

# Strategies as varied as your clients



## The Investec Managed Portfolio Service on Platforms

A suite of investment strategies, available on leading Platforms that enable you to select an appropriate investment for your clients' needs and attitude to risk.

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

**Intended for Professional Advisers only**

### Strategies that suit client needs

At Investec, we know that clients' needs vary enormously. That's why we have developed different investment strategies, which offer a level of return and risk to suit every client. We categorise these strategies as follows:

- The Defensive Strategy (Low risk balanced)
- The Cautious Strategy (Low-Medium risk balanced)
- The Cautious Plus Strategy (Low-Medium risk growth)
- The Balanced Strategy (Medium risk balanced)
- The Income Strategy (Medium risk income)
- The Growth Strategy (Medium-High risk growth)
- The Sustainable Balanced Strategy (Medium risk balanced)
- The Sustainable Growth Strategy (Medium-High risk growth).

Collectively, we refer to these approaches as our Managed Portfolio Service (MPS) on Platforms.

Having determined that this service is appropriate for a client, you can choose from the strategies listed above. Monies will then be invested in line with our house investment views and the selected mandate.

### Asset allocation

A key part of our process is to establish a preferred asset allocation that reflects prevailing and anticipated economic conditions. This allocation is then reviewed and revised by an Asset Allocation Committee made up of representatives from our Investment Managers and Research Team.

### Portfolio Management

All strategies are run using collective funds only, all chosen from Investec preferred funds (subject to the fund list of each Platform).

### A reminder about risk

The offering is a discretionary managed portfolio service which is not suitable for clients who cannot bear capital loss. As Investec will engage with you on an "Agent as Client" basis, it is important that you, as the clients' Adviser, ensure that any investment within the MPS on Platforms Service is suitable.

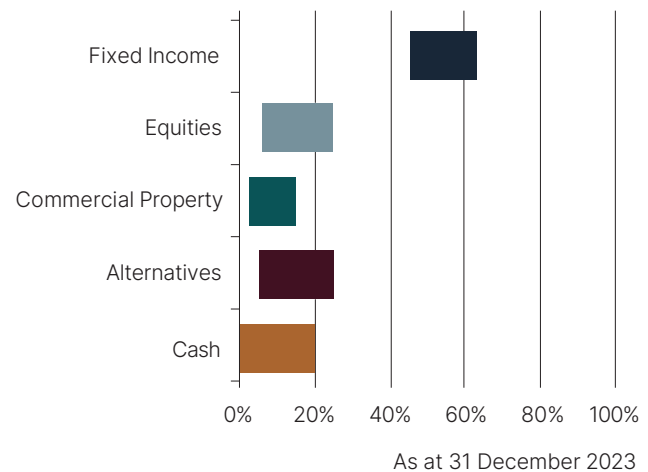
- Whichever strategy is selected, it is vital that the following conditions are met:
  - Your client must have both the capacity and willingness to accept a degree of loss of capital
  - The required risk level does not exceed the risk that your client is willing and/or able to take (i.e. the lower of their attitude to risk or their capacity for loss).

### Defensive Strategy

This is a Low risk strategy, for investors seeking a return in the form of capital appreciation.

**Time Horizon:** minimum three years. Due to the equity exposure the strategy may be prone to shorter periods of fluctuating value.

### Asset allocation:



### Benchmarks Long-term strategy – CPI+1% Peer Group – ARC Cautious

SAA Benchmark	
Fixed Income	
• Government	15.0%
• Index Linked	10.0%
• Corporate	30.0%
UK Equities	3.8%
Overseas Equities	11.2%
Property	10.0%
Alternatives	15.0%
Cash	5.0%

### Target Market Assessment:

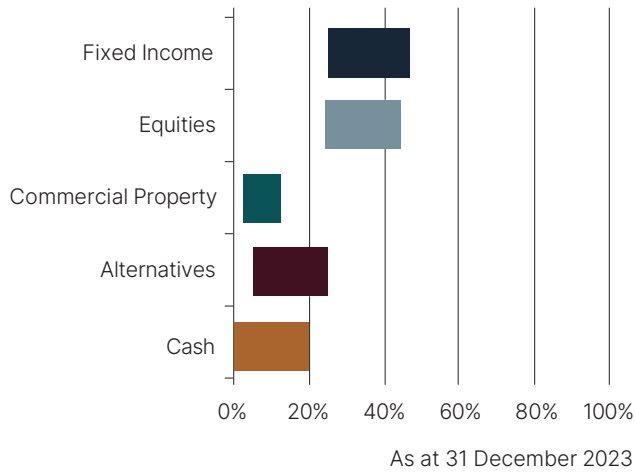
This investment strategy is typically suitable for Retail Clients able to bear loss of their capital in order to achieve capital growth over a 3-year period.

