



RATHBONES

Managed -
for direct
clients

Actively managed
investment strategies
designed to preserve and
grow wealth

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Actively managed
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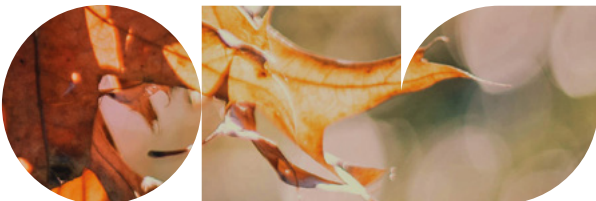
Introducing our Managed service

If you're looking to invest your money to potentially achieve a higher return than today's cash savings rates and help to combat the effects of inflation, there are lots of options from many different providers.

When deciding which investment is right for you, here are some questions:

- how long are you prepared to leave your money alone?
- what return would you like to target?
- how involved do you want to be in making investment decisions?
- what type of service would you like to receive?
- how much risk are you willing and able to take to achieve your investment aims?

Managed is suitable if you want to follow your investments and have access to detailed information. You also need to be happy to leave all investment decisions to your investment manager.



An investment that's right for you?

You may consider investing in Managed to meet different financial needs, from saving for your children's or grandchildren's education to building a retirement fund as well as providing a regular income after you have retired. With no penalties or notice periods and daily dealing, you have instant access to your money should you need it.

We offer a range of eleven investment strategies to suit different appetites of investment and risk and return targets. These strategies each invest in one of the funds managed by Rathbone Unit Trust Management Limited, a subsidiary of Rathbones Group plc. Six Core strategies invest in one of the range of Rathbone Multi-Asset Portfolio (RMAP) funds. Five Greenbank strategies invest in one of the Rathbone Greenbank Portfolio Range of funds. Our investment strategies appeal to a wide variety of individuals with assets held in all kinds of structures from trusts and settlements to individual savings accounts (ISAs) and self-invested personal pensions (SIPPs).

Benefit from the best that Rathbones has to offer

Investing in these strategies gives you all the benefits that Rathbones' clients enjoy. That includes direct access to an investment manager who you can call to discuss performance, as well as detailed information about your portfolio in print and online.

The Core strategies invest exclusively in Rathbone multi-asset funds, providing access to our investment process and extensive resources. Our fund managers capture our best investment ideas and select individual securities and funds from the whole market.

Four of the funds in the Rathbone Greenbank Portfolio Range of funds are multi-asset funds. The higher risk strategy 6 invests in the Rathbone Greenbank Global Sustainability fund which is a pure equity fund. The Rathbone Greenbank Portfolio Range of funds only hold assets which meet Greenbank's strict ethical and sustainable investment criteria. Greenbank is a leading provider of ethical and sustainable investment solutions, and Greenbank's ESI research team have the final say over the assets that are held by the funds.

Key features

- A range of investment strategies to match your financial objectives.
- Detailed information about the fund's investment strategy and performance.
- A personal service, including direct access to an investment manager.
- We are happy to work with other professionals and advisers so your financial plan runs smoothly.
- Full access to our investment thinking, including publications in print and online.
- Uses Rathbones' extensive investment resources.
- Wide choice of global investment opportunities.
- Actively managed on a daily basis to reflect changing market conditions.
- No penalties or notice periods to withdraw funds.
- Clear and transparent fees.

A range of strategies
to suit your needs



Deciding which strategy is right for you will depend on your financial situation and your investment objectives. Your investment manager will also help you think about other issues, such as your attitude to risk and how long you expect to be able to leave your money invested.

Our job is to help you invest in the strategy that is right for you and then manage it in line with your objectives. We aim to grow your money over time with an emphasis on preserving the value of your investment.

Our Core investment strategies:

	Target return	Relative risk	Minimum recommended investment period	Investment objective	Examples of why you might invest
Core strategy 2	Bank of England Base Rate +2%	Relatively low	3 years	You do not want to take too much risk but are looking for a higher return than cash savings rates.	To save for your children's or grandchildren's education.
Core strategy 3	Inflation (UK Consumer Prices Index) +2%	Medium - low	5 years	You want to grow and protect your money against inflation over the medium term.	To grow your savings to provide a deposit for your child's first home.
Core strategy 4	Inflation (UK Consumer Prices Index) +3%	Medium - high	5 years	You want to preserve and grow your money over the long term but do not need a regular income.	To grow your capital in real terms over the 5 to 10 years before you retire.
Core strategy 4 - Income	Inflation (UK Consumer Prices Index) +3%. Minimum annual yield of 3%	Medium - high	5 years	You want to preserve and grow your money over the long term and receive a regular income.	To provide a realistic and sustainable level of income during retirement and grow your capital above inflation.
Core strategy 5	Inflation (UK Consumer Prices Index) +4%	Relatively high	5 years	Over the longer term you would like to achieve a higher investment return, and are prepared to accept some periods of underperformance.	To grow your capital to buy a holiday home.
Core strategy 6	Inflation (UK Consumer Prices Index) +5%	High	5 years plus	You are looking to achieve higher investment returns over the long term and can accept some periods of underperformance.	To boost your savings for retirement earlier in your career.

