

Parmenion Platform

Target Market Statement

For financial professionals only



The Parmenion platform is an online technology system designed for clients with a Financial Adviser to manage and monitor their investments in a safe and secure environment.

It offers:



A range of **investment solutions** aiming to provide capital growth, income, or a combination of both



High quality **customer service** and support



A range of **product wrappers** including a SIPP, ISA and General Investment Account



Flexible **subscription, transfer and withdrawal** methods



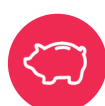
Secure online technology that allows you to manage and report on your clients' investments



Clear, **transparent pricing**



Optional **secure online access** that allows clients to view their own investments



A range of **Junior Products** for under 18s, including a **Junior ISA** and **Junior SIPP**

The Platform is designed to deliver these outcomes for advised clients:



Clients can invest in a **range of investment solutions** to meet their financial goals



Clients can access the **customer support** they need when required



Clients can access a **range of product wrappers** to meet their financial goals



Advisers can make **payments and transfers** for their clients in and out of their account easily





Clients can view their account and **access fund information** easily and quickly



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

Who is the Parmenion platform designed for?

The Parmenion platform offers a range of product wrappers for clients to use individually or in combination to achieve their financial goals. Each product wrapper has its own target market statement. Please refer to each product's own Target Market statement for more information.

Category	Positive target market 	Negative target market 
Age	The Parmenion platform offers a range of products, for UK retail clients aged over 18, looking to invest for themselves and/or on behalf of an under 18.	UK retail clients under 18 are unable to invest directly on the Parmenion platform. It also may not be suitable for new clients aged 85 or over.
Advised basis	Those who want their investments to be managed by a professional financial adviser or appointed discretionary fund manager.	Those who want to manage their own investments or want to hold non-platform products.
Amount (£)	Those who typically have at least £10,000 to invest across multiple wrappers or intend to build up a portfolio of that value over the medium term.	Those who typically have less than £10,000 to invest (across the whole platform) and don't intend to build up a portfolio of that value over time.
Timeframe	Those looking to invest for the medium to long term typically at least five years.	Those specifically looking to invest for less than five years.
Type / shape of payments	Those who typically have lump sums or transfers of this size to invest, in addition to any potential regular contributions.	Those only looking to make small regular contributions without accompanying lump sums or transfers.
Asset types	Those wanting to invest in a range of tax efficient products, mainly in a portfolio of retail assets over medium to longer term.	Those wanting to hold mainly cash or invest in complex asset types.
Risk & returns compared to cash	Those who are willing to accept investment risk in the hope they achieve a better return than cash over the medium term to longer term.	Those who are unwilling to accept investment risk or those happy with the returns they can make on cash only assets over the medium term.
Vulnerabilities	As a medium to long term advised product the Parmenion platform 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 platform 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.

Client's age:	Description	Appropriate for target market?
Under 18	Under 18s are not within the Parmenion platform's primary target market, however Junior products are available.	—
18 – 40	This is the primary target for the Parmenion platform.	✓
41 – 85	The platform supports clients aiming to accrue wealth across a range of products and investment types in the medium to long-term.	✓
85+	The Parmenion platform is aimed at people looking to invest in the medium to long term (at least five years), so this age range isn't within the target market for the Parmenion platform. However, in some circumstances, platform might be suitable for existing clients continuing to hold investments at this age.	—

Client's risk tolerance	Description	Appropriate for target market
Zero	The Parmenion platform may not be suitable for clients that want a guaranteed return on investments, or aren't prepared to accept the risk of market fluctuations.	✗
Low	The Parmenion platform 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.	✓
Medium		
High		
Very high	The Parmenion platform 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 platform may not be suitable for clients looking to access their investment within five years.	
Mid term	The Parmenion platform and its products are designed for clients looking for medium to long term investments (a period of at least five years)	
Long term		

Contributions	Description	Appropriate for target market
Single payments	Payments can be made into the Parmenion platform, subject to individual product rules, at any time.	
Regular payments	Direct Debits on to the Parmenion platform can be set up and cancelled at any time, subject to individual product rules. Typically, this should be done at the same time as a larger single payment or transfer.	
Transfers in	Both cash and in-specie transfers into the Parmenion platform can be requested at any time.	

Parmenion

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