



Expert wealth planning
for your future

Canaccord
WEALTH



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.

Why is wealth planning important?

Wealth planning (also called financial planning) is an expert service that looks at your financial arrangements as a whole. It makes sure 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.

The future is always uncertain, which is why wealth planning is so important. It can help you to consider how you will deal with changes to your family situation, your finances or your health. It can also make sure that you have savings and insurance policies in place to protect your family and your future. With specialist advice and support, you can prepare for most eventualities and have the confidence to deal with the unexpected.

Wealth planning can also ensure that the money you do have is working hard for you. For example, you might have cash sitting in a dormant pension account which is invested in a poorly performing fund. Wealth planning can identify inefficient accounts like this and enable you to make better use of the money.

Why choose Canaccord Wealth?

When you are choosing a wealth planner to look after your finances, you need to be sure they will listen to your needs and support you in achieving your objectives.

At Canaccord Wealth we will develop a relationship on your terms. When you first join us as a client, we'll spend time getting to know you and finding out about your long-term objectives and wishes, to build a plan that will lead you confidently into the future. Your dedicated, approachable Wealth Planner will have in-depth knowledge and understanding of wealth planning, based on years of experience.

If you choose to combine our wealth planning advice with our discretionary investment management service, your Wealth Planner will work closely together with your Canaccord Wealth Investment Manager and you may often have regular review meetings with both of them.

A centre of expertise

When something matters as much as your wealth does, it should be handled by experts. We're specialists at Canaccord Wealth, focusing solely on wealth management. Our team is highly experienced, including your designated Wealth Planner.

From day one you'll have access to a wide range of wealth planning services, as shown below. If you own your own business we can help with corporate services, such as business protection, retirement schemes, and employee benefits.

Our Wealth Planners are also supported by our in-house Investment Managers, researchers and analysts, as well as industry-leading tools.

No matter how complex your financial situation, you will benefit from sophisticated, innovative, forward-thinking advice, tailored to meet your needs.

While we don't offer tax advice at Canaccord Wealth, our Wealth Planners can work closely with any tax, accountancy or legal professionals supporting you, to make sure the wealth planning decisions we make on your behalf dovetail with your other arrangements.





Our service revolves around your unique needs

A full wealth planning service

At Canaccord Wealth, we are pleased to be able to offer you a full wealth planning service, which can also incorporate cash flow modelling if appropriate.

This service starts with a strategic review of your entire financial situation. We will then identify specific issues, analyse these in more detail, and recommend changes that will help you meet your long-term goals. This could be by making your arrangements more tax-efficient, or ensuring that they take account of your future needs, such as long-term care and inheritance tax (IHT). Or it could be taking account of where you plan to live, for example if you are thinking of retiring back to the UK.

We will build and maintain a long-standing relationship with you, reviewing your personal wealth plan regularly to make sure everything is still working as intended, and that you are confident it will produce the results you want.

One-off solutions

If you have an immediate wealth planning need or a one-off problem, we can help you with appropriate advice and a cost-effective solution.¹ We can provide a written review and face-to-face advice on a single aspect of wealth planning, such as:

- Pensions
- Retirement
- IHT and estate planning
- Intergenerational wealth
- Long-term care solutions
- Selling your business and managing the proceeds
- School fees
- Tax-efficient investments
- Protection/insurance.

For example, you might want to know whether your existing pension arrangements are suitable, what changes you need to make while you're working abroad, or how to reduce your family's future liability for inheritance tax.

We may use cash flow modelling, as this helps to assess your current and forecasted wealth. It also allows us to see how different scenarios might affect your financial future. For example, a fall in the stock market, retiring early, or investing in a holiday home.

We will provide a full written report of our findings and recommendations and run through it with you in person.

¹ Some of the solutions we arrange may be provided through external parties – see page 14 for more details.

