

For Professional Advisers only

Scottish Widows Managed Growth Funds

Target Market Information

This document summarises the target markets for the Scottish Widows Managed Growth 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.

How do your customers invest in the Scottish Widows Managed Growth Funds?



Advised

These Funds are available on an Advised basis.



Non-Advised

These funds are not available on Scottish Widows Intermediary Platform on a non-advised basis.

Scottish Widows Managed Growth Funds are available through other Lloyds Banking Group products on a non-advised basis.

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Target Market Assessment

Fund Name	ISIN Code	SEDOL	Citi Code	Investor Type		Knowledge and Experience			Capital Loss			
				Retail	Professional	Basic	Informed	Advanced	No Capital Loss	Limited Capital Loss	No Capital Guarantee	Loss Beyond Capital
Managed Growth Fund 2 Class L Accumulation	GB00BJRSQ561	BJRSQ56	QFSV	Y	Y	Y	Y	Y	N	N	Y	Y
Managed Growth Fund 3 Class L Accumulation	GB00BP424041	BP42404	DKSR	Y	Y	Y	Y	Y	N	N	Y	Y
Managed Growth Fund 4 Class L Accumulation	GB00BJRSQ785	BJRSQ78	QFSX	Y	Y	Y	Y	Y	N	N	Y	Y
Managed Growth Fund 5 Class L Accumulation	GB00BP424157	BP42415	HC8F	Y	Y	Y	Y	Y	N	N	Y	Y
Managed Growth Fund 6 Class L Accumulation	GB00BJRSC32	BJRSC3	QFT1	Y	Y	Y	Y	Y	N	N	Y	Y

Fund Name	Risk Tolerance		Client Objectives and Needs						Distribution Strategy			
	PRIIPS	UCITS	Return Profile			Time Horizon	ESG Preferences	Specific Investment Need?	Execution Only	Non-advised Services	Investment Advice	Portfolio Management
			Preservation	Growth	Income							
Managed Growth Fund 2 Class L Accumulation	N/A	4	N	Y	N	M-L	Neutral	N	B	B	B	B
Managed Growth Fund 3 Class L Accumulation	N/A	4	N	Y	N	M-L	Neutral	N	B	B	B	B
Managed Growth Fund 4 Class L Accumulation	N/A	4	N	Y	N	M-L	Neutral	N	B	B	B	B
Managed Growth Fund 5 Class L Accumulation	N/A	5	N	Y	N	M-L	Neutral	N	B	B	B	B
Managed Growth Fund 6 Class L Accumulation	N/A	5	N	Y	N	M-L	Neutral	N	B	B	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 to ten 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 services	Funds that may be sold on a non-advised basis, as long as the customer also receives suitable supporting literature.
Investment advice	Funds that may be sold on an investment advised basis only.
Portfolio management	Funds that may be sold for portfolio management purposes.
Execution Only	These Funds are not available on an Execution Only basis

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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Scottish Widows Platform is a trading name of Embark Investment Services Limited, a company incorporated in England and Wales (company number 09955930) with its registered office at 33 Old Broad Street, London, EC2N 1HZ. Embark Investment Services Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register number 737356).

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