

Target market statement

General Investment Account (GIA)

The Wealthtime Classic GIA is an investment account designed to help customers invest for the medium to long term. It offers:

- A non-tax-efficient method of saving and investing.
- A wide range of investment options.
- Easy access to savings at any time.
- The ability to pay in a lump sum, series of lump sums, or on a regular basis with no maximum or minimum limit.
- Simple, transparent pricing.
- The ability to transfer in GIA funds from other providers to consolidate GIA savings.
- Secure online access, that allows customers to view their GIA investments.

Who our GIA is designed for

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

- Are UK residents aged 18 or over.
- Have an FCA-authorized 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 an Adviser, typically £50,000 and more.
- Wish to invest for capital growth.
- Have fully utilised their annual Isa subscription allowance for the current tax year or where they are not eligible to invest into an Isa, i.e. a trust or corporate investment.
- 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 an 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.
- Are aged under 18 (with the exception of the Junior Sipp option).
- Are aged under 18.
- 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 Classic, 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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