



# OAKHAM WEALTH MANAGEMENT

July 2023

Target Market Statement

## Cautious 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 low to medium risk profile can be invested into this model, as long as their risk appetite is sufficient to warrant a multi asset portfolio. Investors with medium or higher risk profiles should invest into other models.

### Fund objective

Objective: The portfolio targets a return of 1% over inflation by diversifying across a broad range of assets with differing return and volatility profiles. The portfolio targets a return 1% above inflation while minimising the possibility of the investment falling in value.

### 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 not 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 aims to grow above inflation
Income	-	The portfolio does not target an Income level
Time Horizon	✓	The recommended holding period is 3-5 years
Maturity Date	-	None

Disclaimer: Oakham Wealth Management Ltd is authorised & regulated by the Financial Conduct Authority (FCA) Reference No. 431206. Its registered offices are at Berkeley Square House, Berkeley Square, London W1J 6BD, United Kingdom. This factsheet is intended only for use by Financial Advisors and not for distribution to retail investors. This document does not constitute professional advice, or an offer, or a solicitation of an offer, to sell securities and no securities are to be offered or sold other than to persons whose ordinary activities involve them in acquiring, holding, managing or disposing of investments (as principal or agent) for the purposes of their businesses, or otherwise in circumstances which have not resulted and will not result in an offer to the public within the meaning of the Financial Services and Markets Act 2000. The Model Portfolio is not suitable for all types of investor and investor accounts may only be attached to it by the instruction of a professional Financial Advisor. Past performance is not necessarily a guide to the future performance. Market and currency movements may cause the value of investments and the income from them to fall as well as rise. Unless otherwise stated, the source of all figures contained herein is Oakham Wealth Management. Whilst all reasonable care has been taken in preparing this factsheet, the information contained herein has been obtained from sources that we consider reliable but we do not represent that it is complete or accurate and it should not be relied upon as such.