

AJ Bell Pactive Growth MPS

Aggregated target market information

AJ Bell Pactive Growth MPS	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
AJ Bell Pactive MPS1	The investment objective of the AJ Bell Pactive MPS1 is to make a positive return over 5 years, however the size of gains (or losses) are likely to be limited by the requirement to remain within a certain risk profile. Over shorter periods the fund may lose value as it invests in securities that can go both up and down in price. It looks to achieve this by investing mainly in assets such as cash and bonds. It also has riskier holdings in company shares.	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 portfolio in which they are invested	Risk indicator will be on the factsheet of the selected Potfolio(s)	Investors in the portfolios should aim to be invested for the medium to long term; defined as at least five years The portfolios are designed for investors that want to gain access to a portfolio managed according the investment objective and policy of the portfolio	<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
AJ Bell Pactive MPS2	The investment objective of the AJ Bell Pactive MPS2 is to make a positive return over 5 years, however the size of gains (or losses) are likely to be limited by the requirement to remain within a certain risk profile. Over shorter periods the fund may lose value as it invests in securities that can go both up and down in price. It looks to achieve this by investing in different assets, with a preference towards cash and bonds, and a smaller emphasis on riskier investments such as company shares.								
AJ Bell Pactive MPS3	The investment objective of the AJ Bell Pactive MPS3 is to make a positive return over 5 years, however the size of gains (or losses) are likely to be limited by the requirement to remain within a certain risk profile. Over shorter periods the fund may lose value as it invests in securities that can go both up and down in price. It looks to achieve this by investing in different assets, with a balanced approach towards defensive assets such as bonds and cash, and riskier assets such as company shares.								
AJ Bell Pactive MPS4	The investment objective of the AJ Bell Pactive MPS4 is to make a positive return over 5 years, however the size of gains (or losses) are likely to be limited by the requirement to remain within a certain risk profile. Over shorter periods the fund may lose value as it invests in securities that can go both up and down in price. It looks to achieve this by investing in different assets, with a preference towards riskier investments such as company shares, and a smaller emphasis on cash and bonds.								
AJ Bell Pactive MPS5	The investment objective of the AJ Bell Pactive MPS5 is to make a positive return over 5 years, however the size of gains (or losses) are likely to be limited by the requirement to remain within a certain risk profile. Over shorter periods the fund may lose value as it invests in securities that can go both up and down in price. It looks to achieve this by investing in different assets, with a preference towards riskier investments such as company shares, and a smaller holding in cash and bonds.								
AJ Bell Pactive MPS6	The investment objective of the AJ Bell Pactive MPS6 is to make a positive return over 5 years, however the size of gains (or losses) are likely to be limited by the requirement to remain within a certain risk profile. Over shorter periods the fund may lose value as it invests in securities that can go both up and down in price. It looks to achieve this by investing in different assets, with a focus towards riskier investments such as company shares, and minimal holdings in cash and bonds.								