**Cautious Strategy**

This is a Low-Medium risk strategy, for investors seeking a return in the form of capital appreciation.

**Time Horizon:** minimum three years. Due to the equity exposure the strategy may be prone to shorter periods of fluctuating value.

Asset allocation:

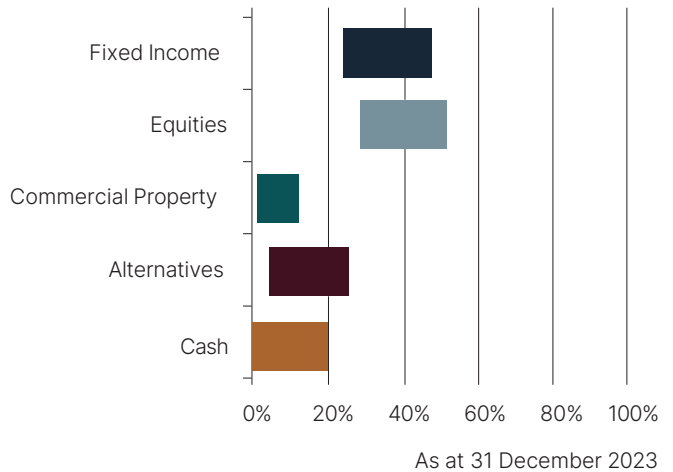


**Cautious Plus Strategy**

This a Low-Medium risk Growth strategy, for investors seeking a return in the form of capital appreciation.

**Time Horizon:** minimum three years. Due to the equity exposure the strategy may be prone to shorter periods of fluctuating value.

Asset allocation:



**Benchmarks**  
**Long-term strategy – CPI+2%**  
**Peer Group – ARC Balanced**

SAA Benchmark	
Fixed Income	
• Government	12.0%
• Index Linked	8.0%
• Corporate	17.5%
UK Equities	8.8%
Overseas Equities	26.2%
Commercial Property	7.5%
Alternatives	15.0%
Cash	5.0%

**Target Market Assessment:**

This investment strategy is typically suitable for Retail Clients able to bear loss of their capital in order to achieve capital growth over a 3-year period.

**Benchmarks**  
**Long-term strategy – CPI +2%**  
**Peer Group - ARC Balanced**

SAA Benchmark	
Fixed Income	
• Government	12.0%
• Index Linked	8.0%
• Corporate	15%
UK Equities	10.0%
Overseas Equities	30.0%
Commercial Property	5.0%
Alternatives	15.0%
Cash	5.0%

**Target Market Assessment:**

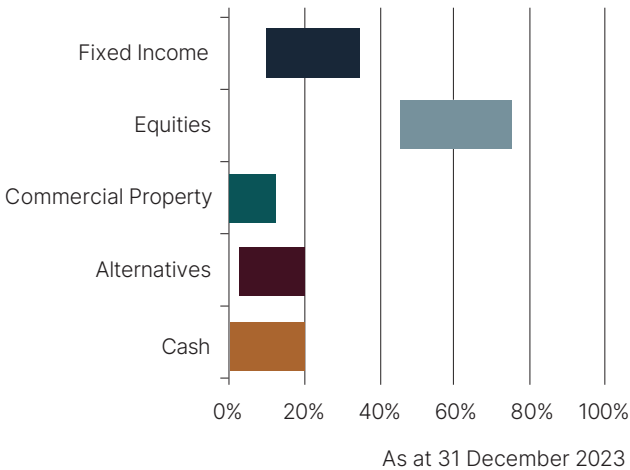
This investment strategy is typically suitable for Retail Clients able to bear loss of their capital in order to achieve capital growth over a 3-year period.

### Balanced Strategy

This is a Medium risk strategy, for investors seeking a return in the form of capital appreciation.

**Time Horizon:** minimum five years.

### Asset allocation:



#### Benchmarks Long-term strategy – CPI+2.5% Peer Group – ARC Steady Growth

SAA Benchmark	
Fixed Income	
• Government	7.5%
• Index Linked	5.0%
• Corporate	7.5%
UK Equities	15.0%
Overseas Equities	45.0%
Commercial Property	5.0%
Alternatives	10.0%
Cash	5.0%

#### Target Market Assessment:

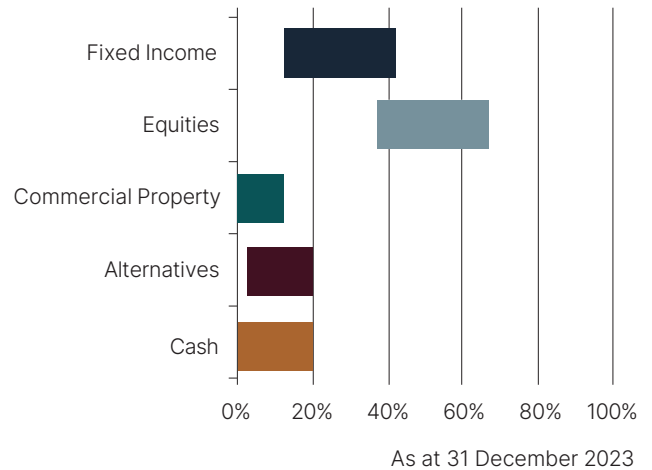
This investment strategy is typically suitable for Retail Clients able to bear loss of their capital in order to achieve capital growth over a 5-year period.

