MPS Target Market Assessment

Index Growth Model portfolios

Model portfolio	Investor type	Client knowledge and experience	Client ability to bear loss	The risk/reward profile of the service	Client objective and needs	Investment horizon	Negative target market
LGIM Index Model Portfolio Defensive	Retail clients and professional clients with a minimum investment of £10,000	Clients with a basic investment knowledge of the basic characteristics and risks of investing in a multi-asset portfolio. Clients who understand the nature of the investment, including the risks. Clients with an authorised financial adviser who can provide financial advice on their attitude to risk and match the client to the risk profile of this portfolio.	Clients that can bear losses of up to 100%	The service offers a range of up to 25 model portfolios. The client's professional adviser will determine which model is suitable for the client, based on their risk profile.	The portfolio's objective is to provide a combination of growth and income within a pre-determined risk profile. The portfolio's potential gains and losses are likely to be limited by the objective to stay within its particular risk profile.	These portfolios may not be appropriate for investors who plan to withdraw their money within 5 years.	The service is not deemed suitable for investors that have no ability to sustain a capital loss, or those with an investment time horizon of less than five years.
LGIM Index Model Portfolio Cautious							
LGIM Index Model Portfolio Cautious Balanced							
LGIM Index Model Portfolio Balanced							
LGIM Index Model Portfolio Balanced Growth							
LGIM Index Model Portfolio Growth							
LGIM Index Model Portfolio Adventurous							

Blended Growth Model portfolios

Model portfolio	Investor type	Client knowledge and experience	Client ability to bear loss	The risk/reward profile of the service	Client objective and needs	Investment horizon	Negative target market
LGIM Blended Model Portfolio Defensive	Retail clients and professional clients with a minimum investment of £10,000	Clients with a basic investment knowledge of the basic characteristics and risks of investing in a multi-asset portfolio. Clients who understand the nature of the investment, including the risks. Clients with an authorised financial adviser who can provide financial advice on their attitude to risk and match the client to the risk profile of this portfolio.	Clients that can bear losses of up to 100%	The service offers a range of up to 25 model portfolios. The client's professional adviser will determine which model is suitable for the client, based on their risk profile.	The portfolio's objective is to provide a combination of growth and income within a pre-determined risk profile. The portfolio's potential gains and losses are likely to be limited by the objective to stay within its particular risk profile.	These portfolios may not be appropriate for investors who plan to withdraw their money within 5 years.	The service is not deemed suitable for investors that have no ability to sustain a capital loss, or those with an investment time horizon of less than five years.
LGIM Blended Model Portfolio Cautious							
LGIM Blended Model Portfolio Cautious Balanced							
LGIM Blended Model Portfolio Balanced							
LGIM Blended Model Portfolio Balanced Growth							
LGIM Blended Model Portfolio Growth							
LGIM Blended Model Portfolio Adventurous							

ESG Model portfolios

Model portfolio	Investor type	Client knowledge and experience	Client ability to bear loss	The risk/reward profile of the service	Client objective and needs	Investment horizon	Negative target market
LGIM ESG Model Portfolio Defensive LGIM ESG Model Portfolio Cautious LGIM ESG Model Portfolio Cautious Balanced LGIM ESG Model Portfolio Balanced LGIM ESG Model Portfolio Balanced Growth LGIM ESG Model Portfolio Growth LGIM ESG Model Portfolio Adventurous	Retail clients and professional clients with a minimum investment of £10,000	Clients with a basic investment knowledge of the basic characteristics and risks of investing in a multi-asset portfolio. Clients who understand the nature of the investment, including the risks. Clients with an authorised financial adviser who can provide financial advice on their attitude to risk and match the client to the risk profile of this portfolio.	Clients that can bear losses of up to 100%	The service offers a range of up to 25 model portfolios. The client’s professional adviser will determine which model is suitable for the client, based on their risk profile.	The portfolio's objective is to provide a combination of growth and income within a pre-determined risk profile. The portfolio’s potential gains and losses are likely to be constrained by the aim to stay within the risk profile. The portfolio also aims to incorporate environmental, social and governance considerations into the investment strategy.	These portfolios may not be appropriate for investors who plan to withdraw their money within 5 years.	The service is not deemed suitable for investors that have no ability to sustain a capital loss, or those with an investment time horizon of less than five years.

Income Model portfolios

Model portfolio	Investor type	Client knowledge and experience	Client ability to bear loss	The risk/reward profile of the service	Client objective and needs	Investment horizon	Negative target market
LGIM Income Model Portfolio Cautious	Retail clients and professional clients with a minimum investment of £10,000	Clients with a basic investment knowledge of the basic characteristics and risks of investing in a multi-asset portfolio. Clients who understand the nature of the investment, including the risks. Clients with an authorised financial adviser who can provide financial advice on their attitude to risk and match the client to the risk profile of this portfolio.	Clients that can bear losses of up to 100%	The service offers a range of up to 25 model portfolios. The client's professional adviser will determine which model is suitable for the client, based on their risk profile.	The Portfolio's objective is to provide a combination of income and growth within a pre-determined risk profile. While this will be the Portfolio's focus, the Portfolio will invest in assets that generate income over assets that grow in value so as to pay income to investors. The Portfolio's potential gains and losses are likely to be limited by the objective to stay within its particular risk profile.	These portfolios may not be appropriate for investors who plan to withdraw their money within 5 years.	The service is not deemed suitable for investors that have no ability to sustain a capital loss, or those with an investment time horizon of less than five years.
LGIM Income Model Portfolio Cautious Balanced							
LGIM Income Model Portfolio Balanced							
LGIM Income Model Portfolio Balanced Growth							

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For further information about LGIM, please visit lgim.com or contact your usual LGIM representative

Key risks

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