

Market leading investment
services and support



About Target Group

We have a strong and demonstrable commitment to the investment marketplace and are proud to have achieved our position as one of the most experienced and respected providers of investment administration in the UK.

“Our mission is to help our clients succeed. We enable them to focus on the things that make the biggest difference, whilst we look after the rest. This allows our clients to deliver for their customers, to beat their competitors and to grow their businesses.”

Ian Larkin and Bill Alley
Co-Group CEO's Target Group

We have a clear focus on providing servicing and support that helps deliver the desired business outcomes for our partners. We see this as a long term relationship where our success is dependent on your success. A partnership underpinned by Service Level Agreements but not limited by them.

We have the people, processes, technology and insight to consistently deliver an innovative and highly customer-centric approach for our clients and their customers. The Target team brings tremendous experience and expertise founded on a consistent set of values to which we work.



We deliver comprehensive back office administrative and governance support for investment products from launch, through to maturity and reinvestment. We support a diverse range of savings and investments products distributed either directly to the consumer or through your chosen retail or adviser network.

Our proven servicing solutions offer you the responsiveness and flexibility you need to respond effectively to market conditions and support your strategic business plans. Leveraging the experience and capacity of our servicing operation allows you to focus on product design, distribution

and developing your business. You can rest assured that Target is efficiently and compliantly running the administration of your portfolio and delivering a high quality service to your customers.

Outsourcing does not mean loss of control - we deliver regular, timely and reliable information to our clients. Our objective is to provide you with greater transparency and improved governance of your portfolio.

We are already a market leader in structured product administration and have serviced in excess of £4.5bn worth of investment products

for a number of leading product providers. We also have considerable experience and expertise in the on-boarding and management of legacy portfolios, operating within robust governance frameworks.

Our track record demonstrates our commitment to providing the highest quality service to both you and your customers with the requisite levels of controls and oversight to meet both your own internal governance and wide regulatory requirements and responsibilities.



Robust Governance and Controls



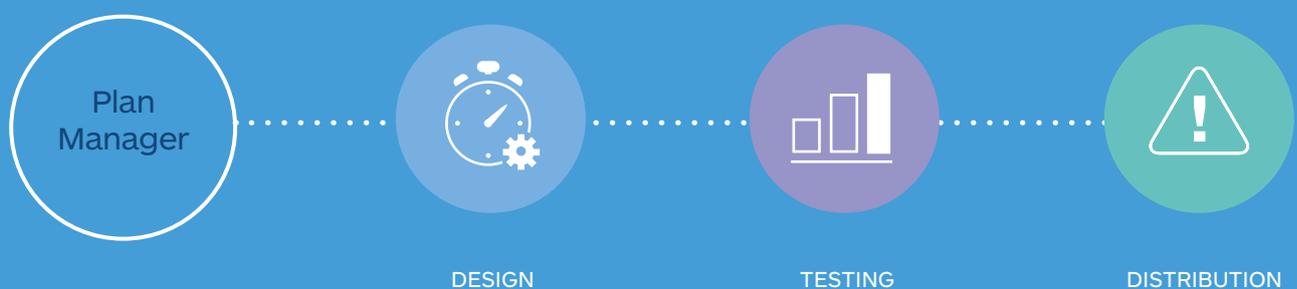
Target provides a service that is fully compliant with FCA regulations with initiatives to cater for future regulatory requirements. We apply strong governance and operational risk management (risk committee, advanced MI and complaints management) - ensuring compliance with regulations for our clients. This includes an ethos for Treating Customers Fairly (TCF).

“Target’s responsiveness to client needs is second to none. Their partnership approach and focus on client service sets them apart from the competition.”

Managing Director,
Credit Suisse

Structured Investments – Product Provider Services

Target has full regulatory permissions for product provision, with highly experienced staff adhering to a strong internal governance process.



Our strategic goal is to deliver a high quality offering that ensures that simple, fair value, structured deposits and investments are distributed to the retail market via intermediaries, backed by an efficient and strong service proposition.

We offer a modularised structured deposit and investment plan management service that enables bank issuers, deposit taking banks, and independent distributors to participate in the structured product market utilising the experience and infrastructure created by Target Servicing Limited whilst retaining their own brand identity.

We can offer the following key benefits for our clients:

- ✓ Target to act as Plan Manager for all product launches
- ✓ Target to act as ISA Manager
- ✓ Plan Manager Governance and Oversight support including:
 - Target Market Analysis
 - Product Design and Approval
 - Stress Testing
 - Creating Marketing Literature
 - Managing Financial Intermediary relationships
 - Distribution
 - Post-Sale Analysis

Regulatory Support

We provide a wide array of services to organisations in regulated environments that are looking to promote compliance standards, educate their workforce and understand potential risk.

Our team is made up of specialists in regulatory risk, who have a range of experience in roles assessing, maintaining and developing robust compliance frameworks. As a regulated entity, we are also able to share our best practice recommendations in regulatory reporting and can apply a view based on our own knowledge and experience.

