



## Our Managed Portfolio Service at a glance

Our Canaccord Wealth Managed Portfolio Service is a range of risk-rated multi-asset strategies and one dedicated fixed interest portfolio, suitable if clients have at least £50,000 to invest (minimum investment thresholds will vary when using external platforms). They give access to our organisation-wide expertise, global research and resources at a level that is usually only available to people investing a much higher amount.

These portfolios provide a range of possible solutions. Because they are not influenced by the personal opinions of individual fund managers, they represent a direct delivery, execution and institutional rigour of our centralised investment process. This includes in-depth research, continuous monitoring and the interaction of a number of investment committees.

Within its class, each portfolio offers what we believe to be the optimal allocation of the most applicable funds, identified by

our meticulous in-house research tools and in-depth experience. We diversify the investments within each portfolio and, by taking an 'open architecture' approach, we can select investments from across the entire industry, which helps us to maximise our opportunity set and adjust risk accordingly with our strategies.

You'll find a list and descriptions of our portfolios inside. This will help you choose the one that best matches your clients' needs, objectives and attitudes to risk.

**Investment involves risk. The value of investments and the income from them can go down as well as up and you may not get back the amount originally invested. Past performance and future forecast figures are not a reliable indicator of future results. Investors should note that actual portfolio returns may be different to the returns of the model portfolio.**



## Why choose our Managed Portfolio Service (MPS)?



## Which model portfolios can I choose?

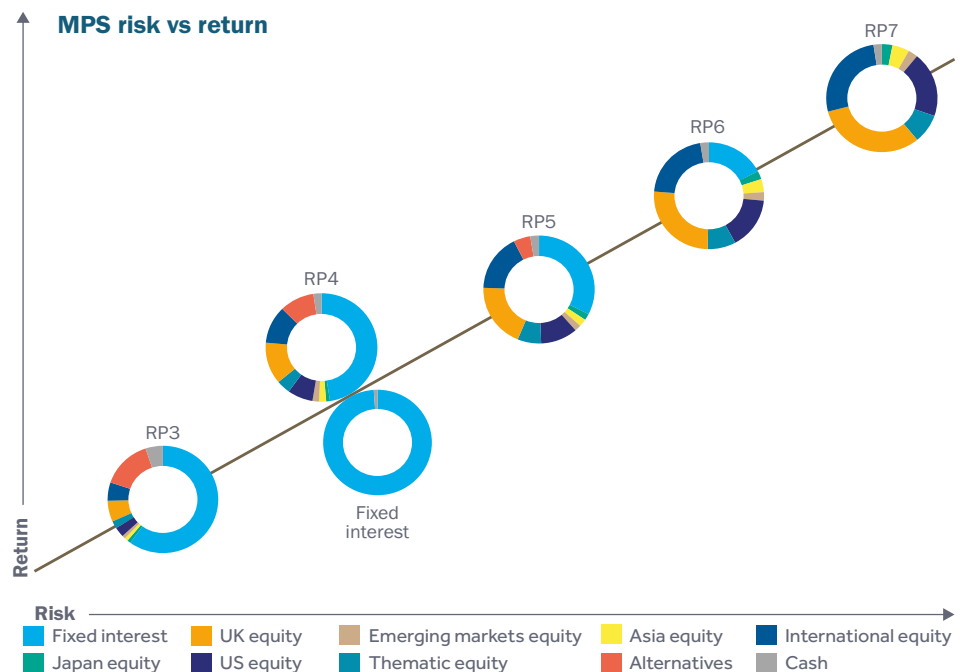
Whichever portfolio you select, it aims to:

- Deliver attractive, risk-adjusted returns which aim to grow the real inflation-adjusted value of your clients' portfolios
- You and your clients will have exclusive access to our global investment ideas and research
- Offer you flexibility so you can choose the risk parameters of your clients' portfolios to suit their needs and objectives
- Be supported and protected by our robust and disciplined investment process
- Be managed by an accessible and dedicated Canaccord Wealth team.

Our model portfolios have been consistently rated 5 star by Defaqto, an independent ratings agency.

We offer a range of five risk-rated portfolios, three of which, RP 3,4 and 5 also offer an income model portfolio available for clients whose preference is for income generation. These portfolios invest directly into equities, bonds and alternatives. Our fixed interest portfolio invests in Government and Corporate bonds and other forms of debt, including asset backed securities. These are explained in the table opposite. You can help your clients choose the portfolio that is right for them, based on their objectives and attitude to investment risk.

Our portfolios are designed to work over a typical investment cycle of 5-10 years, so we recommend they stay invested for at least five years.



N.B. This is for illustrative purposes only. The above asset allocation is as at 30 September 2024. Actual asset allocation changes are made depending on market conditions.

## Once I've invested in a model portfolio, does it stay the same, or do you change the investments within it?

Our MPS portfolios operate under a dynamic asset allocation – meaning we will adapt your clients' investments in line with our changing views of the investment market and economic outlook. This could, as an example, result in a larger weighting in alternative investments (like commodities, currencies and absolute return funds) if our investment committee believe it is appropriate. These alternatives help to reduce volatility, as they generally don't move in line with equities and bonds.

Active and dynamic decision-making means that your clients' investments are not constrained by geography, sector or benchmarks, presenting them with the best of Canaccord Wealth's thinking in every portfolio. We ensure their investment risk is actively managed and mitigated through true diversification.

