

IBOSS Passive Range	Objective	Investment Policy	Risk Level Indicator	Distribution Channels	Client Type:	Clients' knowledge and experience	Customer Financial Situation with a focus on ability to bear losses	Clients' risk tolerance and compatibility of risk/ reward profile of the product with the target market	Negative target market, customers who should not invest
<b>MPS 0</b>	The objective of the Portfolio is to provide total return over any 4-year period. For these purposes, total return means the amount of capital and income an investor earns. Capital is at risk and there is no guarantee that the objective will be achieved. A key characteristic of the Portfolio is the use of Passive/Index funds to provide a diverse range of investable assets.	The Portfolio is actively managed to gain exposure to a range of asset classes and geographical sectors. The Investment Manager will use their expertise to select investments, rather than tracking a stock exchange or index. Normally, the Fund will be fully invested in collective investment schemes, save for an amount to enable ready settlement of liabilities or a tactical allocation to a Platforms Cash Facility. The majority of Investments will be In Passive/Index Funds but the Investment Manager reserves the right to use Active Funds to provide diversification. Exposure to a diversified portfolio of assets will be used to reduce the downside risk of global stock markets. The maximum underlying exposure to shares is 42% and the minimum is 12% with the remainder of the Portfolio being exposed to assets that are aimed at providing diversification or reducing overall volatility, such as cash, fixed interest and property investments. The Portfolio looks to achieve volatility and performance that is comparable to a 15/15/70 blend of the The IA Standard Money Market Sector, IA Short Term Money Market Sector and the IA Mixed Investment 0 -35% Shares Sector.	Risk level 0 on a scale of 0-8 within the IBOSS DFM MPS Range	Investment advice from a Financial Adviser	Aimed at Retail clients via an Financial Adviser but are also available to professional clients.	Investors who have, as a minimum, a basic knowledge of Investments, who are able to make an informed decision from the suitability recommendation and documentation provided at the point of sale.	Investors must be prepared to accept fluctuation in the value of their capital and income; including the ability to lose their full capital investment.	The Financial Adviser will ascertain the investor's attitude to Investment risk and capacity for loss through their risk profiling process. The level of risk v reward the investor is prepared to take should align with the portfolio objectives, portfolio and risk level.	Have no risk tolerance. Want a guaranteed return (whether income or capital). Clients looking for full capital protection or full repayment of the amount invested. Want to remain in cash. Execution only.
<b>MPS 1</b>	The objective of the Portfolio is to provide total return over any 4-year period. For these purposes, total return means the amount of capital and income an investor earns. Capital is at risk and there is no guarantee that the objective will be achieved. A key characteristic of the Portfolio is the use of Passive/Index funds to provide a diverse range of investable assets.	The Portfolio is actively managed to gain exposure to a range of asset classes and geographical sectors. The Investment Manager will use their expertise to select investments, rather than tracking a stock exchange or index. Normally, the Fund will be fully invested in collective investment schemes, save for an amount to enable ready settlement of liabilities or a tactical allocation to a Platforms Cash Facility. The majority of Investments will be In Passive/Index Funds but the Investment Manager reserves the right to use Active Funds to provide diversification. Exposure to a diversified portfolio of assets will be used to reduce the downside risk of global stock markets. The maximum underlying exposure to shares is 42% and the minimum is 22% with the remainder of the Portfolio being exposed to assets that are aimed at providing diversification or reducing overall volatility, such as cash, fixed interest and property investments. The Portfolio looks to achieve volatility and performance that is comparable to the IA Mixed Investment 0-35% Shares Sector.	Risk level 1 on a scale of 0-8 within the IBOSS DFM MPS Range	Investment advice from a Financial Adviser	Aimed at Retail clients via an Financial Adviser but are also available to professional clients.	Investors who have, as a minimum, a basic knowledge of Investments, who are able to make an informed decision from the suitability recommendation and documentation provided at the point of sale.	Investors must be prepared to accept fluctuation in the value of their capital and income; including the ability to lose their full capital investment.	The Financial Adviser will ascertain the investor's attitude to Investment risk and capacity for loss through their risk profiling process. The level of risk v reward the investor is prepared to take should align with the portfolio objectives, portfolio and risk level.	Have no risk tolerance. Want a guaranteed return (whether income or capital). Clients looking for full capital protection or full repayment of the amount invested. Want to remain in cash. Execution only.
