

Target Market Statement

Select Platform

December 2023



Marlborough

Marlborough Select Platform provides secure online platform technology designed to help customers invest, monitor, and manage their investments for the medium to long term within a safe and secure online portal.

We offer the following services:

- A range of product wrappers including a SIPP, ISA, GIA, and Offshore Bond.
- A wide range of investment options suitable for generating capital growth, income, or a combination of both.
- The ability to invest lump sums or on a regular basis, up to any applicable product wrapper limit.
- Easy access to savings within product rules.
- Simple, transparent pricing.
- The ability to transfer funds from other providers to consolidate wealth.
- Safe and secure technology that allows advisers to transact, manage and report on their client's accounts.
- Secure online client access, that allows customers to view their investments and correspondence.
- High quality customer support through multiple channels.

Our platform has been designed to deliver the best outcomes to clients who:

- Are UK retail clients aged 18 or over (apart from junior products)
- Are comfortable using online and digital applications.
- Have an FCA regulated financial adviser or discretionary fund manager.
- Have a basic level of financial capability that would enable them to understand, and consent to, the advice being provided.
- Have sufficient investable assets that would require the services of a financial adviser, typically £50,000 and more.
- Would like to invest for the medium to long-term (usually five years or more).
- Are willing to accept the risk of their investments falling in value without causing financial hardship.
- May have lump sums to invest and /or existing investments to transfer, in addition to any regular contributions.
- Would want to be able to manage their wealth on one secure digital platform.
- Will want to digitally access their investments flexibly now, and in the future.

Our platform may not be suitable for clients who:

- Are not based in the UK.
- Do not want to use a financial adviser.
- Would like to manage their investments themselves.
- Are not comfortable using online technology and prefer paper-based applications.
- Want to invest for a short-term period (typically less than five years)
- Have a very low tolerance to investment risk and prefer to hold their investments in cash.
- Require products which are not available on platform, such as annuities or mortgages.
- Are professional or sophisticated investors looking for more complex investments.

Vulnerable Customers

Any client can become vulnerable on a temporary or permanent basis at any time. At Marlborough, we train our staff to assist advisers, vulnerable customers & their representatives. We will take all reasonable steps to ensure that vulnerable customers will receive the same high level of service as other clients.