RATHBONES | Incorporating Investec Wealth & Investment (UK)

We offer more, to help you achieve more.

Investment Services for Advisers.

Investec Wealth & Investment (UK) is a trading name of Investec Wealth & Investment Limited

INTRODUCTION

“A good reputation is more valuable than money.”

Publilius Syrus 85BC-43BC

As an Adviser, your reputation is everything. So when you go into partnership with a Discretionary Fund Manager, you’re putting your reputation on the line – so at Investec, we’ll do everything we can to protect, enhance and build your reputation.

With over 25 years’ experience working with Advisers across the UK, we’ve earned a reputation for providing high quality levels of service.

By taking away the day-to-day management of your client’s investments, you can concentrate on the one thing that built your reputation in the first place; offering the best advice to your clients.

> “Investec has a reputation for excellent service, quality of staff and performance”
>
> Adviser, West Midlands

REPUTATION MATTERS

Your hard-earned reputation will be in safe hands.

Benefit from our award-winning reputation.

When you partner with Investec Wealth & Investment, you'll be working with one of the UK's leading and most reputable investment management companies. Not only are we one of the largest private client wealth managers in the country, with responsibility for over £40.7 billion* of client assets, we were also voted amongst the preferred providers in Defaqto's DFM Satisfaction Study 2022.

The quality of our services has been recognised by Defaqto, who awarded us five stars for both our Bespoke DFM and Managed Portfolio Services on Platforms and a Gold DFM Service rating. Asset Risk Consultants (ARC) bestowed their 3D Award upon us for our commitment to transparency, engagement and integrity.

And finally, financial advisers have voted us the UK's Best Discretionary Fund Manager every year from 2021 to 2023 at the Moneyfacts ILP awards.

As of March 2023.

One-size-fits-all never fits anyone.

Your client's individual needs are met by adapting our solutions to deliver a truly bespoke approach.

A bespoke approach to discretionary investment management is a key feature of our service. It can be adapted to meet each client's specific investment objectives and is highly flexible.

Once you've agreed the most suitable mandate with your client, their portfolio will be actively managed on a discretionary basis.

This enables you to leave the day-to-day decision making to us, and allows us to respond quickly to market changes or capitalise on opportunities we believe are in your client's best interests. In order to spot them, we employ an outstanding team of dedicated analysts who provide us with detailed and independent analysis of economies, markets and companies.

Furthermore, a bespoke approach means we can work with you to facilitate your client's ethical, growth, high income or drawdown requirements, and adapt these as your client's circumstances change.

At Investec, we offer "restricted" advice services to your clients. This is because our Investment Managers specialise in these services and don't provide advice on Retail Investment Products e.g. life policies.

> "Investec has an approach that clients like. They're very slick at what they do"
>
> Adviser, South West

Offering your clients one solution. An individual one.

Access a range of innovative and market-leading services.

Whatever your client's investment goals, our investment portfolios offer a dynamic and personalised service, and can be adapted quickly if their needs or circumstances change.

Once you've agreed an investment mandate with your clients, we can convert it into a portfolio. We have the ability to blend investment management strategies to achieve what we consider to be the optimal balance between performance, risk and cost-effectiveness.

Discretionary fund management service
Our bespoke discretionary managed investment service is highly flexible, and can be applied to almost any investment structure, including:

- Joint and sole accounts
- ISAs
- Trust assets
- Charities
- Companies

It's available for portfolios greater than £150,000.

Specific client preferences can also be factored in, such as avoiding asset classes they don't want to hold or excluding stocks held elsewhere.

We also have long-established links with all of the major SIPPs and offshore bond providers.

