

For Professional Advisers only

Scottish Widows Horizon Multi-Asset funds

Target Market Information

This document summarises the target markets for the Scottish Widows Horizon Multi-Asset Funds to help you identify suitable investment options for your customers.

The Funds aim to grow an investment over the medium to long term, 5 or more years, and stay within their designated risk profiles. The Funds are aligned with the EValue five-point risk scale, ranging from the lowest customer risk appetite of 1 to the highest of 5.

How do your customers invest in the Horizon Multi-Asset Funds?



Advised

These Funds are available on an Advised basis.



Non-Advised

These Funds are not available on a Non-Advised basis.



Execution Only

These Funds are not available on an Execution Only basis.

SCOTTISH  WIDOWS





Target Market Assessment

Fund Name	ISIN Code	SEDOL	Citi Code	IA Sector	Investor Type		Knowledge and Experience			Capital Loss			
					Retail	Professional	Basic	Informed	Advanced	No Capital Loss	Limited Capital Loss	No Capital Guarantee	Loss Beyond Capital
Scottish Widows Horizon Multi-Asset Fund 1 Z Inc	GB00BTKH4788	BTKH478	M47O	IA Volatility Managed	Y	Y	Y	Y	Y	N	N	Y	N
Scottish Widows Horizon Multi-Asset Fund 1 Z Acc	GB00BTKH4895	BTKH489	M47P	IA Volatility Managed	Y	Y	Y	Y	Y	N	N	Y	N
Scottish Widows Horizon Multi-Asset Fund 1 I Acc	GB00BYXFCW57	BYXFCW5	MZVT	IA Volatility Managed	Y	Y	Y	Y	Y	N	N	Y	N
Scottish Widows Horizon Multi-Asset Fund 2 Z Inc	GB00BTKH4903	BTKH490	M47Q	IA Volatility Managed	Y	Y	Y	Y	Y	N	N	Y	N
Scottish Widows Horizon Multi-Asset Fund 2 Z Acc	GB00BTKH4B20	BTKH4B2	M47R	IA Volatility Managed	Y	Y	Y	Y	Y	N	N	Y	N
Scottish Widows Horizon Multi-Asset Fund 2 I Acc	GB00BYXFCZ88	BYXFCZ8	MZVW	IA Volatility Managed	Y	Y	Y	Y	Y	N	N	Y	N
Scottish Widows Horizon Multi-Asset Fund 3 Z Inc	GB00BTKH4C37	BTKH4C3	M47S	IA Volatility Managed	Y	Y	Y	Y	Y	N	N	Y	N
Scottish Widows Horizon Multi-Asset Fund 3 Z Acc	GB00BTKH4D44	BTKH4D4	M47T	IA Volatility Managed	Y	Y	Y	Y	Y	N	N	Y	N
Scottish Widows Horizon Multi-Asset Fund 3 I Acc	GB00BYXFD225	BYXFD22	MZVZ	IA Volatility Managed	Y	Y	Y	Y	Y	N	N	Y	N
Scottish Widows Horizon Multi-Asset Fund 4 Z Inc	GB00BTKH4F67	BTKH4F6	M47U	IA Volatility Managed	Y	Y	Y	Y	Y	N	N	Y	N
Scottish Widows Horizon Multi-Asset Fund 4 Z Acc	GB00BTKH4G74	BTKH4G7	M47V	IA Volatility Managed	Y	Y	Y	Y	Y	N	N	Y	N
Scottish Widows Horizon Multi-Asset Fund 4 I Acc	GB00BYXFD555	BYXFD55	MZWC	IA Volatility Managed	Y	Y	Y	Y	Y	N	N	Y	N
Scottish Widows Horizon Multi-Asset Fund 5 Z Inc	GB00BTKH4H81	BTKH4H8	M47W	IA Volatility Managed	Y	Y	Y	Y	Y	N	N	Y	N
Scottish Widows Horizon Multi-Asset Fund 5 Z Acc	GB00BTKH4J06	BTKH4J0	M47X	IA Volatility Managed	Y	Y	Y	Y	Y	N	N	Y	N
Scottish Widows Horizon Multi-Asset Fund 5 I Acc	GB00BYXFD886	BYXFD88	MZWF	IA Volatility Managed	Y	Y	Y	Y	Y	N	N	Y	N



