Personal Connections

Investment Management for Intermediaries

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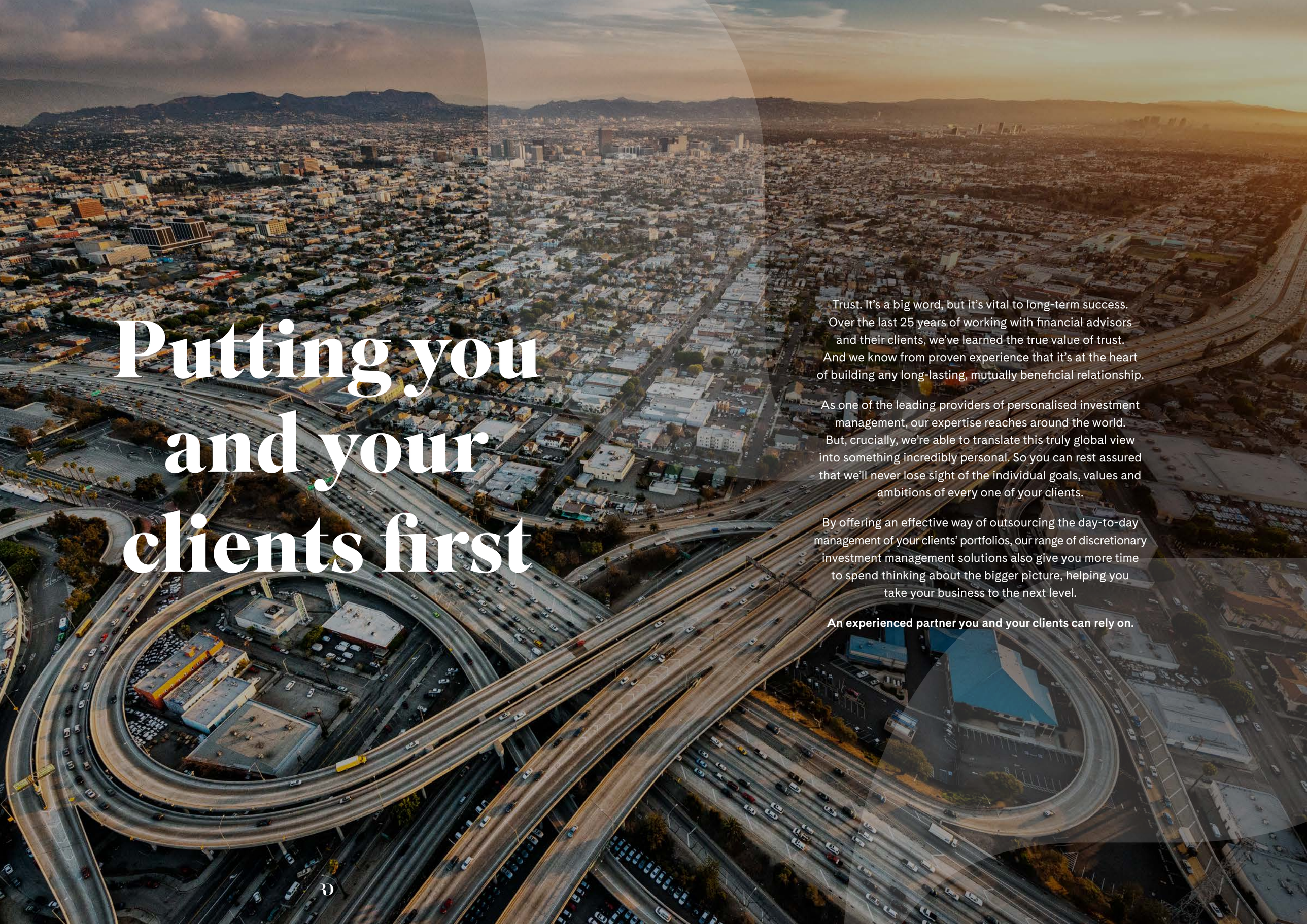
For who you are today and where you'll go tomorrow



Putting you and your clients first

Trust. It's a big word, but it's vital to long-term success. Over the last 25 years of working with financial advisors and their clients, we've learned the true value of trust. And we know from proven experience that it's at the heart of building any long-lasting, mutually beneficial relationship.