## Are your portfolios available through the third-party platforms?

You can access our MPS portfolios via a wide range of third-party platforms. Details of the current available third-party platform providers can be viewed on our website: [canaccordgenuity.com/wealth-management-uk/professionals/independent-financial-advisers](https://canaccordgenuity.com/wealth-management-uk/professionals/independent-financial-advisers)

Name	Description	Defaqto	Dynamic Planner	EValue*
<b>Risk Profile 3 (RP3)</b>	Our objective for this strategy is to achieve a return of inflation +2% over a minimum rolling period of five years. A proportion of the overall return will come from the income generated. The strategy is designed to generate risk adjusted returns over the suggested time horizon. A large proportion of the portfolio is likely to be comprised of fixed income assets with a lower proportion invested in global equity investments. To assist in the reduction of volatility and deliver uncorrelated returns during periods of unfavourable market conditions, alternative asset classes such as commodities, currencies, infrastructure and hedge funds may be used. Investors in the RP3 strategy are prepared to accept some occasional and modest losses in order to generate slightly higher total returns.	<b>2</b>	<b>3</b>	<b>2</b>
<b>Fixed interest (RP4)</b>	Our objective for this strategy is to achieve a return of 5% over a minimum period of five years, with the vast majority of returns coming from income generated. The strategy is designed to generate risk adjusted returns over the suggested time horizon. The strategy is exclusively focused on fixed interest investments, which will be unlikely to generate significant capital gains over the longer term. The portfolio will be sensitive to interest rate changes. Investors in the RP4 Fixed Interest strategy are prepared to accept occasional capital losses in order to achieve a slightly higher total return.	<b>2</b>	<b>–</b>	<b>–</b>
<b>Risk Profile 4 (RP4)</b>	Our objective for this strategy is to achieve a return of inflation +3% over a minimum rolling period of seven years. A proportion of the overall return will come from the income generated. The strategy is designed to generate risk adjusted returns over the suggested time horizon. The portfolio will be a balanced mix of fixed income assets, global equity investments and other diversifying financial instruments. To assist in the reduction of volatility and deliver uncorrelated returns during periods of unfavourable market conditions, alternative asset classes such as commodities, currencies, infrastructure and hedge funds may be used. Investors in the RP4 strategy are prepared to accept occasional moderate capital losses in order to achieve slightly higher total returns.	<b>3</b>	<b>4</b>	<b>4</b>
<b>Risk Profile 5 (RP5)</b>	Our objective for this strategy is to achieve a return of inflation +4% over a minimum rolling period of 10 years. A proportion of the overall return will come from the income generated. The strategy is designed to generate risk adjusted returns over the suggested time horizon. This strategy has a higher weight of equity investments than fixed income assets, as well as using other diversifying financial instruments. To assist in the reduction of volatility and deliver uncorrelated returns during periods of unfavourable market conditions, alternative asset classes such as commodities, currencies, infrastructure and hedge funds may be used. Investors in the RP5 strategy are prepared to accept a more material degree of short-term losses in exchange for the possibility of higher total returns.	<b>5</b>	<b>5</b>	<b>5</b>
<b>Risk Profile 6 (RP6)</b>	Our objective for this strategy is to generate a total return equivalent to 80% of the equity benchmark over a minimum rolling period of 10 years. A proportion of the overall return will come from the income generated. The strategy is designed to generate risk adjusted returns over the suggested time horizon. This portfolio is mostly focused on global equity investments, but will also invest in fixed income assets, as well as using other diversifying financial instruments. To assist in the reduction of volatility and deliver uncorrelated returns during periods of unfavourable market conditions, alternative asset classes such as commodities, currencies, infrastructure and hedge funds may be used. Investors in the RP6 strategy are prepared to accept a very high proportion of equity risk in pursuit of returns closer to the longer-term returns available from major equity markets. By the same token, at times of stress, the benchmark has generated losses slightly lower than those from major equity markets. The strategy is heavily exposed to equities, which increases the risk of losses that may take some years to recover.	<b>6</b>	<b>6</b>	<b>6</b>
<b>Risk Profile 7 (RP7)</b>	Our objective for this strategy is to generate a total return in line with the equity benchmark, over a minimum rolling period of 10 years. A proportion of the overall return will come from the income generated. The strategy is designed to generate risk adjusted returns over the suggested time horizon. The strategy has a very high proportion of equity risk in pursuit of returns, and uses global equity investments as well as fixed income assets and other diversifying financial instruments. To assist in the reduction of volatility and deliver uncorrelated returns during periods of unfavourable market conditions, alternative asset classes such as commodities, currencies, infrastructure and hedge funds may be used. Investors in the RP7 strategy are prepared to accept full exposure to equity risk and the associated potential for very significant losses of capital at times of market stress.	<b>8</b>	<b>7</b>	<b>7</b>
<b>Income Risk Profiles</b>	We offer Income Risk Profiles 3, 4 and 5. The objectives for the Income Risk Profiles are the same as those stated above for Risk Profiles 3, 4 and 5 with the only difference being they have a higher degree of returns coming from the income generated by the underlying investments. Income Risk Profiles 3 and 4 are rated 3 and 4 respectively by Defaqto.			

# Discover our can-do approach

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

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## Offices nationwide

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## Important information

Investment involves risk. The value of investments and the income from them can go down as well as up and you may not get back the amount originally invested.

The investments discussed 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.

Investors should note that actual portfolio returns may be different to the returns of the model portfolio. Our portfolios are designed to work over a typical investment cycle of 5-10 years, so we recommend you stay invested for at least five years.

Past performance is not a reliable indicator of future performance.

The tax treatment of all investments depends upon individual circumstances and may be subject to change. Investors should discuss their financial arrangements with their own tax adviser as the value of any tax reliefs available is subject to individual circumstances. Levels and bases of taxation may change.

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 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.

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