

Target market statement

Individual Savings Account (Isa)

The Wealthtime Select Isa is a stocks and shares Isa designed to help customers invest for the medium to long term. It offers:

- A tax-efficient method of saving and investing.
- A wide range of investment options.
- Easy access to savings at any time.
- No income or capital gains tax to pay when taking money out.
- The ability to pay in a lump sum, series of lump sums, or on a regular basis up to the annual Isa subscription limit (currently £20,000 per year).
- The ability to invest up to the annual allowance, withdraw money and re-save back up to the annual allowance in the same year (flexi Isa).
- Simple, transparent pricing.
- The ability to transfer in Isa funds from other providers to consolidate Isa savings.
- Secure online access, that allows customers to view their Isa investments

Who our Isa is designed for

The product has been designed to be most suitable for customers who:

- Are UK residents aged 18 or over (a Junior Isa is available for those under 18).
- Have an FCA-authorized financial adviser.
- Are retail customers investing on their own behalf or that of a family member.
- Have a basic level of financial capability that would enable them to understand, and consent to, the advice being provided.
- Are able to bear losses to capital without creating significant financial hardship.
- Have a level of investable assets (independently or cumulatively with one or more family members) that would require the services of a financial adviser, typically £50,000 and more.

- Wish to invest for capital growth in a tax-efficient product.
- Would benefit from investing in a tax-efficient product and are eligible for this type of tax relief.
- Have not made full use of their Isa annual allowance in the current tax year.
- Have not already invested in a stocks and shares Isa with another provider in the current tax year.
- Wish to transfer an existing Isa to take advantage of our Flexi Isa features and investment options.
- Have a medium to long-term investment time horizon (five years or more) that would allow the use of assets where capital may be at risk.

The product is unlikely to be suitable for customers who:

- Do not wish to use the services of a financial adviser.
- Want to manage their own investment.
- Are interested in complex, non-standard investment options.
- Do not wish to take an element of financial risk with their investment and/or seek to hold a large proportion of their money in cash.
- Require a guaranteed rate of return.
- Are aged under 18 (with the exception of the Junior Isa option).
- Are non-UK residents.
- Need access to their investment in the short-term, for example, within the first five years.
- Are financially vulnerable.

Vulnerable customers

Any customer can become vulnerable or find themselves in vulnerable circumstances at any time. At Wealthtime Select, staff are trained to assist advisers, vulnerable customers and any appointed representatives. As a result, vulnerable customers will receive the same high level of service as other customers.

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