

Aggregated target market information

Product	Objective	Target Market	Customers' knowledge and experience	Customers' financial situation with a focus on ability to bear losses	Customers' risk tolerance and compatibility of risk/reward profile of the product with the target market	Risk Indicator	Customers' objectives and needs	Customers who should not invest	Distribution channel
Fundamentals	<p>The objective of the Fundamentals service is to curate a list of funds and ETFs, both active and passive, that the AJ Bell Investments Research team have researched and identified the potential to achieve their stated investment objective</p> <p>This is an information only service</p>	UK retail advised digital investors	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	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	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 investment in which they are invested	Risk indicator will be on the KIID and/or factsheet of the selected investment(s)	<p>Investors in Fundamentals should aim to be invested for the medium to long term; defined as at least five years</p> <p>Fundamentals are designed for investors that want to gain access to an investment managed according to the investment objective and policy of the investment</p>	<p>Those who:</p> <ol style="list-style-type: none"> 1. Have no risk tolerance 2. Need a guaranteed income or portfolio return 3. Have low financial resilience 4. Have low financial capability, except where there is a financial adviser 5. Have a time horizon shorter than five years 	Investment advice, exclusively on AJ Bell Investcentre