<b>MPS 2</b>	The objective of the Portfolio is to provide total return over any 5-year period. For these purposes, total return means the amount of capital and income an investor earns. Capital is at risk and there is no guarantee that the objective will be achieved. A key characteristic of the Portfolio is the use of Passive/Index funds to provide a diverse range of investable assets.	The Portfolio is actively managed to gain exposure to a range of asset classes and geographical sectors. The Investment Manager will use their expertise to select investments, rather than tracking a stock exchange or index. Normally, the Fund will be fully invested in collective investment schemes, save for an amount to enable ready settlement of liabilities or a tactical allocation to a Platforms Cash Facility. The majority of Investments will be In Passive/Index Funds but the Investment Manager reserves the right to use Active Funds to provide diversification. Exposure to a diversified portfolio of assets will be used to reduce the downside risk of global stock markets. The maximum underlying exposure to shares is 62% and the minimum is 32% with the remainder of the Portfolio being exposed to assets that are aimed at providing diversification or reducing overall volatility, such as cash, fixed interest and property investments. The Portfolio looks to achieve volatility and performance that is comparable to the IA Mixed Investment 20-60% Shares Sector.	Risk level 2 on a scale of 0-8 within the IBOSS DFM MPS Range	Investment advice from a Financial Adviser	Aimed at Retail clients via an Financial Adviser but are also available to professional clients.	Investors who have, as a minimum, a basic knowledge of Investments, who are able to make an informed decision from the suitability recommendation and documentation provided at the point of sale.	Investors must be prepared to accept fluctuation in the value of their capital and income; including the ability to lose their full capital investment.	The Financial Adviser will ascertain the investor's attitude to Investment risk and capacity for loss through their risk profiling process. The level of risk v reward the investor is prepared to take should align with the portfolio objectives, portfolio and risk level.	Have no risk tolerance. Want a guaranteed return (whether income or capital). Clients looking for full capital protection or full repayment of the amount invested. Want to remain in cash. Execution only.
<b>MPS 3</b>	The objective of the Portfolio is to provide total return over any 6-year period. For these purposes, total return means the amount of capital and income an investor earns. Capital is at risk and there is no guarantee that the objective will be achieved. A key characteristic of the Portfolio is the use of Passive/Index funds to provide a diverse range of investable assets.	The Portfolio is actively managed to gain exposure to a range of asset classes and geographical sectors. The Investment Manager will use their expertise to select investments, rather than tracking a stock exchange or index. Normally, the Fund will be fully invested in collective investment schemes, save for an amount to enable ready settlement of liabilities or a tactical allocation to a Platforms Cash Facility. The majority of Investments will be In Passive/Index Funds but the Investment Manager reserves the right to use Active Funds to provide diversification. Exposure to a diversified portfolio of assets will be used to reduce the downside risk of global stock markets. The maximum underlying exposure to shares is 72% and the minimum is 36% with the remainder of the Portfolio being exposed to assets that are aimed at providing diversification or reducing overall volatility, such as cash, fixed interest and property investments. The Portfolio looks to achieve volatility and performance that is comparable to a 50/50 blend of the IA Mixed Investment 20-60% Shares Sector and the IA Mixed Investment 40-85% Shares Sector.	Risk level 3 on a scale of 0-8 within the IBOSS DFM MPS Range	Investment advice from a Financial Adviser	Aimed at Retail clients via an Financial Adviser but are also available to professional clients.	Investors who have, as a minimum, a basic knowledge of Investments, who are able to make an informed decision from the suitability recommendation and documentation provided at the point of sale.	Investors must be prepared to accept fluctuation in the value of their capital and income; including the ability to lose their full capital investment.	The Financial Adviser will ascertain the investor's attitude to Investment risk and capacity for loss through their risk profiling process. The level of risk v reward the investor is prepared to take should align with the portfolio objectives, portfolio and risk level.	Have no risk tolerance. Want a guaranteed return (whether income or capital). Clients looking for full capital protection or full repayment of the amount invested. Want to remain in cash. Execution only.

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<b>MPS 4</b>	The objective of the Portfolio is to provide total return over any 6-year period. For these purposes, total return means the amount of capital and income an investor earns. Capital is at risk and there is no guarantee that the objective will be achieved. A key characteristic of the Portfolio is the use of Passive/Index funds to provide a diverse range of investable assets.	The Portfolio is actively managed to gain exposure to a range of asset classes and geographical sectors. The Investment Manager will use their expertise to select investments, rather than tracking a stock exchange or index. Normally, the Fund will be fully invested in collective investment schemes, save for an amount to enable ready settlement of liabilities or a tactical allocation to a Platforms Cash Facility. The majority of Investments will be In Passive/Index Funds but the Investment Manager reserves the right to use Active Funds to provide diversification. Exposure to a diversified portfolio of assets will be used to reduce the downside risk of global stock markets. The maximum underlying exposure to shares is 85% and the minimum is 40% with the remainder of the Portfolio being exposed to assets that are aimed at providing diversification or reducing overall volatility, such as cash, fixed interest and property investments. The Portfolio looks to achieve volatility and performance that is comparable to the IA Mixed Investment 40-85% Shares Sector.	Risk level 4 on a scale of 0-8 within the IBOSS DFM MPS Range	Investment advice from a Financial Adviser	Aimed at Retail clients via an Financial Adviser but are also available to professional clients.	Investors who have, as a minimum, a basic knowledge of Investments, who are able to make an informed decision from the suitability recommendation and documentation provided at the point of sale.	Investors must be prepared to accept fluctuation in the value of their capital and income; including the ability to lose their full capital investment.	The Financial Adviser will ascertain the investor's attitude to Investment risk and capacity for loss through their risk profiling process. The level of risk v reward the investor is prepared to take should align with the portfolio objectives, portfolio and risk level.	Have no risk tolerance. Want a guaranteed return (whether income or capital). Clients looking for full capital protection or full repayment of the amount invested. Want to remain in cash. Execution only.
