

More possibilities  
Rathbones in Jersey

Rathbones  
Look forward



## **More possibilities**

Rathbones in Jersey

The value of your investments and the income from them may go down as well as up, and you may get back less than you invested.

For the  
long run.

#### Rathbones in Jersey

We manage the money of local families and high value residents of the Channel Islands, as well as trustees, family offices and the professional advisers of international and UK private clients.

Whether you are a private client or a professional, we understand your requirements. You want someone you trust to take care of investment decisions for you today, and for years to come.

# Built to last.

## Rathbones in Jersey

### **We know how to preserve wealth**

When you are thinking about preserving wealth for successive generations, you want to know you have support you can rely on over time.

Behind our position as one of the leading discretionary investment managers for private clients in the UK and Jersey is a history that spans three centuries.

The longevity of Rathbones and our focus on investing for the long term make us a natural choice for those planning far ahead. We aim to achieve growth objectives and income requirements year in and year out, while protecting what you want to pass on.

# All individual.

## Rathbones in Jersey

### **A singular approach**

Rathbones is known for its individual approach to investment management. We recognise that no two clients are exactly the same, which is why we build our service around what is right for you.

Individuality is becoming harder to find among investment managers due to the extra effort it requires. We believe it creates stronger relationships and produces better results.

To understand how we can best support you, we take the time to talk to you about your investment needs and how you want us to work together.

Our investment portfolios are carefully constructed to match each client's particular objectives, preferences, circumstances and attitude to risk. Your portfolio will be managed by a dedicated team who know what's important to you.

# A professional partnership.

## Rathbones in Jersey

### **Common goals**

Many of our clients have advisers. We are used to working with fellow professionals to achieve clients' goals.

Whether you are a trustee, accountant, solicitor, financial adviser or consultant, we are here to support your relationships with your clients.

We are clear on where the boundaries are.

Our role as investment manager is to help you fulfil your professional responsibilities.

Our working relationship will be constructive, coordinated and completely transparent. You can count on us to provide you with what you need to meet your clients' expectations.

We're easy  
to talk to.

## Rathbones in Jersey

### **Deal directly with your investment team**

With Rathbones, you have a direct relationship with the people responsible for your investments.

Your investment team will be led by an Investment Director based in Jersey who is accountable for all decisions.

Clients tell us that they prefer to work with someone nearby as it makes communication easier. Complex and sensitive client matters are best dealt with in person as well.

Speaking directly to the right people ensures nothing gets lost in translation. Your questions and requests will be dealt with immediately and effectively.

Our people are used to managing portfolios for both local and international clients. They understand how changing rules and regulations affect investment options.

# The right direction.

## Rathbones in Jersey

### **A central process that guides all investments**

Our ability to provide the most suitable investment solutions comes from our central process.

This strong yet flexible framework produces a set of core strategies that our investment teams adapt to reflect clients' individual requirements. This means that you benefit from the collective expertise and resources of the entire Rathbone Group.

We implement investment strategy using a multi-asset approach that emphasises diversification. This is designed to produce consistent risk-adjusted returns over the long term, without surprises.

As an active investment manager we are constantly monitoring the risks and opportunities in global markets. Changes in our thinking will be applied to your portfolio quickly and efficiently.



# The best of all.

## Rathbones in Jersey

### **Whole of market investment choice**

We value independence at Rathbones, which is why we source investments from the whole of the market. Unrestricted choice allows your investment team to find the best options for your goals, globally.

Not all investment firms are so flexible. We are because it gives our investment professionals more opportunity to use their skills to benefit you.

At Rathbones we have the expertise to invest directly in individual equities and bonds as well as funds, for example. Due to our buying power in the market, we can also access opportunities in asset classes that may not be open to all investors.

Investment committees and in-house research teams provide guidance on investment selection. All recommendations are impartial. Rathbone funds are only ever selected on merit.

What you need,  
when you need it.

## Rathbones in Jersey

### **Instant access to information**

We appreciate that being able to obtain the information you need, when you need it, is crucial for peace of mind. Your investment team will provide you with regular reports but you won't have to pick up the phone each time you want an update.

A current valuation can be obtained instantly through our online service. You can also analyse portfolios, compare present and prior years and see how global markets are performing. Everything you need is in one place.

We are proud of the quality of our systems. Many other investment firms outsource administration and reporting. We think they are too important to entrust to anybody else.

Technology does not replace human contact. When you want to discuss investment strategy or performance face-to-face, your investment team is available to you.

# For horizons far and near.

## Rathbones in Jersey

### **More than investment management**

With our experience of managing investments over many generations for our clients, we know that circumstances and requirements often change.

What happens within families can present challenges for those concerned and for trustees too. We have dealt with these situations many times before and we can help you find solutions that keep plans on track.

Portfolio lending can solve liquidity problems without detriment to a portfolio. Our interest rates make a portfolio loan a competitive alternative to bank finance.

Most portfolios are run in sterling, euros or dollars. Clients with international interests can match assets to liabilities in the same currency. If your family is spread across the world, our multi-currency platform can simplify administration and international payments.

# In safe hands.

## Rathbones in Jersey

### **Strong governance**

The financial crisis brought home the importance of working with stable and well-run institutions.

