



OAKHAM WEALTH MANAGEMENT

July 2023

Target Market Statement

Balanced Portfolio

Overview

Oakham Wealth Management's Model Portfolio Service (MPS) is a discretionary investment service, comprising 6 diversified portfolios, that is provided via third party platforms. The portfolios are designed to meet a range of objectives and risk appetites allowing financial advisers to choose the right portfolio for their clients. The MPS utilises a wide range of asset classes including equities, bonds, property, absolute return, commodities and cash. A combination of active and passive investment vehicles may be used in portfolio construction.

Investor Type

The MPS is suitable for retail and professional investors.

Type of Advice

The MPS is available on platforms to clients who are advised that the portfolio is suitable by an Independent Financial Advisor.

Levels of Knowledge

The MPS does not require the underlying investor to have a pre-existing knowledge of investments or the financial industry. The IFA will consider whether the service is appropriate.

Capacity for Loss

The MPS should not be recommended to any investors who have no capacity for loss.

Risk appetite

Risk appetite will be assessed by the IFA and an investment of the individual's assets into this model portfolio will be contingent upon their risk profile. Investors with a medium risk profile can be invested into this model, as long as their risk appetite is suitable. Investors with low or high risk profiles should invest into other models.

Fund objective

Objective: The portfolio targets a return of 2% over inflation by diversifying across a broad range of assets with differing return and volatility profiles. The typical investor seeks some capital growth from their investment and is able to accept a low to moderate level of risk for the potential of capital returns. They recognise that their capital is at risk and that its value may fluctuate.

What type of investor is this suitable for?

Retail Investor	✓
Professional Investor	✓

How do you invest in this portfolio?

Execution only	✗
Non-advised	✗
Advised	✓

How much knowledge do you need to have?

"Basic Investor" knowledge	"Informed Investor" knowledge	"Advanced Investor" knowledge
✓	✓	✓
Basic knowledge of how investments work	Average knowledge of how investments work	Advanced knowledge of how investments work
Can make decisions based on regulated and authorised documents or with the right advice	Can make decisions based on regulated and authorised documents	Can make decisions based on regulated and authorised documents
No experience of the financial industry	Some experience of the financial industry	Good experience of the financial industry
Usually a first time investor	Understands specific factors or risk	Has access to professional investment advice

What is your capacity to lose capital?

How much capital loss can you take?	Target Customer	Definition	Our Commentary
Unlimited	✓	Clients can afford to lose all capital	You can invest in this model portfolio, if you are able to lose all capital
Limited	✓	Clients can afford to lose a percentage of their capital	You can invest in this model portfolio, if you are able to accept a capital loss
None	✗	Clients cannot afford to lose any capital	You should not invest in this model portfolio, if you cannot afford a capital loss

What is your risk appetite?

High	✗	This portfolio may be suitable for a client with a high risk appetite who is able to tolerate a greater fall in capital to achieve higher returns
Medium to High	✓	
Medium	✓	This portfolio may be suitable for a client with a medium risk appetite who is able to tolerate a moderate fall in capital to achieve returns
Low to Medium	✓	This portfolio may be suitable for a client who is not able to accept a moderate fall in capital
Low	✗	

How does this portfolio meet your needs and objectives?

Preservation of Capital	✗	No capital guarantees exist
Growth	✓	The portfolio offers the opportunity for capital growth
Income	-	The portfolio does not target an Income level
Time Horizon	✓	The recommended holding period is 5-7 years
Maturity Date	-	None

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