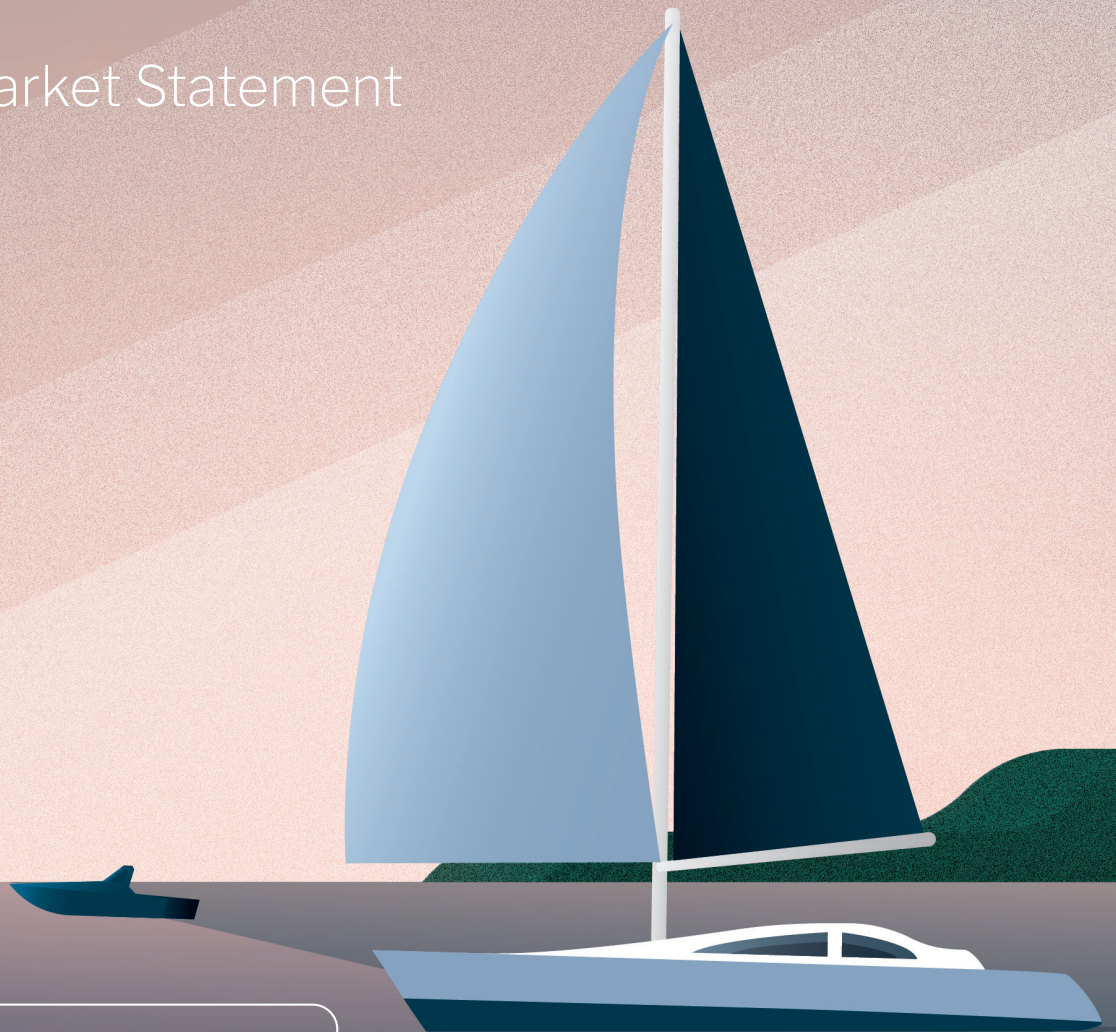


Parmenion

Parmenion Junior ISA

Target Market Statement



For financial professionals only

The Parmenion Junior ISA is a Junior Individual Savings Account (JISA) designed to help family members invest on behalf of under 18s for the medium to long-term.

It offers:



A range of **investment solutions**



High quality **customer service** and support



Tax efficient investment



Flexible **subscription and transfer** methods



Optional **secure access** online and via the Parmenion app that allows registered individuals to view JISA investments



Clear, **transparent pricing** (for the Parmenion Platform and investments)

The Parmenion Junior ISA is designed to deliver these outcomes for advised clients:



Family members can invest in a **range of investment solutions** for under 18s over the medium to long-term



Registered individuals can access the **customer support** they need when required



Individuals can make payments in and utilise an under 18s **JISA allowance**



Registered individuals can request **transfers in and out** of their JISA easily



Registered individuals can **access information** about their child's JISA easily and quickly



Clients can **understand the charges** they are paying

Who is the Parmenion Junior ISA designed for?