Target Market Assessment

Fund Name	ISIN Code	SEDOL	Citi Code	IA Sector	Risk Tolerance		Client Objectives and Needs					Distribution Strategy			
					PRIIPS	UCTIS	Return Profile			Time Horizon	ESG Preferences	Specific Investment need?	Non Advised Services	Investment Advice	Portfolio Management
							Preservation	Growth	Income						
Scottish Widows Horizon Multi-Asset Fund 1 Z Inc	GB00BTKH4788	BTKH478	M47O	IA Volatility Managed	N/A	4	N	Y	Y	M-L	Neutral	N	N	B	B
Scottish Widows Horizon Multi-Asset Fund 1 Z Acc	GB00BTKH4895	BTKH489	M47P	IA Volatility Managed	N/A	4	N	Y	N	M-L	Neutral	N	N	B	B
Scottish Widows Horizon Multi-Asset Fund 1 I Acc	GB00BYXFCW57	BYXFCW5	MZVT	IA Volatility Managed	N/A	4	N	Y	N	M-L	Neutral	N	N	B	B
Scottish Widows Horizon Multi-Asset Fund 2 Z Inc	GB00BTKH4903	BTKH490	M47Q	IA Volatility Managed	N/A	4	N	Y	Y	M-L	Neutral	N	N	B	B
Scottish Widows Horizon Multi-Asset Fund 2 Z Acc	GB00BTKH4B20	BTKH4B2	M47R	IA Volatility Managed	N/A	4	N	Y	N	M-L	Neutral	N	N	B	B
Scottish Widows Horizon Multi-Asset Fund 2 I Acc	GB00BYXFCZ88	BYXFCZ8	MZVW	IA Volatility Managed	N/A	4	N	Y	N	M-L	Neutral	N	N	B	B
Scottish Widows Horizon Multi-Asset Fund 3 Z Inc	GB00BTKH4C37	BTKH4C3	M47S	IA Volatility Managed	N/A	4	N	Y	Y	M-L	Neutral	N	N	B	B
Scottish Widows Horizon Multi-Asset Fund 3 Z Acc	GB00BTKH4D44	BTKH4D4	M47T	IA Volatility Managed	N/A	4	N	Y	N	M-L	Neutral	N	N	B	B
Scottish Widows Horizon Multi-Asset Fund 3 I Acc	GB00BYXFD225	BYXFD22	MZVZ	IA Volatility Managed	N/A	4	N	Y	N	M-L	Neutral	N	N	B	B
Scottish Widows Horizon Multi-Asset Fund 4 Z Inc	GB00BTKH4F67	BTKH4F6	M47U	IA Volatility Managed	N/A	5	N	Y	Y	M-L	Neutral	N	N	B	B
Scottish Widows Horizon Multi-Asset Fund 4 Z Acc	GB00BTKH4G74	BTKH4G7	M47V	IA Volatility Managed	N/A	5	N	Y	N	M-L	Neutral	N	N	B	B
Scottish Widows Horizon Multi-Asset Fund 4 I Acc	GB00BYXFD555	BYXFD55	MZWC	IA Volatility Managed	N/A	5	N	Y	N	M-L	Neutral	N	N	B	B
Scottish Widows Horizon Multi-Asset Fund 5 Z Inc	GB00BTKH4H81	BTKH4H8	M47W	IA Volatility Managed	N/A	5	N	Y	Y	M-L	Neutral	N	N	B	B
Scottish Widows Horizon Multi-Asset Fund 5 Z Acc	GB00BTKH4J06	BTKH4J0	M47X	IA Volatility Managed	N/A	5	N	Y	N	M-L	Neutral	N	N	B	B
Scottish Widows Horizon Multi-Asset Fund 5 I Acc	GB00BYXFD886	BYXFD88	MZWF	IA Volatility Managed	N/A	5	N	Y	N	M-L	Neutral	N	N	B	B



Explanatory Notes

Investor Type	Description
Retail	Suitable for Retail customers and investors.
Professional	Suitable for Professional customers and investors.

Knowledge and Experience	Description
Basic Investors	Possess a basic knowledge of financial products and investments, and rely on fund documents and/or regulated advice to help them make decisions. They have no experience of the financial industry and may well be a first-time investor.
Informed Investors	Possess some knowledge of how investments work, and can use their own knowledge along with fund documents to make informed decisions. They have some experience of financial services and understand specific factors or risks.
Advanced Investors	Advanced Investors have sound and established knowledge of how investments work, with good financial industry experience and probably access to professional investment advice.

Knowledge & Experience have been assessed based on the customer's ability to make an informed investment decision about the outcome the Funds are intended to achieve, and the circumstances in which that outcome may not be achieved.

Capital Loss	Description
No capital loss	Customers who cannot accept any capital loss.
Limited capital loss	Customers who can afford to lose a limited amount.
No capital guarantee	Funds that do not guarantee to protect capital.
Loss beyond capital	Funds that protect against losing more than the original investment.

The capital loss fields have been completed from the point of view of compatibility of the Funds to a customer's financial situation and risk profile, with a focus specifically on their ability to bear losses.



Explanatory Notes (continued)

Risk Tolerance	Description
UCITS Risk Tolerance	Risk and Reward profiles as seen on the Key Investor Information Documents (KIIDs).

Time Horizon	Description
M-L: Medium to Long Term	Investing with no intention of accessing the investment before five years or more.

Return Profile	Description
Preservation	Aiming to preserve existing capital and avoid significant losses.
Growth	Generating growth on investments over the medium to long term.
Income	A suitable vehicle for providing sustainable income over the medium to long term.

Distribution Strategy	Description
Non-advised basis	Funds that may be sold on a non-advised basis, as long as the customer also receives suitable supporting literature.
Advised	Funds that may be sold on an investment advised basis only.
Portfolio management	Funds that may be sold for portfolio management purposes.

These fields indicate which distribution strategies we consider appropriate for use when distributing the Funds (for both retail and professional customers).
R - Retail, P - Professional, B - Both, N - Neither.



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