



Wealth management  
that revolves  
around you





## Moving forward to the future you want

When you are choosing a wealth manager to look after your money, you need to be sure they will listen to your requirements and support you in achieving your objectives.

With Canaccord Genuity Wealth Management (CGWM), you can be confident that together, we will develop a relationship on your terms.

When you first join us as a client, we will spend time getting to know you. We will look beyond your financial goals, at your lifestyle wishes and aims for the future. Only then can we ensure you have the right wealth planning and investment management expertise around you to put the appropriate solutions in place.

This brochure explains more about our services for private clients like you, and how we can tailor our service so you can be certain it is right for your needs.

Investment involves risk. The value of investments and the income from them can go down as well as up and investors may not get back the amount originally invested. The investments described in this brochure may not be suitable for all investors. Investors should make their own investment decisions based upon their own financial objectives and financial resources and, if in any doubt, should seek advice from an investment adviser.

## Giving you a holistic view

Our totally integrated wealth management solution combines wealth planning<sup>1</sup> from our team of independent Wealth Planners with investment portfolio services from our expert Investment Managers. This incorporates retirement planning, estate planning, intergenerational planning and protection, together with tax-driven investment management. All under one roof.

When we first meet you, we will work with you to understand what you need so we can put the right wealth management expertise around you. If you would like us to take a more holistic view and go beyond simply managing your investment portfolio, we will create an integrated wealth management team to look after your finances, including a dedicated independent Wealth Planner and your personal Investment Manager. They will work seamlessly together to ensure your wealth plans and investment solutions are coordinated for your long-term prosperity.

If you decide to use only our investment management service in the short term, we will continue to consider the 'bigger picture' and, in the future, may suggest where you could benefit from meeting one of our specialist independent Wealth Planners. For example, as a one-off service you might like them to create a lifetime cash flow plan for you, to show whether your savings and investments will meet your future needs; or you might appreciate a review of your pension plans or a discussion about inheritance tax planning.

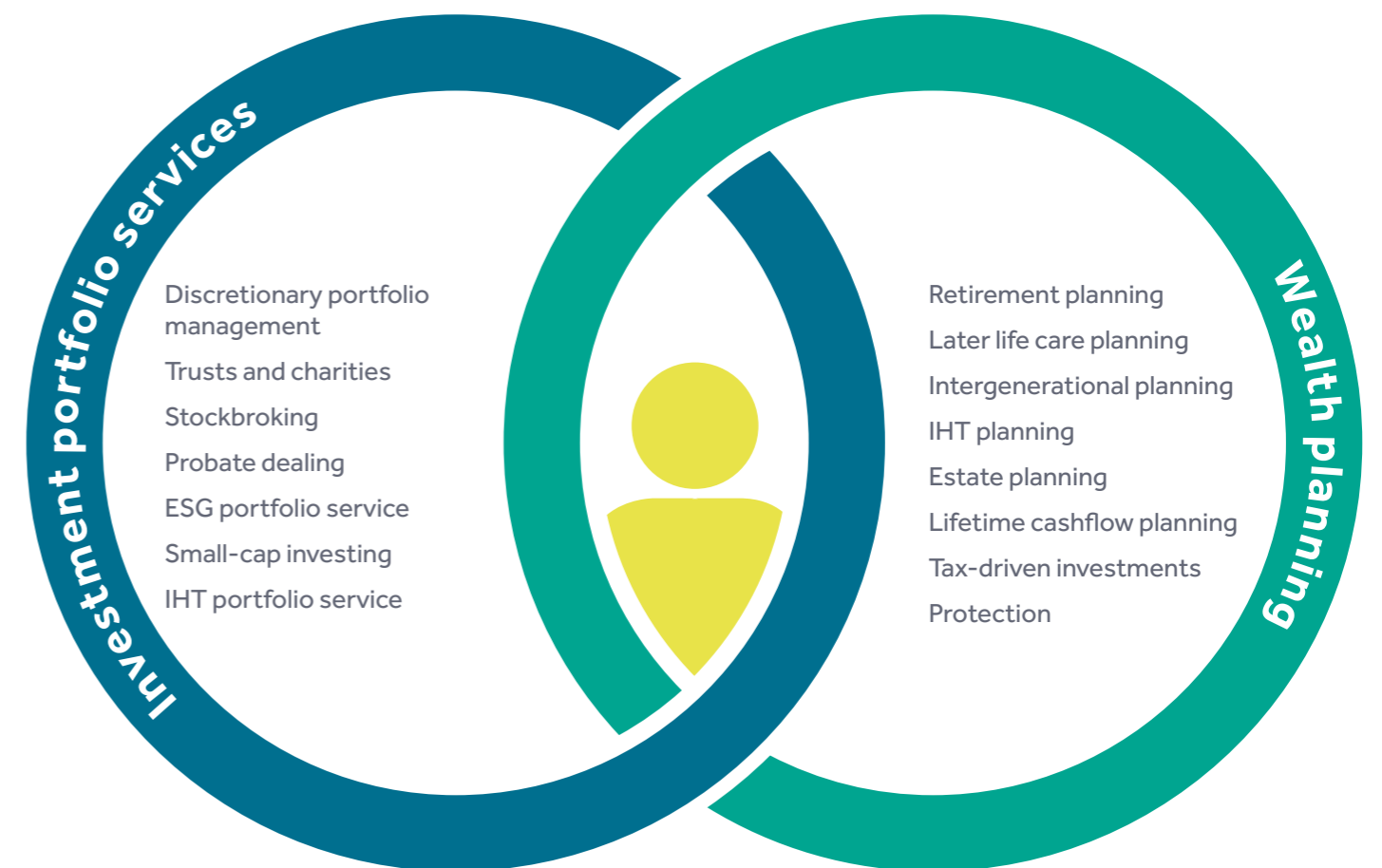
<sup>1</sup> The wealth planning advice service provided by our expert Wealth Planners is 'independent' and fee based.





