

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
Retirement Portfolio Service	The investment objective of the RPS is to generate a natural income from the underlying investments to fund the majority of income needs, whilst ensuring rebalancing of the portfolios is optimised to diminish sequencing risk and provide a high likelihood of a successful retirement based on a 30 year time horizon and a 4% inflation-adjusted withdrawal rate (based on the initial portfolio value).	UK retail advised digital investors who have a requirement to receive an income payment	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 moderate risk tolerance. They should be willing to accept price fluctuations in exchange for the opportunity of higher returns	The RPS utilises smart rebalancing, with allocations to a cash reserve and two income-focussed funds. Risk indicators are displayed on the KIIDs of the underlying funds, and further details of the overall strategy can be found on the RPS webpages	Investors in the RPS should be either taking an income or anticipate the need to draw an income in the short to medium term	Those who: <ol style="list-style-type: none"> 1. Have no risk tolerance 2. Need a guaranteed income 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