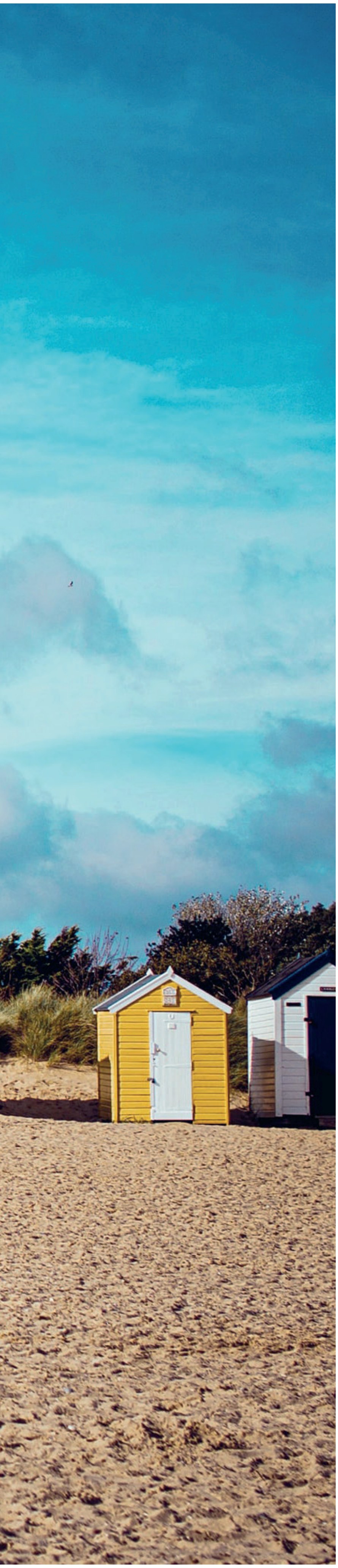
Working alongside you, we can help your clients with tax planning, by using our expertise to make the most of their tax allowances as instructed by you.

AIM Portfolio IHT Plan
This service is designed to protect your client's assets from inheritance tax. By investing in companies that qualify for business property relief, it can reduce your client's inheritance tax liability after only two years. (If a client dies within two years of buying the shares, they won't get the tax relief.) The AIM Portfolio IHT Plan can also be set up inside an ISA to further reduce income and Capital Gains Tax exposure. This discretionary service is available for investments over £100,000.

The AIM Portfolio IHT Plan should be regarded as a high-risk, long-term investment, and any withdrawals would affect the potential future IHT mitigation.

Managed Portfolio Service (MPS) on Platforms
Actively managed by a dedicated investment team, our MPS on Platforms Service is one of the most competitively priced in the market, rated 5 stars by Defaqto and is now available on more third party platforms than ever before. With a range of clearly defined strategies designed to match your clients' investment objectives and attitudes to risk, our MPS on Platforms Service has a consistent track record of performance. Each strategy is built from a research list that exceeds those of our peers to ensure we are highly diversified, and in addition your clients will have the comfort of knowing their funds are monitored constantly by our team. MPS on Platforms is intended for investments below £150,000.

> "The people we deal with are very professional, fantastic in front of clients and proactive"
>
> Adviser, South West



Helping you make light work of paperwork.

Everything we do is designed to help you free up time to focus on your clients.

Our ambition is to help you achieve more by giving you the time to spend on financial planning, building client relationships or winning new ones.

Research has shown almost two-thirds of Advisers felt that the quality of their client contact had improved after outsourcing to a Discretionary Fund Manager.

Which is why, when you partner with Investec, we'll take away the need for you to manage your client's investments on a day-to-day basis, and help reduce the amount of time you would otherwise need to spend on administration and regulatory compliance.

By pre-populating client paperwork, we strive to make client set-up easier too.

Your clients will also be provided with periodic valuations to keep them informed on their investments and ensure they have a transparent view of the costs and charges involved in the management of their investments and administration of their portfolio.

These are just a few of the reasons why financial advisers have voted us the UK's Best Discretionary Fund Manager every year from 2021 to 2023 at the Moneyfacts ILP awards.

> "I really like Investec and from my position today they're my go-to provider"
>
> Adviser, South West


FISH & CHIPS
GREENE KING
PURVEYOR
OF QUALITY
CASK ALES
SINCE 1799
PROUDLY SERVING
CLASSIC
BRITISH
PUB FOOD

We speak your language. Plain English.

