

Money Market MPS

Target Market Analysis

Objective

The AJ Bell Money Market MPS aims to hold investments which deliver a cash-like return to investors. The portfolio will have a preference towards cash-like assets such as cash, money market funds and ultra-short-dated bond funds, with no exposure to higher-risk assets such as shares.

Target Market

UK retail advised digital investors.

Customers' knowledge and experience

Designed for use by investors with at least basic knowledge of investments which are to be managed in accordance with a specific investment objective and policy.

Customers' financial situation with a focus on ability to bear losses

Investors must be prepared to accept fluctuations in the value of capital including capital loss and accept the risks of investing in capital markets, including having the ability to bear 100% capital loss.

Customers' risk tolerance and compatibility of risk / reward profile of the product with the target market

Due to the volatility of markets and specific risks of investing in shares in an investment, investors should have a risk tolerance that is commensurate with the risk target of the portfolio in which they are invested.

Risk

Risk indicator will be on the factsheet of the selected Portfolio.

Customers' objectives and needs

Investors in the portfolios should aim to be invested for at least three months.

The portfolio is designed to generate cash-like returns with very low levels of volatility.

Customers who should not invest

Those who:

1. Have no risk tolerance.
2. Need a guaranteed portfolio return.
3. Have low financial resilience.
4. Have low financial capability, except where there is a financial adviser.

Distribution Channel

Investment advice, exclusively on AJ Bell Investcentre.