## Putting the right expertise around you

Our Investment Managers and Wealth Planners will work together in supporting you.





## Guiding you every step of the way

We will build an enduring relationship with you and, if your circumstances or financial legislation change, we will adapt our advice and suggestions to make sure our personal recommendations are always relevant to you.

Your Investment Manager will be in touch with you regularly to update you on your investments and plans, and have honest conversations with you about their performance. They will be happy to share their knowledge and expertise with you, and explain what we're doing to optimise your portfolio or your other arrangements. They will also alert you to investment opportunities – and of course, they'll be available to talk to you when you need them.

You can tell us exactly how often you want updates, and whether you prefer to meet face to face, via video call, talk on the phone or simply communicate by email. You can also let us know exactly what level of detail you would like us to provide – and you can change your mind at any time.

### **Information at your command**

For your investments, you will receive a clearly laid out valuation report each quarter, with market commentary from our Co-Chief Investment Officers for discretionary and advisory clients. You can choose whether we send this by post or online, whichever suits you best. Just let us know.

You can view your account online at any time, no matter where you are, through our easy-to-use online portal and app, including your investments, statements and historical valuations.

If you want to know more about the world of wealth management, including the broader economic and investment market landscape or financial planning matters, we offer you a wide range of information. For example, you can join our open client calls, read up-to-date articles and reports in our regular client communications and expert commentaries, as well as accessing information and videos on our website.

## Independent wealth planning advice

Wealth planning ensures all your accounts, plans and investments work harmoniously together to achieve your goals, whether they are long term like retirement saving, or short term like education funding. Based on detailed conversations with you, we will focus on your priorities to build a tax-efficient wealth management plan that leads you confidently towards the future you want.

Because this service is independent, your Wealth Planner is not tied to any specific provider or products – not even our own. Instead they can look at all the options and recommend the ones that are best for your needs.

This means we can work with you in a clear, transparent partnership, and offer you objective, comprehensive advice.



# Your choice of portfolio management services

Our investment solutions offer you access to a wide range of portfolio building and management resources, supported by our rigorous and robust investment process, including insights into local and international markets.

You can choose whether we manage your investments for you or whether you would prefer simply to use our stockbroking capabilities. Whatever you decide, you can be sure your portfolio is uniquely designed to meet your individual objectives and attitude to risk.

## Discretionary portfolio management service

If you select this service, your own dedicated Investment Manager will build and run a personalised portfolio on your behalf, without needing to ask your permission each time they want to make an adjustment. Our investment team will continually look for suitable opportunities from around the world for you.