Category	Positive target market 	Negative target market 
Age	UK retail clients aged under 18, whose family members are looking to invest on their behalf.	Unavailable to those over 18.
Advised basis	Those who want their family's investments to be managed by a professional financial adviser or appointed discretionary fund manager.	Those who want to manage investments on behalf of an under 18 without the use of a professional financial adviser.
Amount (£)	Those who want to make use of an under 18s annual JISA allowance.	Those who intend to make a small single payment on behalf of an under 18, and don't intend to build up a portfolio of that value over time.
Timeframe	Family members looking to invest on behalf of an under 18 for the medium to long term, typically at least five years, with control of the investments passing to the under 18 on their 18th birthday.	Family members specifically looking to invest for less than five years on behalf of an under 18. Savings can't be accessed until the account holder turns 18. It's also not suitable for those wanting to retain control of the investments passed the age of 18
Type / shape of payments	Those who have either lump sum contributions up to the JISA annual allowance, or any regular contributions to invest. Other JISA products may also be transferred.	Those looking to make large lump sum investments on behalf on an under 18 (above the JISA allowance limit).
Asset types	Those wanting to invest in a tax efficient product on behalf on an under 18, mainly in a portfolio of retail assets over the medium to long term.	Those wanting to hold mainly cash or invest in complex asset types on behalf of an under 18.
Risk & returns compared to cash	Those investing on behalf on an under 18, who're willing to accept investment risk in the hope of achieving a better return than cash over the medium term to long term.	Those who're unwilling to accept investment risk on behalf of an under 18, or those happy with the returns they can make on cash only assets over the short to medium term.
Vulnerabilities	As a medium to long term advised product the Parmenion JISA may still be suitable for clients with characteristics of vulnerability related to: <ul style="list-style-type: none"> – Health – Negative life events – Emotional resilience – Financial capability 	As a medium to long term investment product the Parmenion JISA may not be suitable for clients with characteristics of vulnerability related to: <ul style="list-style-type: none"> – Low financial resilience Where a client no longer has an adviser, other characteristics of vulnerability might be more likely to make it unsuitable including: <ul style="list-style-type: none"> – Health – Negative life events – Emotional resilience – Financial capability

Vulnerable customers








Any client can become vulnerable on a temporary or permanent basis. Parmenion staff are trained to assist advisers, vulnerable customers, and their representatives. So vulnerable customers will receive the appropriate level of service based on their needs.

Target market breakdown

Client's age:	Description	Appropriate for target market?
Under 18	The Parmenion Junior ISA (JISA) is available for clients below the age of 18. At age 18, the Parmenion JISA will be converted to a Parmenion ISA.	
18+	This Parmenion JISA isn't available for clients over the age of 18. The Parmenion ISA is available to those over age 18.	

Client's risk tolerance	Description	Appropriate for target market
Zero	The Parmenion JISA may not be suitable for clients that want a guaranteed return on investment, or aren't prepared to accept the risk of market fluctuations.	
Low		
Medium	The Parmenion JISA provides access to a wide range of risk graded solutions containing retail investments, whether provided by Parmenion, an appointed discretionary fund manager, or a financial adviser.	
High		
Very high	The Parmenion JISA doesn't offer access to very high risk investments, therefore these aren't within our target market.	

Client's investment period	Description	Appropriate for target market
Short term	The Parmenion JISA may not be suitable for clients looking to access their investment within five years. Savings can't be accessed until the account holder reaches the age of 18.	
Mid term	The Parmenion JISA is designed for clients looking for medium to long term investments (a period of at least five years) or until the account holder reaches the age of 18.	
Long term		

Contributions	Description	Appropriate for target market
Single payments	Payments can be made into the Parmenion JISA at any time, up to the annual subscription limit of £9,000.	
Regular payments	Direct Debits into the Parmenion JISA can be set up and cancelled at any time.	
Transfers in	Both cash and in-specie into the Parmenion JISA can be requested at any time.	

Parmenion

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Authorised and regulated by the
Financial Conduct Authority.

FCA Number 462085.
Registered in England and Wales
OC322243.

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Version date: 10/04/2025