### Income Strategy

This is a Medium risk strategy, for investors seeking a return in the form of income rather than capital appreciation.

**Time Horizon:** minimum five years.

### Asset allocation:



#### Benchmarks Long-term strategy – CPI+2.5% Peer Group – ARC Balanced

SAA Benchmark	
Fixed Income	
• Government	9.0%
• Index Linked	6.0%
• Corporate	12.5%
UK Equities	13.1%
Overseas Equities	39.4%
Commercial Property	5.0%
Alternatives	10.0%
Cash	5.0%

#### Target Market Assessment:

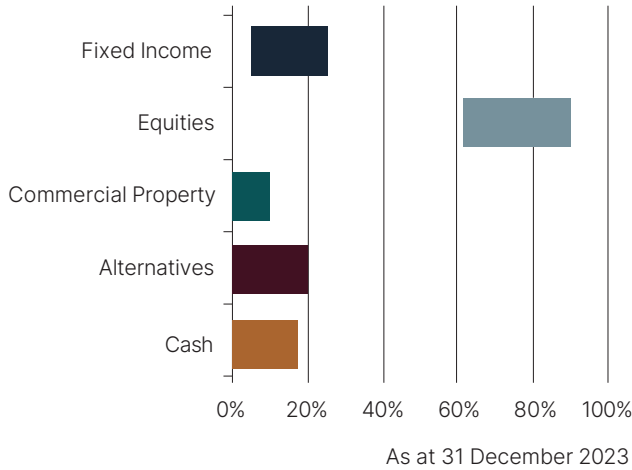
This investment strategy is typically suitable for Retail Clients able to bear loss of their capital in order to achieve income over a 5-year period.

**Growth Strategy**

This is a Medium-High risk strategy, for investors seeking a return in the form of capital appreciation.

**Time Horizon:** minimum five years.

Asset allocation:

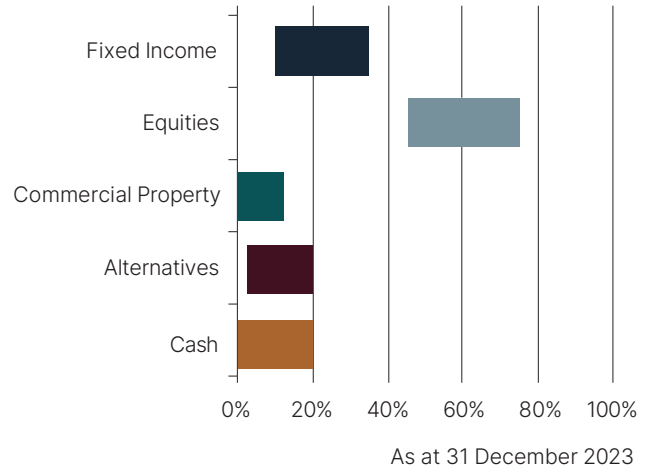


**Sustainable Balanced Strategy**

This is a Medium risk strategy with a sustainability focus, for investors seeking a return in the form of capital appreciation.

**Time Horizon:** minimum five years.

Asset allocation:



**Benchmarks**  
**Long-term strategy – CPI+3%**  
**Peer Group – ARC Equity Risk**

SAA Benchmark	
Fixed Income	
• Government	<b>3.0%</b>
• Index Linked	<b>2.0%</b>
• Corporate	<b>2.5%</b>
UK Equities	<b>20.0%</b>
Overseas Equities	<b>60.0%</b>
Commercial Property	<b>2.5%</b>
Alternatives	<b>7.5%</b>
Cash	<b>2.5%</b>

**Target Market Assessment:**

This investment strategy is typically suitable for Retail Clients able to bear loss of their capital in order to achieve capital growth over a 5-year period.