Our discretionary portfolios invest in individual stocks and bonds, and other alternative asset classes. They also invest in third party investment funds, for added diversification and access to a wide range of fund managers. We are not tied to in-house funds.

However, if your investment needs are relatively simple and you would like a straightforward, cost-effective way to benefit from our investment expertise, our Managed Portfolio Service may be a better alternative for you than a bespoke service. It offers a choice of six portfolios, each with its own risk profile and objective.

Our investment approach is risk driven: we believe it's more important to manage your portfolio to meet your risk preferences than to chase short-term returns.

## Stockbroking

Our trading team combines fast, responsive action with excellent service. You can choose either our advisory broking service or an execution-only service.

If you like to take an active interest in financial markets and want to buy and sell investments on your own behalf, our trading and dealing team can offer you traditional stockbroking services.

All our stockbrokers are close to the market and have access to a wide range of in-house and external research. If you choose our advisory service, they will offer you quality investment ideas, based on recommendations from our in-house stock selection committee.

**Our investment services are deemed to be 'restricted', as we do not provide advice in respect of pension or life insurance products. However, we advise all our clients on investments with complete impartiality as we are not tied to any particular product providers.**

**Our portfolios are designed to work over a typical investment cycle of 7-10 years, so we recommend you stay invested for at least seven years.**

**Investing in smaller companies, including AIM (Alternative Investment Market) stocks, carries a higher degree of risk than investing in the more liquid shares of larger companies, so they may be difficult to sell at the time you choose. Investments in smaller companies are more volatile and, while they can offer great potential, growth is not guaranteed.**



## Other specialist investment services

We offer a range of other specialist investment services and in-house fund solutions, or we can use a third party option, depending on what is right for your circumstances:

### ESG Portfolio Service

Many of our clients are concerned about the nature of their investments and the environmental or ethical record of the companies involved. Our ESG (environmental, social and governance) Portfolio Service lets you take a more responsible approach to investing while still doing your best for your long-term security.

### UK Smaller Companies Portfolio Service

Small-caps (the term used to describe smaller companies) can offer good long-term investment opportunities. However, they are riskier and often ignored by wealth management companies, who may lack the expertise and experience to evaluate small businesses, spot opportunities and invest on your behalf. At CGWM, we do have that expertise. In fact, we are among the most experienced independent UK wealth managers in this area.

### Fixed Interest Portfolio Service

This service, run by our industry-leading team, focuses on capital preservation rather than capital growth. It invests in a broadly balanced range of fixed interest funds, aiming to achieve a net return that will help to protect you against inflation over the medium term.

### Charities

Some of our clients act as trustees looking after the investments of a charity or foundation, and we understand the challenging nature of this responsibility. We have been looking after charitable organisations for many years and will ensure you have the right advice and provisions in place to help meet the objectives set out in your charity's investment policy statement (IPS).