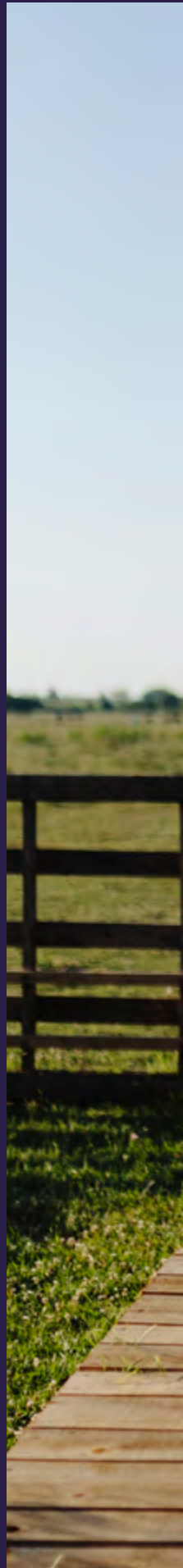
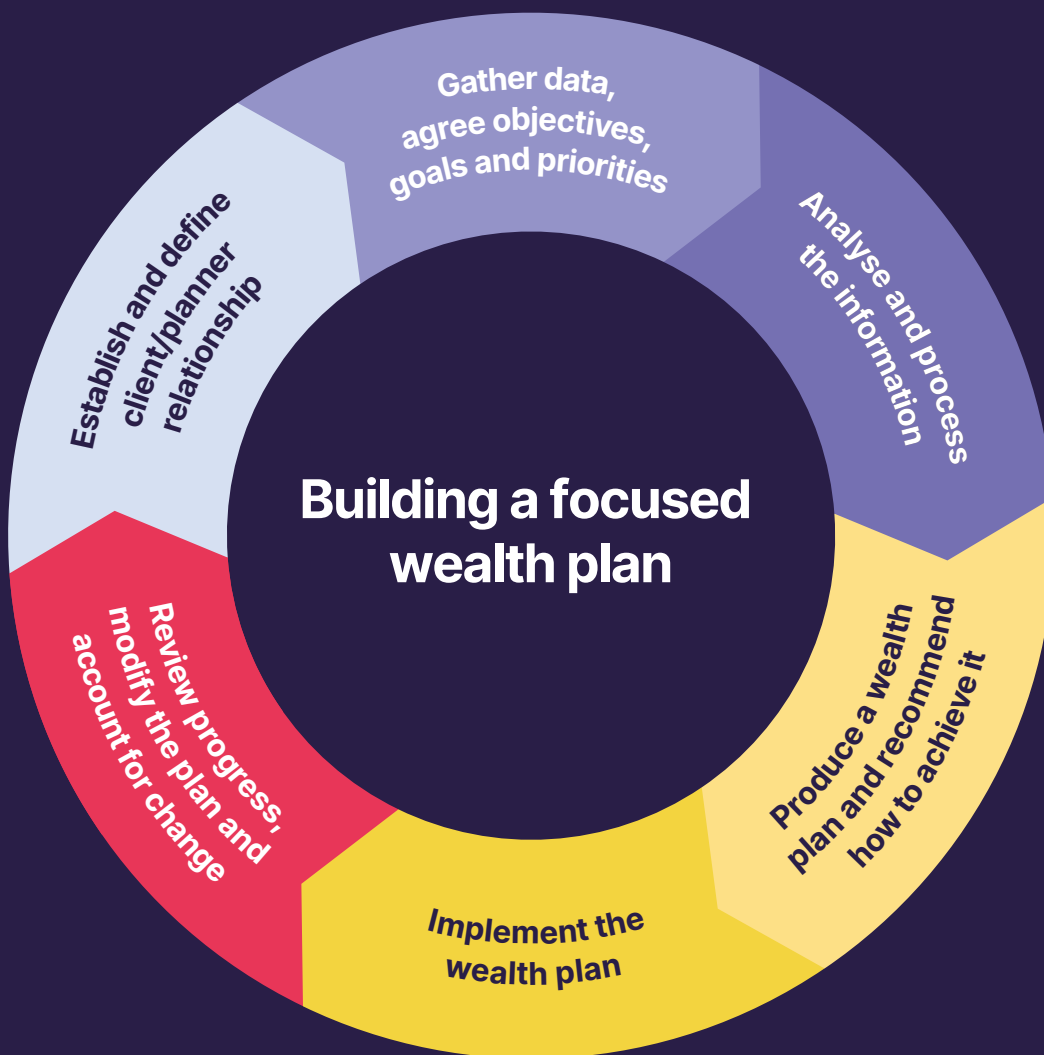
Important information

