

CG AJ Bell Funds

Aggregated target market information

Sub-Fund	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	Synthetic Risk and Reward Indicator (SRRI)	Customers' objectives and needs	Customers who should not invest	Distribution channel	Legal Structure	Regulatory Framework
CG AJ Bell Cautious	The investment objective of the CG AJ Bell Cautious 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 and non-advised digital investors	Designed for use by investors with at least basic knowledge of funds 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 units in a fund, investors should have a risk tolerance that is commensurate with the risk target of the fund in which they are invested	4	Investors in the funds should aim to be invested for the medium to long term; defined as at least five years. The funds are designed for investors that want to gain access to a fund managed according to the investment objective and policy of the fund	Those who: 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, non-advised sales and pure execution services	OEIC	UCITS
CG AJ Bell Moderately Cautious	The investment objective of the CG AJ Bell Moderately Cautious 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.					4					
CG AJ Bell Balanced	The investment objective of the CG AJ Bell Balanced 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.					4					
CG AJ Bell Moderately Adventurous	The investment objective of the CG AJ Bell Moderately Adventurous 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.					4					
CG AJ Bell Adventurous	The investment objective of the CG AJ Bell Adventurous 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.					5					
CG AJ Bell Global Growth	The investment objective of CG AJ Bell Global Growth 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.					5					
CG AJ Bell Income	The investment objective of CG AJ Bell Income is to minimise the risk of losing value whilst targeting an annual income distribution of between 3% and 5% when measured over guaranteed. 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 such as bonds and company shares, with a particular focus on generating the targeted income.	UK retail advised and non-advised digital investors and eligible counterparties who have a requirement to receive an income payment				4					
CG AJ Bell Income & Growth	The investment objective of CG AJ Bell Income & Growth is to make a positive return, in line with inflation (as measured by the consumer price index), whilst also targeting an annual income distribution of between 3% and 5% when measured over a period of at least five years, although neither of these objectives are guaranteed. 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 with a focus on riskier assets such as company shares, and smaller holdings in bonds.					5					
CG AJ Bell Responsible Growth	The investment objective of CG AJ Bell Responsible Growth is to make a positive total return when measured over a period of at least five years. 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. The fund invests in assets with stronger environmental, social and governance (ESG) characteristics					5					

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