Rathbones combines a long history of stability with the corporate governance of a FTSE 250 UK plc. Honesty, integrity and independence are ingrained in our culture and we strive to earn your trust by putting these values at the heart of our daily work.

Our governance and culture help to create the right environment, but it is the experience of our investment teams and the quality of our risk management that do most to protect your money.

Our compliance systems and monitoring procedures apply the latest best practice.

We find that the safest way to control risk is to follow a few golden rules. So we only provide investments that we understand. We look for the most consistent performers in each asset class and we make sure that whatever we buy can be sold quickly if necessary.

# Clear and fair.

## Rathbones in Jersey

### **What you pay for**

As a specialist in discretionary investment management, the scale of our business and our modern systems allow us to provide you with high quality service cost-effectively.

Our fees are straightforward. We charge a management fee based on the total value of the portfolio. This is payable in quarterly instalments. There are no additional charges for transactions, administration, reporting or any other aspects of portfolio management.

We present a clear breakdown of our fees up front so you know what to expect. We are happy to discuss preferential terms based on portfolio size.

# What our clients say.

Every client is different and every relationship is individual. This is what some of them say about us.



We would like to thank the clients featured in this brochure for their support. Names and personal details have been changed. The people in the photographs are models and have given permission for their images to be used in this way.



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**Mary** lives in the UK. She is retired.

“Having Rathbones manage my money has given me a great deal of confidence because they do things in a very personal way.

Phil is my investment manager. I describe him as my saviour. Financial stuff is all gobbledegook to me and Phil explains things in simple terms. If I don't understand something I phone Phil and by the end of the conversation, I know what's what.

I have known Phil for 25 years. I moved to the UK from South Africa. I needed help with organising my finances so that I could receive money from home. I had faith in Phil immediately. He took care of everything for me and has continued to do so.

I am fortunate to have enjoyed a comfortable life and I don't want that to change. The income from my investments has given me some wonderful adventures. From Alaska to Tibet and the Galapagos Islands, I've travelled the world. I don't go quite so far these days, mainly to Greece where I spend the summers.

I have been delighted by the service that Rathbones provides. When I walk into the office in Jersey, it feels like home.”





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**Victor** is a professional trustee for private clients who are resident in Jersey or overseas.

“Rathbones manages a lot of investments for our clients because we like its distinctive style of investment management. Our job is to preserve and enhance the wealth of our clients. We’re not looking to shoot the lights out. We want a consistent level of performance without a lot of volatility, and that’s what we get from Rathbones.

The people at Rathbones are very engaging, the investment process fits our requirements and Rathbones has a good set-up for clients who want to hold assets outside the UK. It’s a positive for us that we don’t have to deal with an external custodian and Rathbones provides excellent administration and reporting.

I use Rathbones to manage some personal investments as well. I want to be able to hand over responsibility for decisions but stay involved. The team there is receptive when I want to explore different tactics. I feel comfortable knowing that Rathbones is investing my money for the long term and getting me a steady return year after year.”





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**Edward** is a financial adviser director for a local firm.

“We have worked with Rathbones since 2008. We outsource the management of investments for local trust company clients and direct private clients. Rathbones has an excellent pedigree and has proved very reliable. We monitor the market closely and Rathbones has been on the money when it comes to performance.

Having personal access is the most important thing for us. Our clients want to know who’s looking after their money and they want someone local to do that. They don’t want their pensions stuck in a managed fund in the middle of nowhere.

We have a tripartite arrangement. We introduce Rathbones to clients and we plan the investment strategy together. Some clients have not experienced that personal touch before and it is invaluable for building trust.

We are very comfortable with the processes at Rathbones. The paperwork and reporting are faultless and the team is attentive to clients’ requirements. It gives me a lot of confidence to know I can count on Rathbones when it matters.”



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**Oliver** is a trustee for families and entrepreneurs based all over the world.

"I've worked with Rathbones for many years. We delegate where specialist knowledge is required and we are very careful about who we appoint. When I recommend a manager, it's my neck on the block and Rathbones has delivered consistently through a tough market for returns.

Rathbones is a good fit for our client base. We are trustees for families and entrepreneurs based in the UK, Europe, the Middle East and Far East. A lot of our clients are sophisticated. They take a close interest in their investments, want an individual approach and expect regular updates on performance.

We get high quality service from Rathbones. I like the fact I can pick up the phone and whoever I speak to will get me what I need within ten minutes. That's because the whole team is looking after the relationship.

Rathbones manages a lot of money for my clients. I don't lie awake at night worrying about that because I know I can depend on Rathbones to do the right thing."

We're here to help you look forward with confidence.

Rathbones is one of the leading investment managers in the UK and Channel Islands. We manage money for people, for charities and through professional partnerships with advisers.

We have been in business since 1742.

Our success is built on the stability provided by forward-thinking, sensible, long-term management and the lasting relationships we form with our clients and our people.

Our ongoing investment in technology keeps our business running smoothly, supporting high-quality investment management, administration and reporting.

Rathbones is part of Rathbone Brothers Plc, an independently owned FTSE 250 listed company. As we are not part of another company, we can focus our full attention on managing money and nothing else.

If you would like to know more about us, please read our brochure, *Individuality: our services and how we manage your money* or visit us at [rathbones.com](http://rathbones.com).

# Get in touch.

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