The tax treatment of all investments depends on individual circumstances, and the levels and basis of taxation may change in the future. Investors should discuss their financial arrangements with their own tax adviser before investing.

Building a focused wealth plan

Our Wealth Planners are responsible for assessing your needs, giving you advice and acting strictly on your behalf and in your best interests.

This ensures that we are fully aligned to your needs. Your Wealth Planner can consider all the available options and make sure you have the best structure in place to meet your financial objectives.







Fair, transparent charges and advice

Wealth planning fees

Our services are provided on a clear fee basis. We'll make sure you're completely aware of and have agreed our fees in advance before we start work for you.

Investment management fees

Our fees for investment management are based on the value and type of your portfolio.

If you'd like to see a full schedule of our charges, please get in touch and we'll be happy to provide one.

Understanding our independence

In the UK, our wealth planning services are offered by CG Wealth Planning Ltd (CGWPL). It provides independent financial advice, which isn't tied to any specific products or providers – even our own investment portfolio management services. This includes independent advice on pensions and life insurance products.

To maintain the independence of our wealth planning advice, our UK investment portfolio management services are provided separately by Canaccord Genuity Wealth Ltd (CGWL).

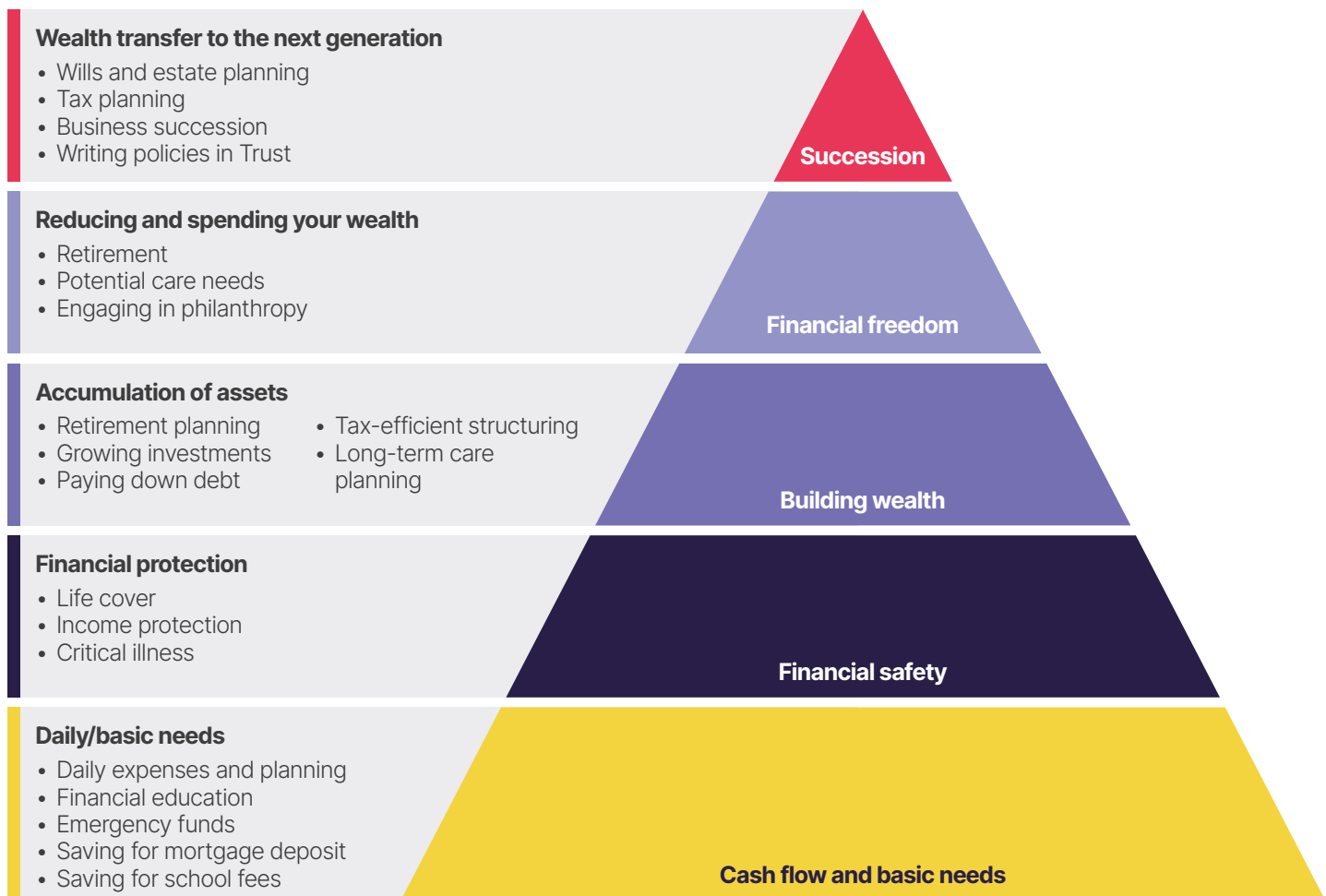
CGWL's services are 'restricted' as it's not authorised to provide advice on pensions and life insurance products. However, CGWL is completely impartial when it comes to investing and isn't attached to any product providers or fund managers.

