none"> • Good knowledge of relevant financial products and transactions • Financial industry experience or accompanied by professional investment advice or included in a discretionary portfolio service
Ability to bear losses	Reviewed by qualified FCA Adviser Client must have ability to bear potential loss
Risk Tolerance	Whitechurch risk scale 1 to 10 Target Market Risk Rated 3 to 8 Not available for Risk Rated 1 to 2 or 9 to 10 Retail Clients. Adviser agrees with Client's Risk rating
Client's Objectives and Needs	Growth , Income, Income and Growth, Ethical Investor Suitable for Savings, Income generation and Retirement
Designed for Tax Wrappers	General Investment Account, ISA, SSAS, SIPP, Off shore bonds, QROPS
Volatility	3 year shown, where available on quarterly investment performance

Rating Agencies

Asset Risk Consultants (ARC)	Independent annual review of WSL
Distribution Technology	Dynamic Planner Risk Rated portfolios
Defaqto	Prestige, PMS, PMS on Platforms

Information available to Advisers / Distributors / Clients

- Client Portal via www.whitechurch.co.uk
24/7 valuations, Downloadable quarterly investment reports, Service literature & investment commentary
- Brochures for all DFM services: Prestige Investment Management Service, Portfolio Management Service (PMS), Personally Tailored Service, Direct Equity Service, Ethical Investment Solutions
- PMS Factsheets
- Prestige Performance Sheets
- Prestige Asset Allocation Sheets
- Ethical Asset Allocation Sheets
- Ex-ante Illustrations
- Ex-post Reports

Product Approval Process