Our Ethical and Sustainable investment strategies:

	Target return	Relative risk	Minimum recommended investment period	Investment objective	Examples of why you might invest
Greenbank strategy 2	Bank of England Base Rate +2%	Relatively low	3 years	You do not want to take too much risk but are looking for a higher return than cash savings rates.	To save for your children's or grandchildren's education.
Greenbank strategy 3	Inflation (UK Consumer Prices Index) +2%	Medium – low	5 years	You want to grow and protect your money against inflation over the medium term.	To grow your savings to provide a deposit for your child's first home.
Greenbank strategy 4	Inflation (UK Consumer Prices Index) +3%	Medium – high	5 years	You want to preserve and grow your money over the long term but do not need a regular income.	To grow your capital in real terms over the 5 to 10 years before you retire.
Greenbank strategy 5	Inflation (UK Consumer Prices Index) +4%	Relatively high	5 years	Over the longer term you would like to achieve a higher investment return, and are prepared to accept some periods of underperformance.	To grow your capital to buy a holiday home.
Greenbank strategy 6	Inflation (UK Consumer Prices Index) +5%	High	5 years plus	You are looking to achieve higher investment returns over the long term and can accept some periods of underperformance.	To boost your savings for retirement earlier in your career.

A personal service

What can you expect if you're considering investing in our Managed service? In the first instance, a conversation with a Rathbones investment manager, either on the phone or in person, to talk about your financial situation and objectives. We will then recommend an investment strategy that is appropriate and suitable for you.

Although you are buying a pooled investment vehicle, our personal service continues after you invest with us. There are no call centres or automated telephone systems.

Clear and precise information

Effective communication is important, and we provide clear and timely portfolio valuations, both in print and online. We also provide a tax pack to help you or your accountant complete your annual tax return.

As a client of Rathbones, you have access to a range of publications. They include our client magazine *Rathbones Review* and *Investment Insights*, which sets out our views on the global economy and financial markets. We also publish special reports about important events affecting the investment environment.



Experienced and expert investors

In addition to high standards of service, investing in our unitised portfolio service provides access to Rathbones' investment process, which we use to manage more than £60.5 billion* for our clients.

Our extensive investment resources include specialist teams dedicated to research, asset allocation, security selection, portfolio construction, risk management and reporting. The fund managers behind our unitised portfolio service draw on the work of these teams to make decisions according to the individual remit of each fund.

Source: *As at 30 June 2023. Includes funds managed by Rathbone Unit Trust Management.



A broad investment choice

We devote significant energy to seeking out and researching outstanding investment opportunities. Our approach allows us to invest across the global markets in all regions and asset classes.

We also have the freedom to express our views in the most effective and efficient ways. This means investing in individual securities and unit trusts as well as financial instruments aiming to protect against uncertain and unpredictable events.

Our relative size and associated buying power help us secure access to the senior management of leading global companies as well as the most successful international fund managers. Yet we're not restricted by size, and can also invest in less well-known managers. Meanwhile, investing in direct securities reduces costs and increases transparency, giving us more flexibility to implement investment decisions.

Managing risk

The mixture of investments is important, particularly when markets are volatile. We're not restricted to a monthly or quarterly schedule, instead continuously review investments and asset allocation.

We manage each strategy within a carefully defined risk profile, which determines how much risk we can take. This disciplined approach informs all decisions about asset allocation and investment selection.

Taking the next step

We can arrange a meeting at one of our offices located across the UK or somewhere else to suit you.

Whether you're considering investing for the first time or switching from an existing provider, Managed could be the ideal solution.

Our offices

Birmingham

Bristol

Cambridge

Chichester

Edinburgh

Exeter

Glasgow

Kendal

Liverpool

London

Lymington

Newcastle

Winchester

For more information, please visit rathbones.com

Important information

The value of investments and the income from them may go down as well as up and you may not get back your original investment. Past performance should not be seen as an indication of future performance. Changes in rates of exchange between currencies may cause the value of investments to decrease or increase. Information valid at date of presentation.

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We are covered by the Financial Services Compensation Scheme. The FSCS can pay compensation to investors if a bank is unable to meet its financial obligations.

For further information (including the amounts covered and the eligibility to claim) please refer to the FSCS website [fscs.org.uk](https://www.fscs.org.uk) or call 020 7892 7300 or 0800 678 1100.

Unless otherwise stated, the information in this document was valid as at 30 September 2022. Not all the services and investments described are regulated by the Financial Conduct Authority (FCA). Rathbones Group Plc. is independently owned, is the sole shareholder in each of its subsidiary businesses and is listed on the London Stock Exchange. Rathbones is a trading name of Rathbones Investment Management Limited. Rathbones Investment Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.


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Rathbones
Look forward

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