In the Crown Dependencies, your wealth planning services are provided by Canaccord Asset Management (International) Ltd. This service is also 'restricted' – although we offer dedicated wealth planning and can choose from a range of product providers, we restrict our investment portfolio management services to those offered by Canaccord Wealth.



Focusing our attention on your priorities

If you choose to use our full wealth planning service, we will suggest a complete range of solutions based on your personal situation. We understand that you might need help planning different areas of your finances as you go through life – and we are here to support you in whatever way you need.



Comprehensive wealth planning tailored to you

For every part of your wealth plan, we'll find the best product or service to implement it. Sometimes we'll source a solution from a trusted partner. Other times we'll use our own internal teams – such as our investment management services, which you can read more about on page 18.

Working closely with you, we will explore:

- Your existing savings and investments
- The currencies and jurisdictions in which you're invested
- The jurisdiction where you are resident or domiciled
- Your tax situation
- Properties, including any holiday homes or investment properties
- Your income, including bonuses, interest on investments and rent
- Your other assets, including art and jewellery
- Your insurance arrangements.

We will also carry out forecast cash flow modelling to allow for different scenarios, for example any money or assets you might inherit, your children's or grandchildren's education, your pension and long-term care provisions, and estate planning.

We will ensure all our individual products and services, and any we set up for you through external providers, are co-ordinated so they work seamlessly together towards your long-term prosperity.



Keeping you informed, every step of the way

We will give you all the information you want and need, when you want it.

If you choose our full wealth planning service, you can discuss with your Wealth Planner exactly how often you want updates and regular review meetings, and whether you prefer to meet in person, online, by phone or simply communicate by email.

We'll have honest conversations with you about your existing financial provisions and investment performance, including costs, compared with your objectives.

Your Wealth Planner will keep you informed of any changes to financial services legislation, such as pension rules or tax allowances, and explain how they might affect you personally.

If you want to know more about the world of wealth management, including the broader financial and investment market landscape or wealth planning matters, you can find further information and insightful articles on our website.