**Benchmarks**  
**Long-term strategy – CPI+2.5%**  
**Peer Group – ARC Steady Growth**

SAA Benchmark	
Fixed Income	
• Government	<b>7.5%</b>
• Index Linked	<b>5.0%</b>
• Corporate	<b>7.5%</b>
UK Equities	<b>15.0%</b>
Overseas Equities	<b>45.0%</b>
Commercial Property	<b>5.0%</b>
Alternatives	<b>10.0%</b>
Cash	<b>5.0%</b>

**Target Market Assessment:**

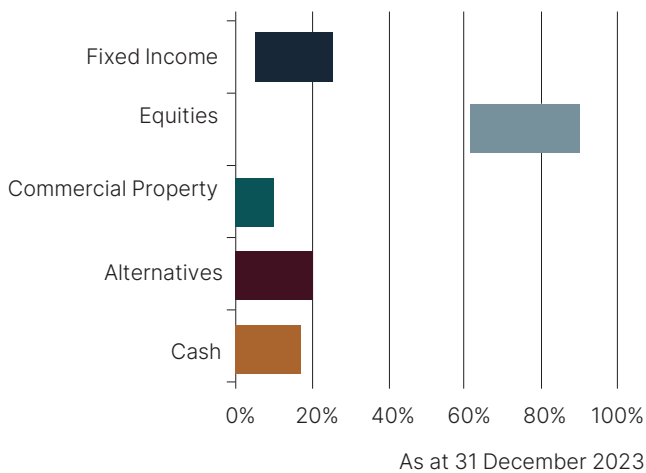
This investment strategy is typically suitable for Retail Clients able to bear loss of their capital in order to achieve capital growth over a 5-year period.

### Sustainable Growth Strategy

This is a Medium-High risk strategy with a sustainability focus, for investors seeking a return in the form of capital appreciation.

**Time Horizon:** minimum five years.

### Asset allocation:



#### Benchmarks

Long-term strategy – CPI+3%

Peer Group – ARC Equity Risk

SAA Benchmark

Fixed Income

- Government **3.0%**
- Index Linked **2.0%**
- Corporate **2.5%**

UK Equities **20.0%**

Overseas Equities **60.0%**

Commercial Property **2.5%**

Alternatives **7.5%**

Cash **2.5%**

#### Target Market Assessment:

This investment strategy is typically suitable for Retail Clients able to bear loss of their capital in order to achieve capital growth over a 5-year period.

### Annual Management Charge (AMC)

The Investec AMC is calculated at 0.20% per annum. There are no further charges applied by Investec.

### Ongoing Charges and Fees (OCF)

The OCF for our core managed strategies is capped at 0.60% and the OCF for our Sustainable MPS strategies is capped at 0.75%. These charges may vary from platform to platform but won't exceed their cap. Full MiFID II costs and charges are detailed in the most recent Strategy factsheet. This can change at any point, and is intended to be indicative only.

### Reporting

Factsheets will be available for each of the strategies on a monthly basis, however we do not provide specific client reporting. You will therefore need to arrange your client valuation reports, loss notifications and other communications from your chosen Platform.

### Benchmarks

We provide a benchmarking framework based on the three distinct measures as featured in the Managing Your Investments guide, namely:

1. A bespoke benchmark index based on each strategy's Strategic Asset Allocation, which is our primary measure
2. A long-term objective to reflect a steady return figure that we would expect your clients investments to deliver over the long-term
3. A comparison of performance against peer group investment firms which is produced by Asset Risk Consultants (ARC).

Please refer to the Managing Your Investments document for further information.

### Portfolio Solutions Committee

The MPS models are monitored and reviewed by the Portfolio Solutions Committee. Our dedicated team of research specialists actively review the strategy models, to provide oversight and ensure we effectively manage risk and maximise the opportunity for investment performance.



### Accessing MPS on Platforms

Please refer to our MPS webpage or your local Business Development Director for the list of third-party platforms our models are available on.

In order to invest within any of the strategies it is necessary to confirm your agreement to our Terms and Conditions, after which we will create an Agency and arrange for you to access our strategy models on the relevant Platform.

### Further Information

If there is a specific Platform which is of interest to you but not included above, or you would like further information on MPS on Platforms or any of our other services, then please do not hesitate to contact your local Business Development Director or email [MPSONplatforms@investecwin.co.uk](mailto:MPSONplatforms@investecwin.co.uk) and we will be pleased to assist you.

### Risks

This offering is a discretionary managed portfolio service for clients of Advisers only. The service and investment strategy is not suitable for those investors who cannot bear capital loss. Advice must be sought before the service is distributed.

Investors should remember that the value of investments, and the income from them, can go down as well as up and that past performance is no guarantee of future returns. As with all investment, capital is at risk.

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## Why Investec

Investec Wealth & Investment is one of the UK's leading and most reputable investment management companies, with responsibility for over £41 billion\* of client assets. We are recognised industry leaders and Financial Advisers voted us the UK's Best Discretionary Fund Manager at the Moneyfacts Investment Life & Pensions awards for three years running 2021-2023.

Behind us are the dynamism and strength of the Rathbones Group and our strategic partners, from whom we can draw additional expertise and resources for your benefit. You can trust us to deliver excellence and to be there when you need us.

\*As at March 2023

**This publication is intended for UK Financial Advisers only and is not approved for use with clients.**

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