

Tailored investing
to achieve *your*
charity's goals

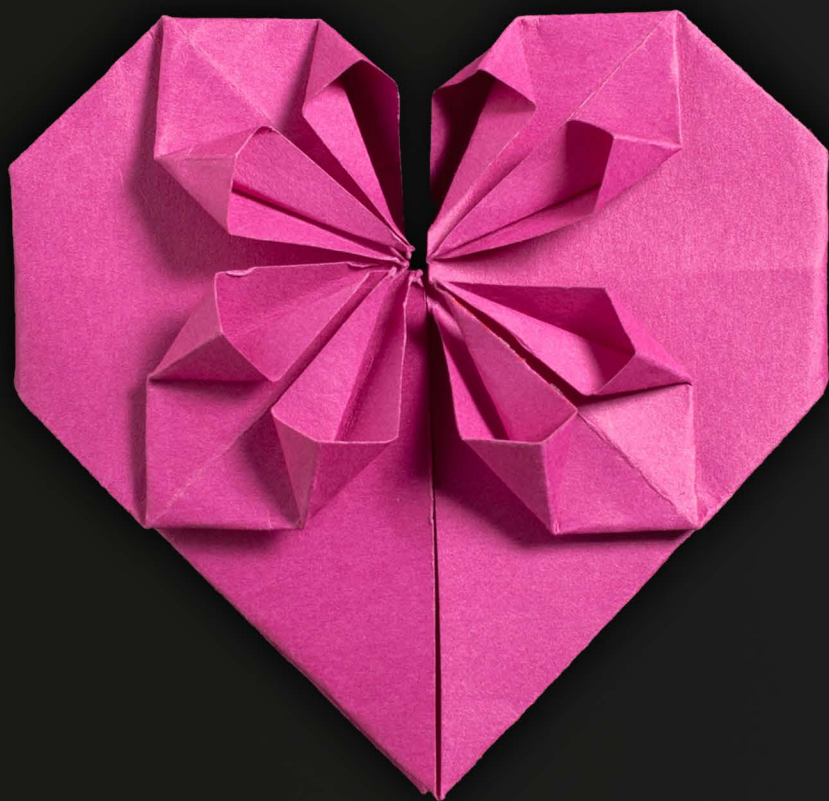


About Canaccord Genuity Wealth Management

Investing with Canaccord Genuity Wealth Management (CGWM) provides access to a broad range of wealth management solutions. We are a top 10 independent UK wealth manager, with decades of experience in managing investments for charities and foundations. We have 40 investment professionals managing money for charities, some of whom are trustees themselves and so understand the unique challenges you face. Over the years we've grown to £1bn of assets under management for charities.

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 investment 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.

Throughout the UK and Europe, our investment professionals manage and administer £32.1bn of assets (as at 31 March 2022).



Investment management designed for charities

At CGWM we know that, as a trustee looking after the investments of a charity or foundation, you face a challenging responsibility. So we have created a service to help you in any way we can.

When you're choosing your organisation's investment manager, you need to be sure they understand the unique needs and objectives of charities and foundations – and of your charity or foundation in particular.

With CGWM, you can benefit from our extensive experience in looking after charitable organisations. We understand your duties as a trustee and are bound by the investment guidance and principles of the relevant regulators, including the Charity Commission.

We know that you need to manage your charity's funds effectively, and show that you are using them for the benefit of others. We will ensure you have the right advice and support to help you achieve this.

Based on our knowledge and experience, your CGWM Investment Manager will create a bespoke service that matches your ethical standards and constraints, and adheres to your Investment Policy Statement (IPS). At the same time, we will manage the risks and aim to generate attractive returns and deliver on your objectives.

Working within your Investment Policy Statement

We understand the importance of your charity's IPS, and our flexible investment framework means we can cater for most requirements or restrictions contained in it.

If you are in the process of creating an IPS, we will be happy to work with you to review your proposals and help you monitor it regularly to make sure it's still appropriate for your organisation.

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

Building a close relationship

Before you join us as a client, we will spend time getting to know you and finding out about your charity's IPS, including your investment objectives, attitude to risk (see our risk brochure for details), and ethical restrictions.

We will tailor our service, and your portfolio, so you can be confident that both are right for your organisation's needs, philosophy and duties of care.