Managing your investments

If, as a result of our wealth planning advice, you choose to entrust us with managing your investments, you can be confident that your Wealth Planner will work closely with your Canaccord Wealth investment team.

Our in-house investment management services are provided by one of our Canaccord Wealth group companies. Our services include discretionary investment management and our UK IHT Portfolio Service. So, whether you need an ISA in the UK, a pension, or another type of investment portfolio, we're well placed to support you.

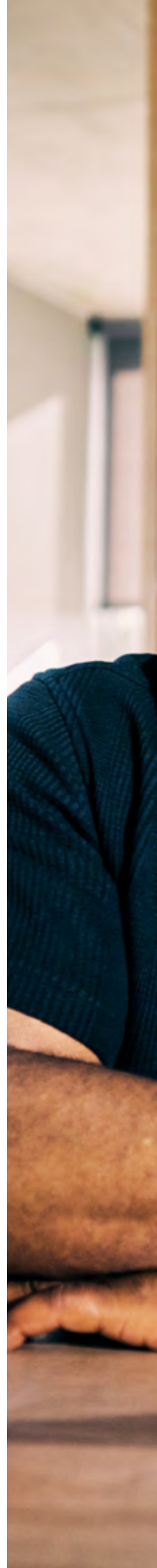
Your Canaccord Wealth investment team will build a portfolio to meet your individual needs and attitude to investment risk – making sure you have a clear understanding of the level and type of risk you're taking for the likely reward.

They can also provide you with exposure to multiple asset classes from around the world, including equities, bonds, commodities, and alternative investments.

We have a strong track record of meeting our clients' investment management needs and delivering consistent returns, and you can measure our performance against industry benchmarks.

If you open an account with Canaccord Wealth, your money and assets are held with carefully chosen banks and institutions that 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)², the Guernsey Financial Services Commission and the Jersey Financial Services Commission.

² In the UK only, Canaccord Wealth 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](https://www.fscs.org.uk)



Important information

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, while they can offer great potential, growth is not guaranteed. It is important to note that this should be seen as a long-term investment.

The current UK IHT rules and tax treatment of Alternative Investment Market (AIM) shares are due to change in the future. We strongly recommend that clients discuss their financial arrangements with their tax adviser before investing, as the value of any tax reliefs available is subject to individual circumstances.

About Canaccord Wealth

Build and protect what matters most, with a dedicated team behind you. Canaccord Wealth is one of the top 10 UK wealth managers (by assets under management), serving you with nationwide offices and international investment teams.

We believe the benefits of scale should never come at the expense of a personal experience. Our size means you can enjoy wide-ranging expertise, a highly developed and up-to-date technical infrastructure, and economies of scale. But our relationship-led approach means you'll always have direct access to our people and knowledge.

Our Canaccord Genuity Group

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 Canada, the US, the UK, France, Ireland, Hong Kong, China, Australia and Dubai.



Accolades and awards

We work hard to offer an excellent service to all our clients, and our greatest accolade are your thanks and recommendations.

However, we're also very proud when our clients and industry peers recognise our achievements with awards and high ratings.



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 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.

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 basis of taxation may be subject to change in the future.

Where investment is made in currencies other than the investor's base currency, the value of those investments, and any income from them, will be affected by movements in exchange rates. This effect may be unfavourable as well as favourable.

This brochure 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.

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CAMIL is licensed and regulated by the Jersey Financial Services Commission. Its Guernsey branch is licensed and regulated by the Guernsey Financial Services Commission and its Isle of Man branch is licensed and regulated by the Isle of Man Financial Services Authority. It is authorised by the FSCA as a financial services provider in South Africa. Registered in Jersey No: 143275. Registered office: Third Floor, No 1 Grenville Street, St. Helier, Jersey, JE2 4UF.

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

Ready to talk?

Please get in touch to learn more about how we can help you achieve your wealth planning goals – going above and beyond to make sure you enjoy what matters most.

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