The Investec culture is founded on being open, honest and straightforward.

Our people are key to delivering the high quality levels of service we are renowned for. They bring initiative and experience to everything they do, and will get to know you and your unique needs.

Indeed, many of our Business Development Directors have prior experience working as Advisers, so they're already strategically placed to understand your world and the challenges you face.

In fact, we've been working with Advisers for over 25 years, during which we've built hundreds of trusted relationships, and a reputation for acting with cast-iron integrity in everything we do.

"With Investec, I can access the human side of investing"

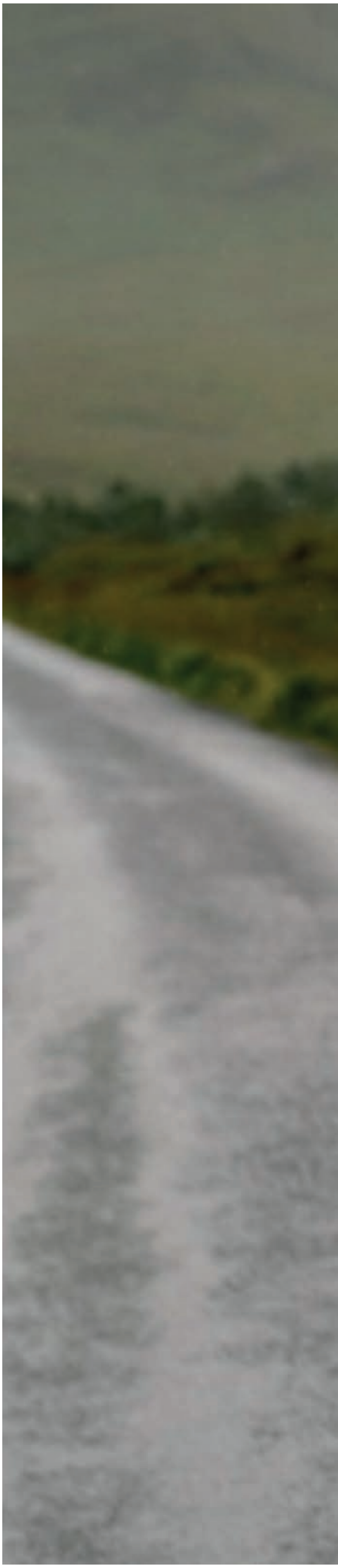
Adviser, South West

Going the extra mile for you. Literally.

Anywhere you or your clients would like to meet, we can be there.

Helping you and your clients in any way we can is our priority. Whether that involves attracting new clients or developing opportunities for your existing clients, we'll be happy to assist.

To ensure your clients fully understand their portfolios, reports and valuations, where appropriate, we can arrange to visit them, with you, in their home or workplace.



In the trenches with you.

Our UK-wide team of Business Development Directors work tirelessly to support you.

We believe in good old-fashioned teamwork. Which is exactly how we'll work with you, providing you with day-to-day resources to help you achieve more for your clients and your business.

Our Business Development Directors are always on hand to help. You may also have a direct relationship with the investment managers. When managing your client's portfolio the investment manager will ensure any investment decisions match your client's risk profile and objectives.