You will build a close one-to-one relationship with your dedicated CGWM Investment Manager so that they become an integral part of your team. They will help you create a unique investment portfolio that matches your IPS exactly. Their advice, and your portfolio, will be focused on the financial outcomes you want, the timeframe in which you want to achieve them, and your organisation's ethical profile.

Keeping you informed, every step of the way

Your approachable Investment Manager will keep in regular contact with you. They will agree with you how often you want updates, and ask whether you prefer to meet face to face (they can attend trustee meetings as and when needed), via video calls, talk on the phone or communicate by email. You can let them know exactly what level of detail you need us to provide, and they will make sure you get all the information you want and need.

They will be happy to share their knowledge and expertise with you, as well as alerting you to investment opportunities and keeping you informed of any changes to financial services legislation.

They will have honest conversations with you about how your investments are performing against your objectives – and explain what we are doing to optimise your portfolio.

Regular communication for your peace of mind

You will receive a clearly laid-out valuation report each quarter, with a market commentary from our Chief Investment Officer, by post or online, whichever suits you best. We can also provide different formats for different trustees of the same charity, depending on their individual preferences.

You can also view your account online at any time, no matter where you are, through our easy-to-use Wealth Online portal and app, including your organisation's investments, statements and historical valuations. Register at wealth.canaccordgenuity.com.

Once your charity is of a certain size, you and your co-trustees are responsible for providing financial information to the Commission, including an annual return, the charity's accounts and the trustees' annual report. We can explain your potential liabilities and help you avoid errors or discrepancies.

Our regular updates and transparent communications will give you the reassurance that your records and submissions are always accurate.



Portfolio management services for charities and foundations

Simply tell us what you want from your investments, and we will create a bespoke service to match your objectives, both ethical and financial.

Our investment process is flexible, making us particularly well suited to servicing charities and foundations with their individual needs and aims.

Our discretionary portfolio management service can be combined with our environmental, social and governance (ESG) proposition, and then fine-tuned to ensure your portfolio meets all your IPS criteria.

Discretionary portfolio management service

Our investment professionals will build and run your investment portfolio on a discretionary basis. That means we take responsibility for managing your portfolio according to the objectives and ethical standards we have agreed with you, at a level of risk that's right for your charity or foundation.

We will look for suitable opportunities from around the world on your behalf, investing in individual stocks and bonds, and other alternative asset classes. We will also invest in third party investment funds, for added diversification and access to a wide range of fund managers.

For charities and foundations, our investment approach is driven by your IPS, particularly your attitude to risk and your ethical constraints – and we can apply certain investment restrictions to your bespoke portfolio in support of your criteria.

Our ESG Portfolio Service

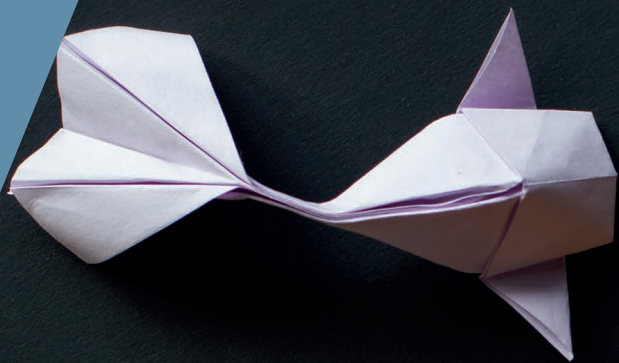
We have established in-house expertise in applying ESG filters to investment portfolios. This is a way of screening funds and companies to identify those that take a forward-looking and responsible approach to ESG issues.

Our ESG Portfolio Service has an exclusionary element (i.e. avoids exposure to certain types of companies), an impact investing element (investing in companies that are making a positive difference to the world) and a thematic approach to choosing funds (United Nations Sustainable Development Goals). Historically it has avoided companies that have later been exposed to scandal.

Our ESG Portfolio Service is well suited to many charity and foundation mandates.

Other ethical considerations

If the filtering offered by our ESG Portfolio Service doesn't fit your organisation's IPS criteria, your Investment Manager can screen out most other unsuitable funds or assets. As our discretionary portfolio management service is flexible rather than model based, we can tailor your portfolio to cover most IPS restrictions.



