

TIP Wealth

Teaminvest Access Fund

Target Market Determination – funds management

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A fund that aims to deliver capital growth by investing in a concentrated portfolio chosen from the share market and other investment opportunities in Australia.

Disclaimer

This target market determination (TMD) is to comply with section 994B of the Corporations Act 2001 [Cth] [The Act]. It outlines the appropriate type of consumer for this product including the likely investor objective, financial situation and needs. It also outlines when the TMD should be reviewed.

This information in this document is general information and does not consider the personal situation or needs of an individual investor. Before acting on an investment decision, an investor should read the Product Disclosure Statement (PDS) for the Teaminvest Access Fund and speak to a licensed professional advisor.

This document is not a Product Disclosure Statement (PDS) and as such is not a summary of significant information about the Fund.

Target Market Summary

This product is likely to be appropriate for a consumer seeking medium to long term growth, with a longer investment time frame and higher risk tolerance. It should be used in a portfolio where the consumer has a long investment timeframe of at least 5-7 years with a medium to high risk profile.

FUND INFORMATION	
Issuer Name	TIP Wealth RE No. 1 LTD
ACN	625 292 426
AFSL	512062
Fund Name	Teaminvest Acces Fund
ARSN	636 035 688
Date TMD approved	30/01/2023
Version number	Version 2
TMD status [draft, current, old]	Current
Next review date -	30/01/2024

Description of Target Market under section 994B(5)(b) of The Act.

- = Likely to be in target market
- = Potentially in target market
- = Not in target market

Consumer attributes	TMD indicator	Product description including key attributes
Consumer investment objective		
Capital growth		The Fund aims to provide returns superior to the S&P/ ASX 200 Index when company earnings and share prices are rising, and to preserve investors' capital when company earnings and share prices are falling. The Fund's investment objectives are not forecasts. The Fund may not be successful in meeting its objectives.
Income		
Capital preservation		
Capital guaranteed		
Intended use of product		
Standalone (75-100%)		The Fund aims to acquire companies with strong long-term growth potential as part of a diversified portfolio. The Fund will invest in debt instruments as well as securities to protect capital and generate returns across the business cycle.
Core component (25%-75%)		
Small component (<25%)		
Timeframe		
Short (<2 years)		The minimum suggested holding period in the Fund is 3 years.
Medium (2-5 years)		
Long (5+ years)		
Consumers risk tolerance		
Low		The Fund uses a combination income and growth assets (debt and securities) to achieve a net positive return over the business cycle. The Fund is suitable for consumers with a medium to high level of risk tolerance.
Medium		
High		
Need to access funds		
Daily		Investors will usually be able to redeem on the 15th day of each month. Written instructions must be received 3 working days before the 15th day of the month.
Weekly		
Monthly		
Quarterly		
Annually or longer		

Appropriateness

The Issuer has assessed the product and is of the view that the product is likely to be consistent with the likely objectives, financial situation and needs of a consumer in the target market described above. Features of this product are likely to be more suitable for consumers with attributes in green in column 2 in the above consumer attributes table.

Distribution

Distribution Condition	Distribution Condition Rationale
Direct to public offer	The issuer has direct control over the promotional content and representations made by staff. This allows the issuer to mitigate the risk of inconsistent distribution and identify investors who may not find the product suitable.
Advisor	Financial Advisers, when providing personal advice must recommend products or services appropriate to an investors individual objectives and situation. The Issuer reviews the licensee before allowing them to distribute product under general advice and has assessed that this process should reduce the risk of inconsistent or inappropriate distribution of the product.

Review Triggers

1. Material change to key attributes of the Fund, investment objectives and/or fees
2. Material deviation from benchmark over a significant period of time
3. Determination by the issuer of an ASIC reportable significant dealing
4. Material or unexpectedly high number of complaints about the product or distribution
5. Regulator orders or directions that affects the product

Mandatory review periods

- Initial review 1 year and 3 months
- Subsequent reviews 3 years and 3 months. T
- The manager has specified an annual review based on the products complexity and risk profile.

Distributor reporting requirements

Reporting	Reporting period
Complaints relating to the product. The distributor should provide all content of the complaint after privacy requirements	Within 10 business days after quarter end
Significant dealing outside of target market under s994F(6) of the Act	As soon as possible but no later than 10 business days after distributor becomes aware of the significant dealing
When a distributor becomes aware of dealings outside of the target market.	Within 10 business days after quarter end