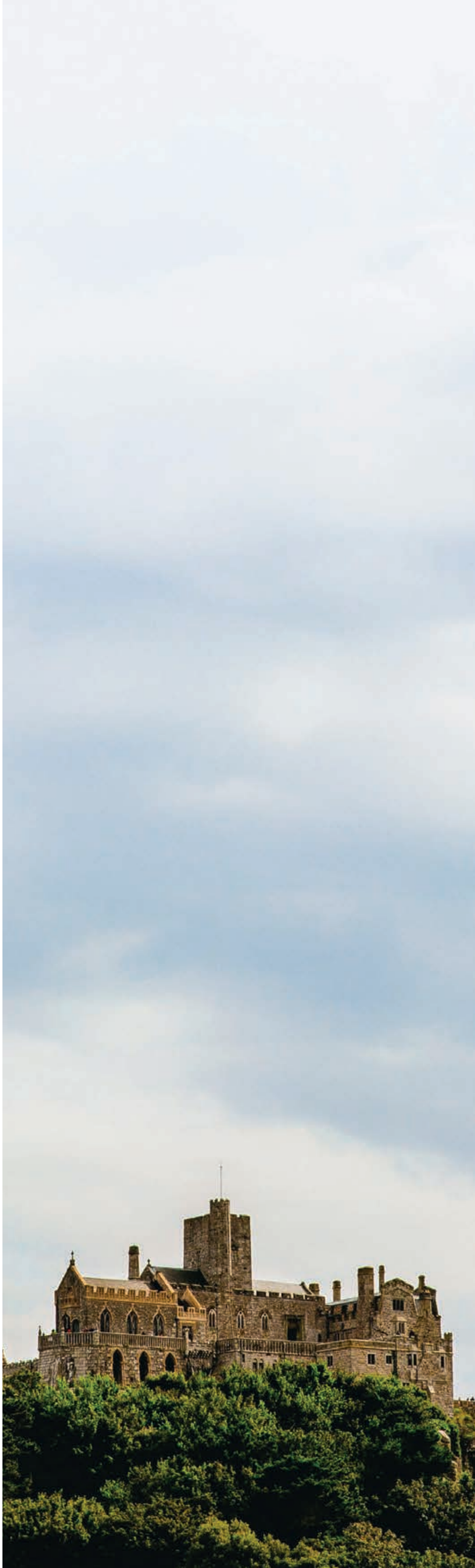
"I'd put them ahead of most DFMs. They get to know me and the business"

Adviser, Northern Ireland

Adviser services at a glance.

From our high quality service to the reputation of our expert investment managers and outstanding research team, it's easy to see why **we've been voted 'Best Discretionary Fund Manager' for the third year in a row at the Moneyfacts Investment Life & Pensions Awards 2023.**

WINNER
THREE TIMES
Investment Life & Pensions
Moneyfacts
Awards 2021 -2023
Best Discretionary Fund Manager



YOUR ADVISER SERVICES

SUPPORT

BDD relationship support

Best-in-class online tools and reporting

Direct access to Investment Manager

Review client portfolios in real-time

Competitive fees

Best-in-class admin support

CPD Accredited seminars and events

Meetings at locations of your preference

Reduced and simplified administration

Flexible approach which adapts to lifestyle changes

INVESTMENT MANAGEMENT

Outstanding research capability

Strong portfolio performance record

Tax–efficient solutions

Bespoke DFM service

Long-established AIM Portfolio IHT Plan

MPS on Platforms

Access to a diverse range of investments with ongoing analysis

Ongoing review and response to markets

All the facts and figures at your fingertips.

You'll always have up-to-date performance* information to hand with Investec Online.

You and your clients can view portfolio statements via our dedicated website. This also allows you to view your Agency statements, which reflect any adviser agreed remuneration (AAR) taken. With our online service, you'll also have instant access to the latest value of all your clients' holdings all in one place.