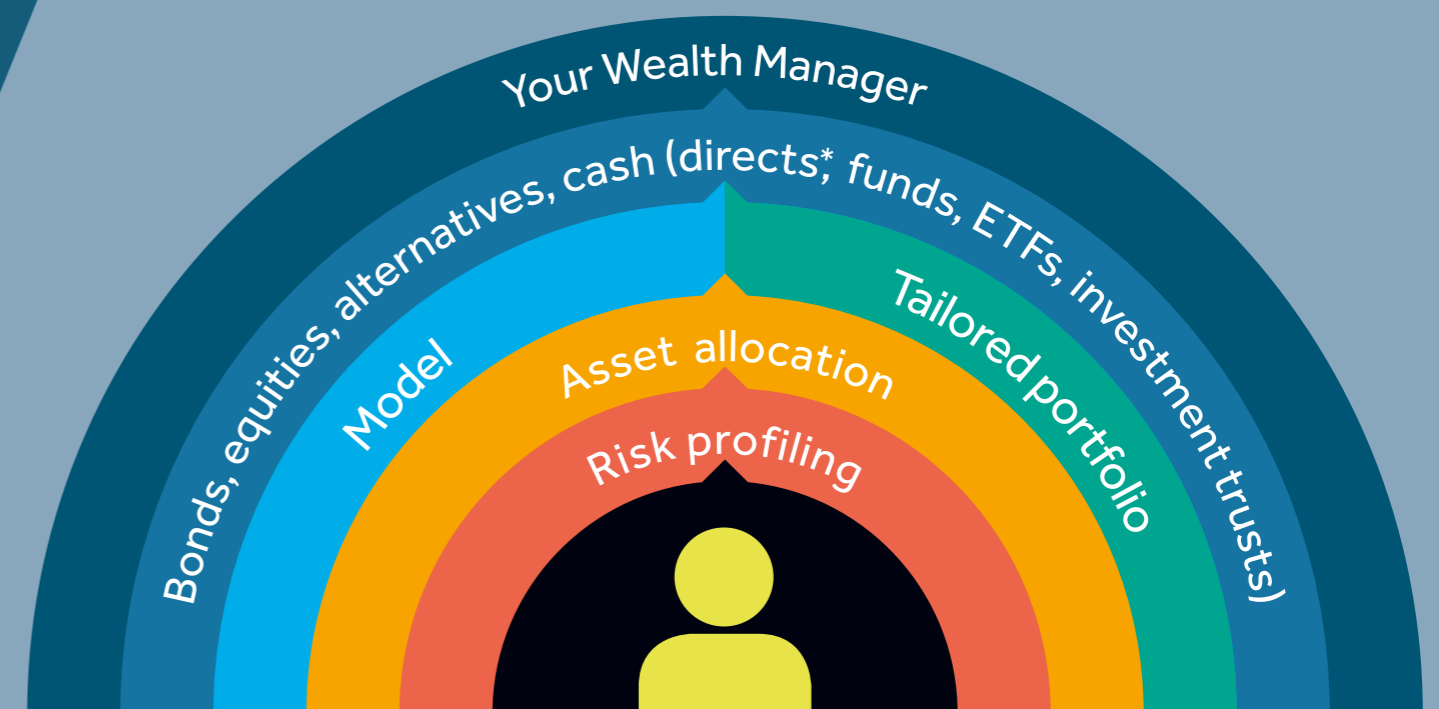
# Our investment process

Our goal is to meet your personal investment needs and achieve the best possible real, inflation-adjusted returns for your chosen level of risk, enabling you to build your wealth with confidence.

Based on a global asset allocation framework, our rigorous, robust and highly analytical investment process includes in-depth research, continuous monitoring and the interaction of a number of investment committees.

Like a combination lock, each layer of our investment process must be aligned before your dedicated Investment Manager can start to create a risk-adjusted portfolio, flexibly tailored to your individual needs.

- We can offer you a range of different investments, including securities, equities, funds, exchange-traded funds (ETFs), investment trusts, alternatives, bonds and cash
- We can structure your investments tax effectively, including SIPPs and ISAs
- Our in-house experts select investments from the open market to create a range of quality investment opportunities for you
- In total, we offer seven different risk profiles (RPs) to suit your individual attitude to risk. In order to protect and grow assets in real terms, for our core strategies in RP3, RP4 and RP5 we target a graduated return above inflation net of charges over the medium to long term. For RPs 6 and 7 we expect graduated returns linked to their underlying exposure to global equities. For RPs 8 and 9, higher exposure to UK smaller companies implies greater volatility, but also more attractive long-term returns.
- We check your portfolio against your objectives to make sure it's on track, and actively manage and monitor your investments to maximise returns and minimise losses.



\* Directs – direct bond, equity, alternative and cash holdings, rather than via a fund or other investment vehicle.



# Your wealth is in expert hands

At Canaccord Genuity Wealth Management, we have a strong track record of meeting our clients' wealth management needs and delivering consistent returns. Our approach ensures that we are fully focused on making the right investment decisions and trying to find ways to inflation-proof portfolios over the medium to long term.

If you open an account with CGWM, your money and assets are held with carefully chosen banks and institutions which we regularly monitor and review. All client money and assets are held in segregated client accounts in keeping with the rules set out in the Financial Conduct Authority's (FCA) Client Assets Sourcebook (CASS)<sup>2</sup>.



## Our charges

### Wealth planning

We charge according to the work we do for you, on a clear fee basis. We'll make sure you are completely aware of these fees in advance and have agreed them before we start work for you.