As one of the leading providers of personalised investment management, our expertise reaches around the world. But, crucially, we're able to translate this truly global view into something incredibly personal. So you can rest assured that we'll never lose sight of the individual goals, values and ambitions of every one of your clients.

By offering an effective way of outsourcing the day-to-day management of your clients' portfolios, our range of discretionary investment management solutions also give you more time to spend thinking about the bigger picture, helping you take your business to the next level.

An experienced partner you and your clients can rely on.

INVESTMENT SERVICES

A partner you can depend on

We may be one of the UK's leading providers of personalised Investment Management Services, but we never lose sight of what matters most: you and your clients.

As you'd expect from a multi-award winning business, our success is grounded in a track record of consistent investment returns, leading expertise and a personalised customer experience, driven by a team committed to providing the highest possible standard of client service.

By continually looking for better ways to combine our expertise seamlessly with yours, we're forging ever-closer working relationships.

All about you

Your clients have put their faith in you; we know exactly how important that is. That's why we'll never take anything for granted, why we'll work extra hard every day to build stronger relationships, and why we'll always put you and your clients' needs first.

Proven performers

Confidence is everything when it comes to choosing an Investment Manager.

We're rightly proud of the accolades we've picked up for our investment performance and services. As well as highlighting the quality of our research and expertise, it's a reassuring sign that you can trust the quality, breadth and flexibility of our offering.

Low costs, maximum returns

Nothing comforts a client more than maximising their returns. That's why we do everything we can to keep costs to a minimum. Our disciplined investment process gives us access to stocks and funds from a variety of global sectors at very competitive rates. And the typically low Total Expense Ratios (TERs) speak for themselves.

The power of technology

Staying ahead of the technological curve is vital to boosting efficiency. That's why we developed our propriety portfolio management system. Making full use of our four-dimensional investment and risk monitoring process, it helps us check over our client portfolios quickly and thoroughly.

While we harness the power of technology, it's always to support our experience, intellect and instincts, not rule them. At heart we're a people business; we see the human behind the numbers. We interpret the data to give a human perspective to computer-generated facts.

Flexible and dynamic

When it comes to choosing the most suitable investments, it can pay to play the field. That's why all our Investment Managers have access to whole of wmarket investment opportunities.

By freeing your clients from the constraints of being tied to certain products or providers, you'll know they're be able to seize the best opportunities available.

Discretionary Portfolio Management

Ideal if you want to delegate the day-to-day management of your clients' investments, our Discretionary Portfolio Management is only available to the clients of financial advisers.

Designed to work in partnership with your overall wealth management proposition, the service frees up time and removes the need for you, or your client, to make investment decisions.

We'll construct their portfolios and monitor their holdings, never losing sight of their risk profile and investment objectives.

Our fully-managed, risk-based investment service combines extensive research with our innovative four-dimensional investment and risk monitoring process, helping us make informed decisions on your clients' behalf.

One of the key benefits of this approach is the flexibility to react swiftly to fast-moving markets and changing economic circumstances. This means investment decisions can be made quickly, without referring to the client, or you, before every transaction.

We offer a wide selection of advisor-orientated investment options, ranging from collective-based model portfolios through to a truly bespoke service. All our model portfolios have pre-defined risk allocations, that can be aligned to industry-recognised risk profiling tools.

Fast in a fast-moving world

Choose simplicity

Collective Portfolio Service

A fund-based solution to investing in risk assets within a robust investment framework, ideal for smaller sums seeking to avoid direct equities.

Our Collective Portfolio Service offers the benefits of professional discretionary management, but through a more cost-effective platform.

With a choice of five risk-profiled portfolio frameworks, each aligning to leading client risk profile questionnaires, it provides exposure to a diverse mix of regions and asset classes.

Our experienced investment team manages each portfolio, keeping a close eye on ever-changing market conditions. So you can rest assured that we're always working to meet your clients' financial goals.

> "We're always working to meet your clients' financial goals"

Bespoke Portfolio Service

A truly personalised service, our Bespoke Portfolio Management Service is an innovative investment solution, combining our expertise of managing direct equities and collectives.

It's ideal if your clients are looking for a tax-efficient solution, or have a set, specific goal in mind. Their investment portfolio is individually designed to meet their specific objectives and reflect their attitude to risk.