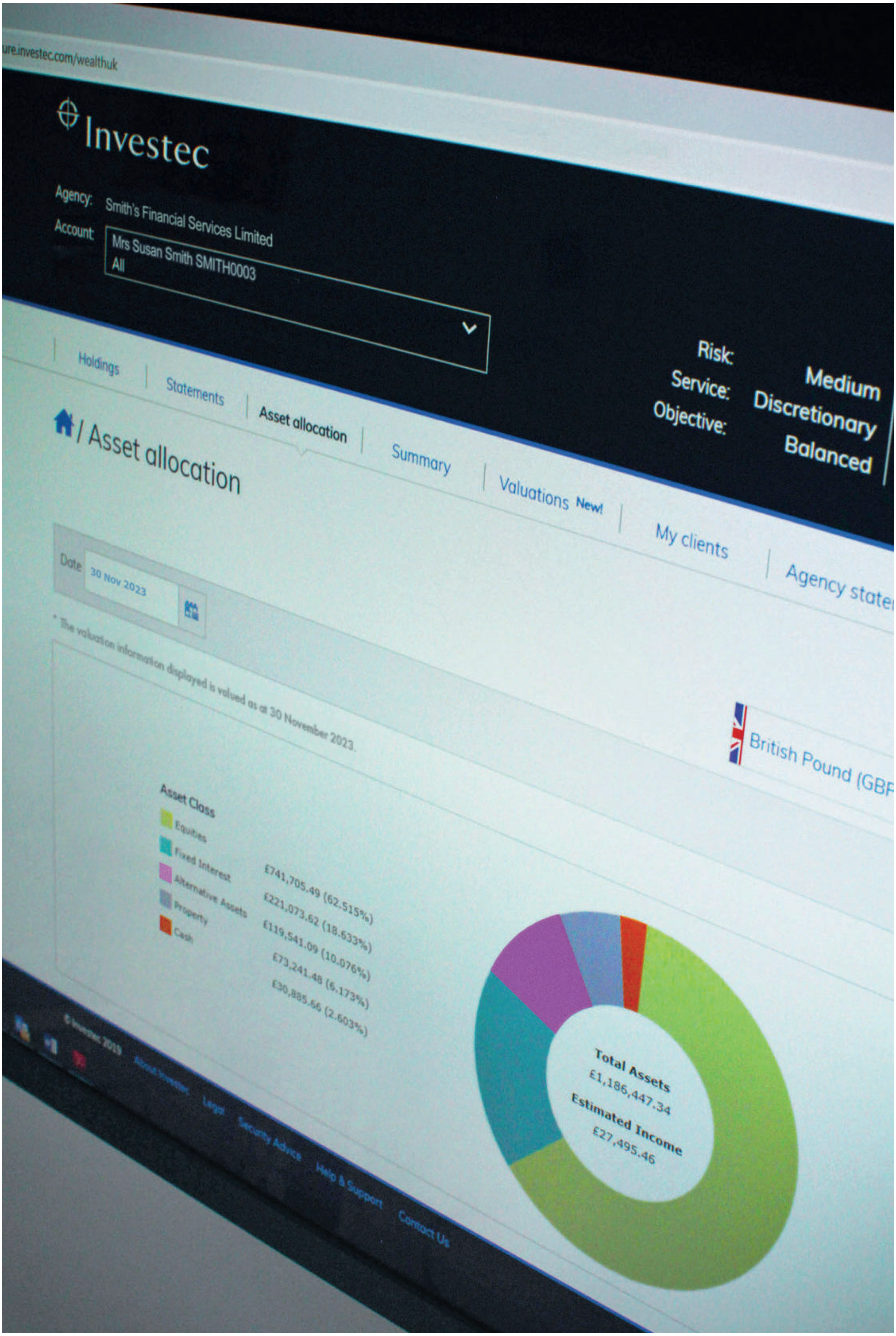
Transparent and regular reporting
We'll issue quarterly valuations with our market commentary, and the performance of your client's investments throughout the period.

The report is about the client's portfolio and contains the portfolio performance over the period, net of all costs and charges, but not including any AAR.

Your clients will also receive a comprehensive annual report, incorporating a consolidated tax voucher and a Capital Gains Tax report (where appropriate).

> "Their online offering is way ahead of their competitors"
>
> Adviser, South East

*Prices are subject to a minimum 15-minute delay or based on the last available closing price, depending on the financial instrument.



