

## Target Market Determination - TPT At Call Fund

**Issuer:** TPT Wealth Limited | **ARSN:** 093458336 | **TMD Status:** 9 August 2024 V1.1

### TARGET MARKET SUMMARY

This product is likely to be appropriate for a consumer seeking capital preservation and income to be used in any capacity within a portfolio where the consumer has any investment timeframe, with any risk/return profile and needs any access to capital. This product is not available for anyone under 18 years of age or non-residents of Australia.

### APPROPRIATENESS

The Issuer has assessed the Fund and formed the view that the product, including its key attributes, is likely to be consistent with the likely objectives, financial situation and needs of consumers in the target market as described below, as the features of this product in Column 3 of the table are likely to be suitable for consumers with the attributes identified with a green TMD Indicator in Column 2.

### DESCRIPTION OF TARGET MARKET

Generally, a consumer is unlikely to be in the target market for the product if:

- one or more of their Consumer Attributes correspond to a **red** rating, or
- three or more of their Consumer Attributes correspond to an **amber** rating.

Definitions of the Consumer Attributes in column 1 in the table below are available at [www.tptwealth.com.au/important-information](http://www.tptwealth.com.au/important-information)

#### Where product is part of a portfolio

If this product is to be part of a portfolio, it should be assessed against the consumer's attributes for the relevant portion in the portfolio notwithstanding what the risk/return profile of the portfolio or consumer as a whole is. In making this assessment, you should consider all features of a product (including its key attributes).

Consumer Attributes	TMD Indicator	Product description including key attributes				
<b>Consumer's investment objective</b>						
Capital Growth	No	The Fund is suited to investors seeking an investment that provides regular income and preservation of capital with a high level of liquidity and security. The purpose of the Fund is to provide investors with regular, competitive income distributions through investment in a diversified portfolio of instruments. It is not suitable for an investor looking for capital growth or who requires their capital to be guaranteed.				
Capital Preservation	Yes					
Capital Guaranteed	No					
Income Distribution	Yes					
<b>Consumer's intended product use (% of Investable Assets)</b>						
Solution/Standalone (75-100%)	Yes	The Fund meets a range of investor needs and can be used as a standalone investment, as a core component of a portfolio of investments or as a small allocation. It is TPT Wealth policy to invest the assets of the Fund as follows:				
Core Component (25-75%)	Yes					
Satellite/small allocation (<25%)	Yes					
		<table border="1"> <tr> <td><b>Cash &amp; Shorter-term Fixed Interest</b></td> <td>0% -100%</td> <td><b>Managed Investment Schemes</b></td> <td>0% - 15%</td> </tr> </table>	<b>Cash &amp; Shorter-term Fixed Interest</b>	0% -100%	<b>Managed Investment Schemes</b>	0% - 15%
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<b>Consumer's investment timeframe</b>						
Short (≤ 2 years)	Yes	There is no minimum investment timeframe for the Fund. Redemption requests received prior to 3pm on any business day will usually be processed the same day.				
Medium (> 2 years)	Yes					
Long (> 8 years)	Potentially					
<b>Consumer's Risk (ability to bear loss) and Return profile</b>						
Low	Yes	The Fund is considered a low risk fund.				
Medium	Yes					
High	Potentially	As the Fund is an income fund it may be suitable for any risk return profile where the investor requires a portion of their investment diversified into defensive assets or needs access to their capital in the immediate term (up to 24 hours).				
Very High	Potentially					

Consumer Attributes	TMD Indicator	Product description including key attributes
<b>Consumer's need to withdraw money</b>		
Daily	Yes	The fund has no initial investment term. Investments can usually be redeemed and paid on the same day if the correctly completed redemption form is received prior to 3pm as set out in the PDS.  Redemptions may in extreme circumstances of low liquidity be carried out in accordance with procedures in the Corporations Act, and could be delayed or paid pro-rata. Unfilled redemption requests will be reconsidered once liquidity has been restored.
Weekly	Yes	
Monthly	Yes	
Quarterly	Yes	
Annually or longer	Yes	

## DISTRIBUTION CONDITIONS / RESTRICTIONS

Distribution Condition	Distribution Condition Rationale
<p>This product can only be distributed by TPT Wealth, its related bodies corporate or by authorised third parties.</p> <p>Distributors must take reasonable steps to ensure the product is distributed within the target market and can be distributed with or without financial product advice.</p>	TPT Wealth is in a position to assess the education and competency of its own staff and that of third party introducers to ensure that they have training, knowledge and capability to determine whether the consumer is within the target market.

Review triggers	
Material change to key attributes, fund investment objective and/or fees.	Determination by the issuer of an ASIC reportable Significant Dealing.
Material deviation from benchmark / objective over sustained period.	Material or unexpectedly high number of complaints about the product or distribution of the product.
Key attributes have not performed as disclosed by a material degree and for a material period.	The use of Product Intervention Powers, regulator orders or directions that affects the product.

Review period	
Initial review	1 year, 3 months
Subsequent review	1 year

Distributor Reporting requirement	Reporting period	Who this applies to
Complaints relating to the product design, product availability and distribution. The distributor should provide all the content of the complaint, having regard to privacy.	Within 10 business days following end of calendar quarter.	All distributors
Significant dealing outside of target market, under s994F(6) of the Act. See TMD Definitions for further detail.	As soon as practicable, and no later than 10 business days after distributor becomes aware of the significant dealing.	All distributors
To the extent a distributor is aware, dealings outside the target market, including reason why acquisition is outside of target market, and whether acquisition occurred under personal advice.	Within 10 business days following end of calendar quarter.	All distributors

Distributors must report to or contact TPT Wealth electronically at [Reporting@tptwealth.com.au](mailto:Reporting@tptwealth.com.au)