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TARGET MARKET DESCRIPTION FOR FINANCIAL INSTRUMENTS

Where Indemo SIA (“INDEMO” or the “Company”) manufactures or distributes financial instruments falling within the scope of MiFID II (“Financial Instruments”) or provides related services, it has certain product governance obligations under Markets in Financial Instruments Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014 and the Commission Delegated Directive (EU) 2017/593 of 7 April 2016 (“MiFID II”).

INDEMO distributes Financial Instruments both at the initiative of the client and through portfolio management services.

Following the provisions of the MiFID II, INDEMO identified the target market for the Financial Instruments manufactured and/or distributed by the Company. INDEMO specified the type of clients whose knowledge, experience, financial situation, risk tolerance, and investment objectives are compatible with the Financial Instruments. Despite the above-mentioned, the clients themselves should also assess independently whether they belong to the target market of a specific instrument that they wish to purchase on their own initiative.

Important information: This material is solely of an informational nature and should not be construed or understood as marketing, personal recommendation, investment advice or other recommendation with regard to Financial Instruments. Any investment restrictions or sales restrictions applicable to the Financial Instruments remain unaffected and should be considered by the client.

The criteria used in identifying target markets for product categories follow the European Fund and Asset Management Association (EFAMA) European MiFID Template (EMT) format (<https://www.findatex.eu/>):

CRITERIA	DEFINITION	OPTIONS	VALUES
Investor Type	Client categorization according to MIFID II for whom the Financial Instrument is intended	Retail client	Yes or No or Neutral
		Professional	Yes or No or Professional Per Se or Elective Professional
		Eligible Counterparty	Yes or No
Knowledge and Experience	Knowledge and experience the client should have about the Financial Instrument	Basic Investor <i>(Investors having the following characteristics: · basic knowledge of relevant financial instruments (a basic investor can make an informed investment decision based on the regulated and authorised offering documentation or with the help of basic information provided by point of sale); · no financial industry experience, i.e. suited to a first time investor)</i>	Yes or No or Neutral
		Informed Investor <i>(Investors having one, or more, of the following characteristics: · average knowledge of relevant financial products (an informed investor can make an informed investment decision based on the regulated and authorised offering documentation, together with knowledge and understanding of the specific factors/risks highlighted within them only) · some financial industry experience)</i>	Yes or No or Neutral
		Advanced Investor <i>(Investors having one, or more, of the following characteristics: · good knowledge of relevant financial products and transactions · financial industry experience or accompanied by professional investment advice or included in a discretionary portfolio service)</i>	Yes or No or Neutral
Client Ability To Bear Losses	Client ability to bear losses from no	Clients Who Can Not Bear Capital Loss <i>(Investor can bear no loss of capital. Minor losses especially due to costs possible)</i>	Yes or No or Neutral

	capital loss till loss beyond capital	Clients Who Do Not Need Capital Guarantee <i>(No Capital Guarantee nor protection. 100% capital at risk.)</i>	Yes or No or Neutral
		Clients Who Can Bear Loss Beyond Capital <i>(Loss Beyond the Capital.)</i>	Yes or No or Neutral
Risk Tolerance	Client's general attitude towards the risks associated with the Financial Instrument	PRIIPs SRI methodology for assessment of tolerable risk level from 1 (lowest risk) to 7 (highest risk)	From 1 to 7
Client Objectives & Needs	Client's return profile	Client Looking for Preservation <i>(Indicates if the product is compatible with clients looking for preserving their capital.)</i>	Yes or No or Neutral
		Client Looking for Capital Growth <i>(Indicates if the product is compatible with clients looking for growing their capital.)</i>	Yes or No or Neutral
		Client Looking for Income <i>(Indicates if the product is compatible with clients looking for Income.)</i>	Yes or No or Neutral
	Client's investment time horizon	Minimum recommending holding period	Very Short Term (<1Y) or Short term (>=1Y) or Medium term (>=3Y) or Long term (>5Y) or Hold To Maturity
	Client's Sustainability Preferences	Does the Financial Instrument Consider End Client Sustainability Preferences	Yes or Neutral
Other	Other Specific Investment Need	No or Islamic banking or Other	
Distribution Strategy	Distribution channels of the Financial Instrument	Execution Only	Retail or Professional or Both or Neither
		Execution with Appropriateness Test	Retail or Professional or Both or Neither
		Investment Advice	Retail or Professional or Both or Neither

		Portfolio Management	Retail or Professional or Both or Neither
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Information on the target market and distribution strategy of Financial Instruments – Notes with return tied to loans issued or acquired by the lending company. This financial instrument is categorized as a Complex financial instrument according to MiFID II.

CRITERIA	OPTION	EVALUATION OF TARGET MARKET / DISTRIBUTION STRATEGY
Investor Type	Retail client	Yes
	Professional	Yes
	Eligible Counterparty	Yes
Knowledge and Experience	Basic Investor	No
	Informed Investor	Yes
	Advanced Investor	Yes
Client Ability To Bear Losses	Clients who Can Not Bear Capital Loss	No
	Clients who Do Not Need Capital Guarantee	Yes
	Clients who Can Bear Loss Beyond Capital	Neutral (Notes do not have this feature)
Risk Tolerance	PRIPs SRI methodology for assessment of tolerable risk level	6
Client Objectives & Needs	Client Looking for Preservation	No
	Client Looking for Capital Growth	Yes
	Client Looking for Income	Yes
	Minimum recommending holding period	Medium term (>=3Y)
	Does the Financial Instrument Consider End Client Sustainability Preferences	Neutral
Distribution Strategy	Other Specific Investment Need	No
	Execution Only	Professional
	Execution with Appropriateness Test	Retail
	Investment Advice	Both
	Portfolio Management	Both