Investec
Agency: Smith's Financial Services Limited
Account: Mrs Susan Smith SMITH0003
All
Risk: Medium
Service: Discretionary
Objective: Balanced
Holdings
Statements
Asset allocation
Summary
Valuations New!
My clients
/ Asset allocation
Date 30 Nov 2023
* The valuation information displayed is valued as at 30 November 2023.
Asset Class
Equities £741,705.49 (62.515%)
Fixed Interest £221,073.62 (18.633%)
Alternative Assets £119,541.09 (10.076%)
Property £73,241.48 (6.173%)
Cash £30,885.66 (2.603%)
Total Assets
£1,186,447.34
Estimated Income
£27,495.46
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About Investec
Legal
Security Advice
Help & Support
Contact Us

A research team with an outstanding reputation.

You have access to the best ideas from all the firm's resources.

At Investec, we believe a structured, robust and disciplined investment process is central to consistently delivering returns in line with your client's objectives.

At the heart of our process is our extensive research capacity. As well as investing in third party research, **we have our dedicated research team, with expertise across strategy,bonds,equities and collective funds.**

Our research is channelled into a group of committees through which our investment policy is formed. Starting from global strategy and filtering down through asset allocation and sector positioning to specific recommendations in bonds, equities and collective funds.

These are then expressed through a series of illustrative portfolios, which our Investment Managers will then tailor in accordance with your client's needs.

The investment policy is further formed through daily briefings and weekly meetings that allow for a 'deep dive' discussion of a range of ideas and themes.

We adopt a collaborative approach, and all of our investment policy-making committees are composed of Investment Managers and research specialists. This allows us to draw on an even deeper pool of experience to form our investment policy.

A centrally-run monitoring committee and an automated alerts process ensures that our Investment Managers are kept up to speed with the latest research recommendations and have the tools to construct a portfolio that adheres to your client's mandate.

RESEARCH

Research

UK, European and US investment houses

External analysis

Fundamental, quantitative and technical

Face-to face insight

Meetings with fund managers, economists, strategists, analysts, CEOs and CFOs

Financial information services and media

INTERNAL ANALYSIS

Macroeconomic analysis, Industry and Company Analysis, Credit Rating, Fund Structure, Performance Analysis, Risk Controls

Asset Allocation Committee

Dedicated Research Team

Illustrative Portfolio Committees

Collegiate selection process
Specialist committees in each asset class

Asset allocation framework recommendations
Including illustrative portfolios, tactical ideas and special situations

INVESTMENT UNIVERSE

UK equities

International equities

Collective funds

Commercial property

Alternatives

Hedge funds, absolute return funds and infrastructure

Fixed income

Government, investment grade and high yield corporate bonds

Structured products

Our investment process wheel

As part of the investment process, it's not only vital that the most appropriate strategy is agreed at the outset, but also that it's monitored regularly and changed where necessary

Start your day with something more substantial than a croissant.

We hold a series of breakfast, lunch and dinner briefings across the country.

We hold conferences and briefings, that range from one hour to all day. At these CPD eligible events, you can hear our views on the impact of continued political uncertainty, our current investment insights and more.

You can also receive our insights straight to your inbox with our monthly Market Commentary or Weekly Digest emails.

ADDING VALUE

Here and there.

We built our reputation at a local level.

With 14 offices located across England, Scotland and Northern Ireland, we have a truly nationwide presence that allows us to provide exceptional levels of service to advisers and their clients locally.

Investec UK offices

Belfast | Birmingham | Bournemouth | Bristol | Cheltenham | Edinburgh | Exeter | Glasgow | Guildford | Leeds | Liverpool | London | Manchester | Sheffield

> "If I had to deal with one company for the rest of my career, it would be Investec"
>
> Adviser, South East

RATHBONES | Incorporating Investec Wealth & Investment (UK)

Belfast	02890 321002	**Cheltenham**	01242 514756	**Guildford**	01483 304707	**Manchester**	0161 832 6868
Birmingham	0121 232 0700	**Edinburgh**	0131 226 5000	**Leeds**	0113 245 4488	**Sheffield**	0114 275 5100
Bournemouth	01202 208100	**Exeter**	01392 204404	**Liverpool**	0151 227 2030		
Bristol	01172 444860	**Glasgow**	0141 333 9323	**London**	020 7597 1234		

investecwin.co.uk/advisers

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