### Investment management

Due to the personal nature of our discretionary portfolio management service and the tailored approach we take for each individual client, there are variables that may affect the total cost you will pay. For example, your individual tax situation, your long-term goals, whether stamp duty is applicable, currencies, overseas dealing and so on.

We are completely committed to the issue of fee transparency and understand the complexity and confusion for individuals trying to compare one wealth manager against another. We prefer to talk our charges through with you, so you fully understand the total costs you are likely to incur on top of our annual management charge (which is subject to VAT). A breakdown of our total fees is available on our rate card, which we would be happy to share with you.

Once you become a client, your Investment Manager will keep you up to date on the total fees you are paying; we will also include a full breakdown in your quarterly report. Our priority is to deliver the returns you want, and we will not settle for poor performance in order to drive down the fees you pay for our expertise.

## About Canaccord Genuity Wealth Management

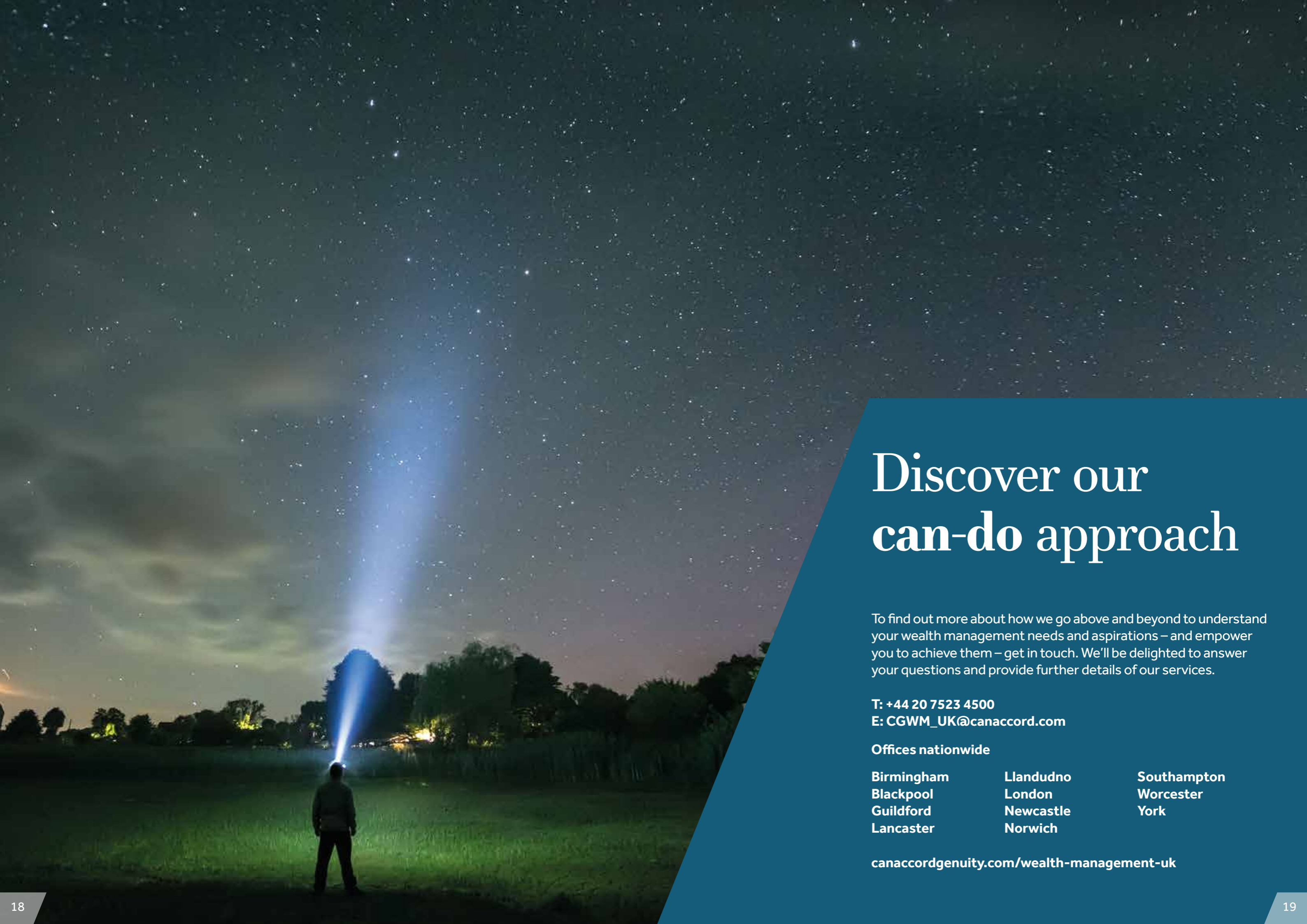
Investing with Canaccord Genuity Wealth Management gives you access to a broad range of wealth management solutions. We have successfully grown our business and reputation over the years, and now, in the UK and Europe, our investment professionals manage and administer over £33.7bn of assets (as at 31 December 2023).