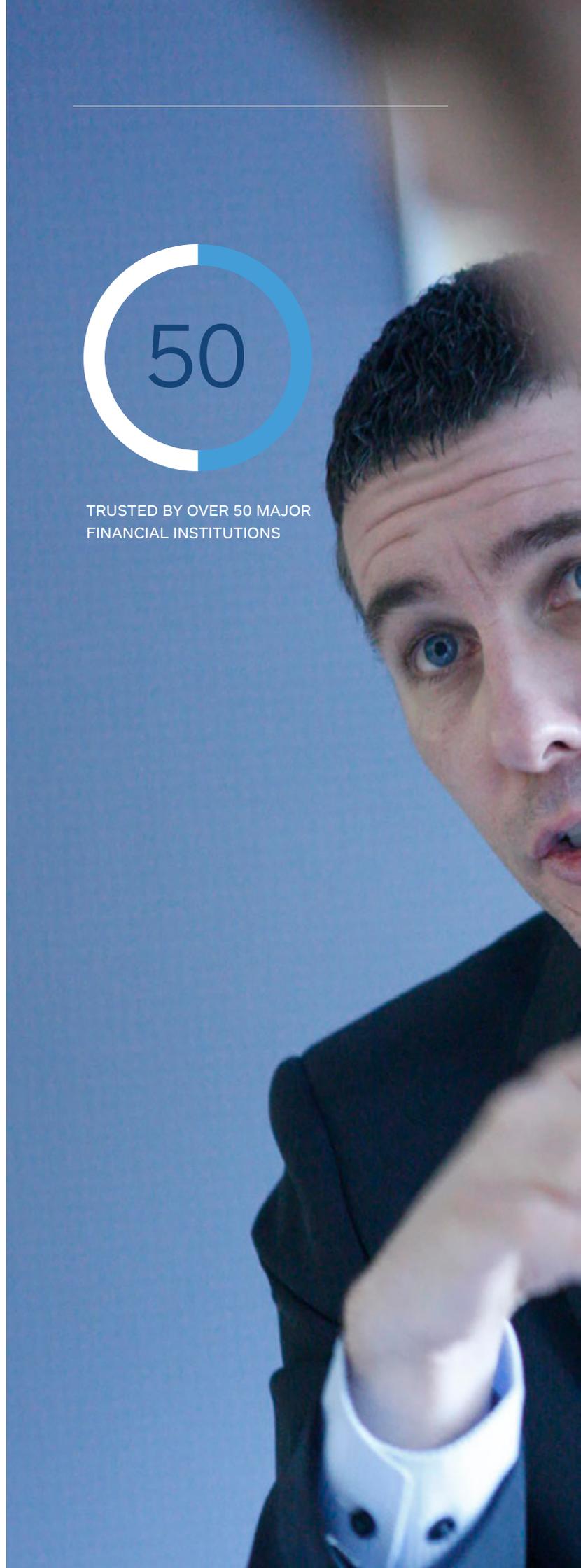
Remediation services

Should you ever need to deliver a customer remediation programme, we have the systems, processes and expertise to develop and deliver tailored solutions built around your specific requirements. We will work with you closely to understand your circumstances and provide you with guidance on the most appropriate options and resources available. We then work in partnership with you to deliver a robust programme that delivers the right customer outcomes.

We have already supported a number of our clients with the delivery of large scale customer contact and redress exercises in response to regulatory reviews or enforcement. We were able to deliver these projects quickly whilst providing robust end to end solutions underpinned by our regulatory understanding and expertise.



TRUSTED BY OVER 50 MAJOR
FINANCIAL INSTITUTIONS



Today, Target Group is one of the UK's leading investment servicing providers trusted by over 50 major financial institutions

- £24bn of assets currently managed on Target Group systems
- Over 36 years of experience with in house software and servicing solutions
- Significant experience servicing portfolios in excess of 100,000 accounts and £1bn
- Over 650 people in 7 locations supporting a growing UK client base
- 18M accounts are managed through Target Group systems across our markets
- £3bn of Direct Debits processed annually for our loan investment and insurance clients

• Successful service transition and migrations of a number of large investment portfolios over the past 6 years, all delivered successfully on time.

- We work closely with a number of trade bodies and ratings agencies to ensure we continue to deliver market leading products and services to our clients. These include:

Tax Incentivised Savings Association

We are an active member of TISA and support its remit to work with all relevant stakeholders to review, develop and implement effective policies, regulations, products, advice and services; thereby encouraging individuals to have the appropriate savings and investments to support them, and their families, throughout their lives.

UK Structured Products Association

We are a member of the UK Structured Products Association and delighted to support the work it does providing a central voice for the structured products industry, with the aim of educating the investment community and working with regulators to ensure transparency and consistency.

“A well-established business with strong customer service and client engagement underpinned by a robust IT platform.”

Standard & Poor's



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