<b>MPS 5</b>	The objective of the Portfolio is to provide total return over any 6-year period. For these purposes, total return means the amount of capital and income an investor earns. Capital is at risk and there is no guarantee that the objective will be achieved. A key characteristic of the Portfolio is the use of Passive/Index funds to provide a diverse range of investable assets.	The Portfolio is actively managed to gain exposure to a range of asset classes and geographical sectors. The Investment Manager will use their expertise to select investments, rather than tracking a stock exchange or index. Normally, the Fund will be fully invested in collective investment schemes, save for an amount to enable ready settlement of liabilities or a tactical allocation to a Platforms Cash Facility. The majority of Investments will be In Passive/Index Funds but the Investment Manager reserves the right to use Active Funds to provide diversification. Exposure to a diversified portfolio of assets will be used to reduce the downside risk of global stock markets. The maximum underlying exposure to shares is 85% and the minimum is 50% with the remainder of the Portfolio being exposed to assets that are aimed at providing diversification or reducing overall volatility, such as cash, fixed interest and property investments. The Portfolio looks to achieve volatility and performance that is comparable to a 50/50 blend of the IA Mixed Investment 40-85% Shares Sector and the IA Flexible Investment Sector.	Risk level 5 on a scale of 0-8 within the IBOSS DFM MPS Range	Investment advice from a Financial Adviser	Aimed at Retail clients via an Financial Adviser but are also available to professional clients.	Investors who have, as a minimum, a basic knowledge of Investments, who are able to make an informed decision from the suitability recommendation and documentation provided at the point of sale.	Investors must be prepared to accept fluctuation in the value of their capital and income; including the ability to lose their full capital investment.	The Financial Adviser will ascertain the investor's attitude to Investment risk and capacity for loss through their risk profiling process. The level of risk v reward the investor is prepared to take should align with the portfolio objectives, portfolio and risk level.	Have no risk tolerance. Want a guaranteed return (whether income or capital). Clients looking for full capital protection or full repayment of the amount invested. Want to remain in cash. Execution only.
<b>MPS 6</b>	The objective of the Portfolio is to provide total return over any 6-year period. For these purposes, total return means the amount of capital and income an investor earns. Capital is at risk and there is no guarantee that the objective will be achieved. A key characteristic of the Portfolio is the use of Passive/Index funds to provide a diverse range of investable assets.	The Portfolio is actively managed to gain exposure to a range of asset classes and geographical sectors. The Investment Manager will use their expertise to select investments, rather than tracking a stock exchange or index. Normally, the Fund will be fully invested in collective investment schemes, save for an amount to enable ready settlement of liabilities or a tactical allocation to a Platforms Cash Facility. The majority of Investments will be In Passive/Index Funds but the Investment Manager reserves the right to use Active Funds to provide diversification. Exposure to a diversified portfolio of assets will be used to reduce the downside risk of global stock markets. The maximum underlying exposure to shares is 85% and the minimum is 65% with the remainder of the Portfolio being exposed to assets that are aimed at providing diversification or reducing overall volatility, such as cash, fixed interest and property investments. The Portfolio looks to achieve volatility and performance that is comparable to the IA Flexible Investment sector.	Risk level 6 on a scale of 0-8 within the IBOSS DFM MPS Range	This product is eligible for distribution through Investment advice from a Professional Financial Advisers only.	Aimed at Retail clients via an Financial Adviser but are also available to professional clients.	Investors who have, as a minimum, a basic knowledge of Investments, who are able to make an informed decision from the suitability recommendation and documentation provided at the point of sale.	Investors must be prepared to accept fluctuation in the value of their capital and income; including the ability to lose their full capital investment.	The Financial Adviser will ascertain the investor's attitude to Investment risk and capacity for loss through their risk profiling process. The level of risk v reward the investor is prepared to take should align with the portfolio objectives, portfolio and risk level.	Have no risk tolerance. Want a guaranteed return (whether income or capital). Clients looking for full capital protection or full repayment of the amount invested. Want to remain in cash. Execution only.