We have enough size and scale to deliver experience and expertise, combined with a highly developed and up-to-date technical infrastructure. This provides efficient and effective wealth management, as well as economies of scale that allow us to be price competitive. At the same time we are small enough to provide a personal relationship-led service with direct access to our people and knowledge.

We are part of Canaccord Genuity Group Inc., a publicly traded company under the symbol CF on the Toronto Stock Exchange. Established in 1950, it is now a leading global financial services firm, operating in wealth management and capital markets.

The Group has offices in 10 countries, including wealth management offices in the UK, Channel Islands, Isle of Man, Canada and Australia. Canaccord Genuity, our international capital markets division, operates in North America, the UK and Europe, Asia and Australia.

<sup>2</sup> In the UK only, CGWM is a member of the Financial Services Compensation Scheme (FSCS) and in such instances, compensation may be available in accordance with the rules of the FSCS. Further information regarding claim amounts and investor eligibility can be obtained from [fscs.org.uk](http://fscs.org.uk).



# Discover our can-do approach

To find out more about how we go above and beyond to understand your wealth management needs and aspirations – and empower you to achieve them – get in touch. We'll be delighted to answer your questions and provide further details of our services.

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**E: [CGWM\\_UK@canaccord.com](mailto:CGWM_UK@canaccord.com)**

## Offices nationwide

**Birmingham**

**Blackpool**

**Guildford**

**Lancaster**

**Llandudno**

**London**

**Newcastle**

**Norwich**

**Southampton**

**Worcester**

**York**

[canaccordgenuity.com/wealth-management-uk](https://canaccordgenuity.com/wealth-management-uk)

## Important information

Investment involves risk. The value of investments and the income from them can go down as well as up and investors may not get back the amount originally invested. The investments described in this document may not be suitable for all investors. Investors should make their own investment decisions based upon their own financial objectives and financial resources and, if in any doubt, should seek advice from an investment adviser.

Investments in smaller companies, including AIM stocks, carry a higher degree of risk than investing in the more liquid shares of larger companies – and so they may be difficult to sell at the time you choose. These smaller companies are more volatile, and while they can offer great potential, growth is not guaranteed.

The IHT Portfolio Service should be regarded as high risk as it is exclusively focused on equities. The portfolios are wholly invested in small capitalisation stocks. These companies are therefore more volatile and whilst they offer great potential, growth is not guaranteed. It is important to note that this should be seen as a long-term investment.

Any tax benefits depend upon the investor's individual circumstances and clients should discuss their financial arrangements with their own tax adviser before investing. The levels and bases of taxation may be subject to change in the future.

This document is for information only and is not to be construed as a solicitation or an offer to purchase or sell investments or related financial instruments. This has no regard for the specific investment objectives, financial situation or needs of any specific investor.

Canaccord Genuity Wealth Management (CGWM) is the trading name of Canaccord Genuity Wealth Limited (CGWL) and CG Wealth Planning Limited (CGWPL) which are both subsidiaries of Canaccord Genuity Group Inc.

CGWL and CGWPL are authorised and regulated by the Financial Conduct Authority (reference no. 194927 and 594155) have their registered office at 88 Wood Street, London EC2V 7QR and are registered in England & Wales no. 03739694 and 08284862.

CGWM does not make any warranties, expressed or implied, that the products, securities or services mentioned are available in your jurisdiction. Accordingly, if it is prohibited to advertise or make the products, securities or services available in your jurisdiction, or to you (by reason of nationality, residence or otherwise) then such products, securities or services are not directed at you.

The products and services offered by CGWM in the UK may differ from those offered by other Canaccord Genuity Group Inc. offices.