We can manage client portfolios to make sure they take full advantage of their annual Capital Gains Tax (CGT) and Individual Savings Account (ISA) allowances. We also have the flexibility to never lose sight of your clients' wishes and preferences, including certain stocks or companies they do and don't like. It's a great way to work towards the right kind of financial future: the financial future they've chosen.

Truly crafted for you

Truly trusted

Research: at the heart of everything

Over the last 25 years, we've seen first-hand the value that active management can add. Without ties to fund managers, banks or insurance companies, we can deliver unbiased investment management and research, making sure your clients are benefiting from the right investments.

We also know the importance of ensuring every investment strategy is underpinned by a strong foundation of due diligence and research.

That's why, as well as our own specialist in-house research team, we draw on an extensive range of source material and third-party research from over 30 leading investment houses.

This means we can thoroughly research all potential investment ideas, as well as constantly review holdings against the ever-changing economic environment.

> "Making sure your clients are benefiting from the right investments"

Four-dimensional investment & risk monitoring process

There is an element of risk in all investment, which is why we have a rigorous process when managing portfolios.

Our innovative investment process means portfolios are monitored consistently within clients' risk limits. We believe that our scrutiny of portfolios is amongst the best around.

Our research team has categorised each investment we offer using our own Risk Classification Matrix, and we continually monitor all of the investments in client portfolios. If we're not convinced of their quality, value and suitability, we'll take swift action – replacing an investment if we find a superior alternative.

Our proprietary Portfolio Management System (PMS) lets us monitor all of our client portfolios at the same time, against four market-leading dimensions. We can then make changes quickly and easily.

Our unique four-dimensional approach includes:

1. Portfolio risk
2. Security risk
3. Asset allocation
4. Geographical positioning

Identifying issues and reacting swiftly:

- Research will identify underperforming funds, which may lead to them being sold
- The investment team will decide whether the replacement fund should be similar or in a different asset class or geographical region
- Our extensive knowledge of funds means that a short list of potential replacements is always close at hand
- Any change is then implemented across all models that hold the fund and for all clients at the same time
- This means clients are treated fairly and the switch is cost effective and efficient.

See everything

Your expertise

Choose from the UK's top product and wrap providers

Nobody knows your clients' goals, aspirations and preferences like you do. That's why we give you a choice of ways to access our investment services.

As well as our nominee and ISA service, we've developed working partnerships with over 30 leading product and wrap providers. By offering such a comprehensive range of tax structures, we also give you the flexibility to choose the right solution for your client.

Options can include:

- Individual Savings Account (ISA)
- Self-Invested Personal Pension (SIPP)
- Small Self-Administered Scheme (SSAS)
- Qualifying Recognised Overseas Pension Scheme (QROP)
- Individual trusts
- Charity account
- Open Architecture Investment Bond Account
- Corporate accounts.

If appropriate, we can also manage the Capital Gains Tax (CGT) position of your client's portfolio, to make sure they make full use of the annual CGT allowances. And, if requested, we can produce an annual CGT report as part of service.

> "A choice of ways to access our investment services"

Security of your clients' investments

Nothing matters more to us than making sure you and your clients' investments are protected. We have systems in place to limit risk to your clients' money and assets.

All our investment managers hold industry-specific qualifications and have on-going training and monitoring to ensure the highest levels of competence. Whatever the market conditions, they and our research team are continually monitoring, discussing and making decisions to protect our customers' investments.

As we're a Financial Conduct Authority (FCA) authorised firm, your clients may be covered by the Financial Services Compensation Scheme (FSCS). And, for extra peace of mind, we have Professional Indemnity Insurance, covering events such as fraud or negligence.

> "Making sure you and your clients' investments are protected"

Providing protection

Clear and honest

Reporting and fees

Keeping in contact

We understand and respect the importance of keeping you and your clients informed about their investments' performance.

That's why we offer a comprehensive client service experience, including:

- Online valuations
- Regular contact with your personal Business Development Manager
- Dedicated client services team
- Weekly market commentary
- Half-yearly valuations.

Fees

Our clear and honest approach to everything we do is reflected in our competitive and transparent fee structure. We also provide regular and comprehensive fee reports, to help make fee reconciliation easier between you and your clients.

Please see our rate cards for more details about our fees.

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