<b>MPS 7</b>	The objective of the Portfolio is to provide total return over any 8-year period. For these purposes, total return means the amount of capital and income an investor earns. Capital is at risk and there is no guarantee that the objective will be achieved. A key characteristic of the Portfolio is the use of Passive/Index funds to provide a diverse range of investable assets.	The Portfolio is actively managed to gain exposure to a range of asset classes and geographical sectors. The Investment Manager will use their expertise to select investments, rather than tracking a stock exchange or index. Normally, the Fund will be fully invested in collective investment schemes, save for an amount to enable ready settlement of liabilities or a tactical allocation to a Platforms Cash Facility. The majority of Investments will be In Passive/Index Funds but the Investment Manager reserves the right to use Active Funds to provide diversification. Exposure to a diversified portfolio of assets will be used to reduce the downside risk of global stock markets. The maximum underlying exposure to shares is 92% and the minimum is 72% with the remainder of the Portfolio being exposed to assets that are aimed at providing diversification or reducing overall volatility, such as cash, fixed interest and property investments. The Portfolio looks to achieve volatility and performance that is comparable to the IA Flexible Investment sector.	Risk level 7 on a scale of 0-8 within the IBOSS DFM MPS Range	This product is eligible for distribution through Investment advice from a Professional Financial Advisers only.	Aimed at Retail clients via an Financial Adviser but are also available to professional clients.	Investors who have, as a minimum, a basic knowledge of Investments, who are able to make an informed decision from the suitability recommendation and documentation provided at the point of sale.	Investors must be prepared to accept fluctuation in the value of their capital and income; including the ability to lose their full capital investment.	The Financial Adviser will ascertain the investor's attitude to Investment risk and capacity for loss through their risk profiling process. The level of risk v reward the investor is prepared to take should align with the portfolio objectives, portfolio and risk level.	Have no risk tolerance. Want a guaranteed return (whether income or capital). Clients looking for full capital protection or full repayment of the amount invested. Want to remain in cash. Execution only.

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<b>MPS 8</b>	<p>The objective of the Portfolio is to provide total return over any 8-year period.</p> <p>For these purposes, total return means the amount of capital and income an investor earns.</p> <p>Capital is at risk and there is no guarantee that the objective will be achieved.</p> <p>A key characteristic of the Portfolio is the use of Passive/Index funds to provide a diverse range of investable assets.</p>	<p>The Portfolio is actively managed to gain exposure to a range of asset classes and geographical sectors. The Investment Manager will use their expertise to select investments, rather than tracking a stock exchange or index.</p> <p>Normally, the Fund will be fully invested in collective investment schemes, save for an amount to enable ready settlement of liabilities or a tactical allocation to a Platforms Cash Facility. The majority of Investments will be In Passive/Index Funds but the Investment Manager reserves the right to use Active Funds to provide diversification.</p> <p>Exposure to a diversified portfolio of assets will be used to reduce the downside risk of global stock markets. The maximum underlying exposure to shares is 100% and the minimum is 85% with the remainder of the Portfolio being exposed to assets that are aimed at providing diversification or reducing overall volatility, such as cash, fixed interest and property investments.</p> <p>The Portfolio looks to achieve volatility and performance that is comparable to the IA Flexible Investment sector.</p>	<p>Risk level 8 on a scale of 0-8 within the IBOSS DFM MPS Range</p>	<p>This product is eligible for distribution through Investment advice from a Professional Financial Advisers only.</p>	<p>Aimed at Retail clients via an Financial Adviser but are also available to professional clients.</p>	<p>Investors who have, as a minimum, a basic knowledge of Investments, who are able to make an informed decision from the suitability recommendation and documentation provided at the point of sale.</p>	<p>Investors must be prepared to accept fluctuation in the value of their capital and income; including the ability to lose their full capital investment.</p>	<p>The Financial Adviser will ascertain the investor's attitude to Investment risk and capacity for loss through their risk profiling process. The level of risk v reward the investor is prepared to take should align with the portfolio objectives, portfolio and risk level.</p>	<p>Have no risk tolerance. Want a guaranteed return (whether income or capital). Clients looking for full capital protection or full repayment of the amount invested. Want to remain in cash. Execution only.</p>

Not to meet any inherent characteristics of vulnerability in the target market.

**For Professional Financial Advisers Only**

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 IBOSS Asset Management Limited is owned by Kingswood Holdings Limited, incorporated in Guernsey (registered number: 42316).  
 Registered Office is the same: 2 Sceptre House, Hornbeam Square North, Harrogate, HG2 8PB. Registered in England No: 6427223.