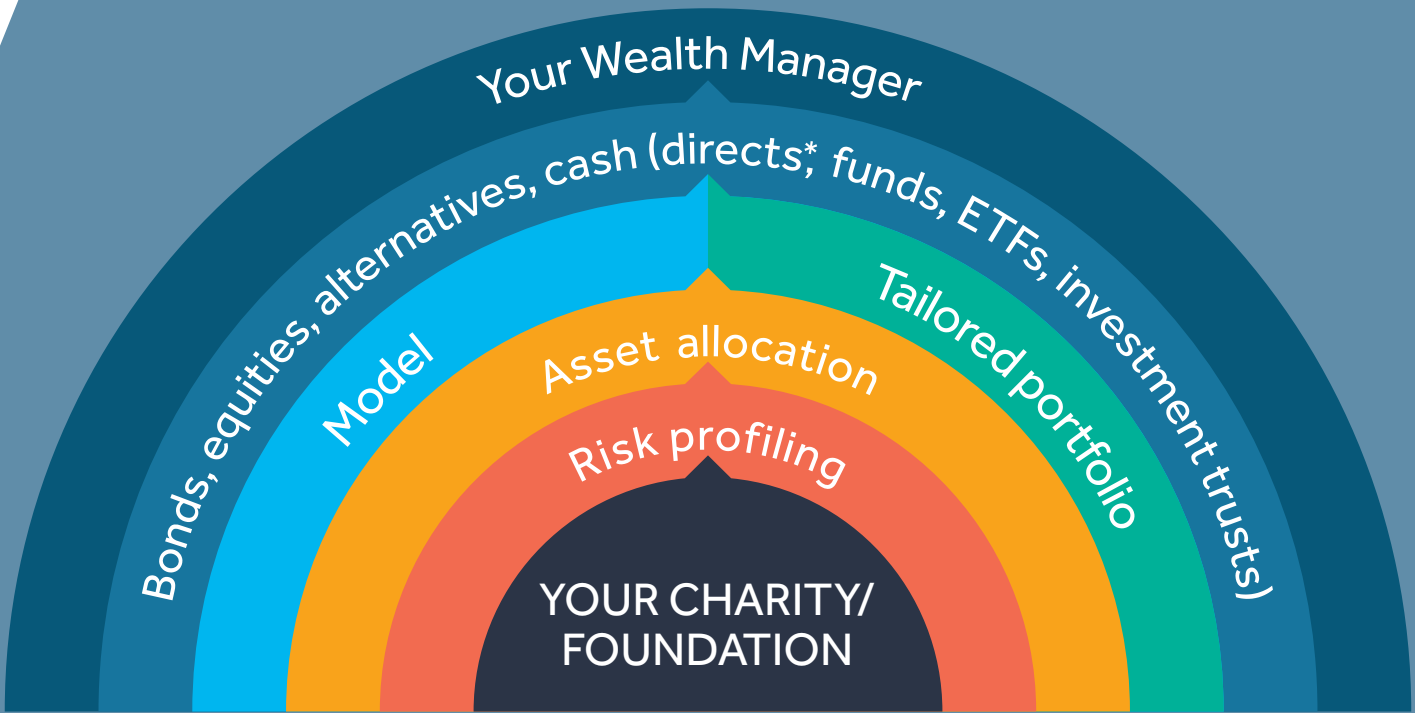
Our investment process

Our goal is to meet your charity or foundation's investment needs and achieve the best possible returns for your chosen level of risk and within your IPS.

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 Investment Manager can start to create a risk-adjusted, IPS-compliant portfolio, flexibly tailored to your organisation's needs.

- We offer a range of different investments, including equities, funds, exchange-traded funds (ETFs), investment trusts, alternatives, bonds and cash
- We also offer a specific in-house ESG Portfolio Service which filters in 'responsible' companies
- Our in-house experts select investments from the open market to create a blend of quality investment opportunities for your charity or foundation
- Our specialist investment committees combine their knowledge to agree the best positioning for the portfolio
- We regularly check your portfolio against your organisation's objectives to make sure it's on track and still meets your IPS standards
- We actively manage and monitor the 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 safe hands

At Canaccord Genuity Wealth Management, we have a strong track record of meeting our charity and foundation clients' wealth management needs and delivering consistent returns. If you want to check how we're succeeding at any time, you can clearly measure our performance against industry benchmarks.

If you open an account with CGWM, your charity or foundation's 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 FCA's Client Assets Sourcebook (CASS)¹.

¹ 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 www.fscs.org.uk.



Discover our **can-do** approach

If you would like to know more about how we can help your charity or foundation with its investment and wealth management needs, get in touch. We'll be delighted to answer your questions and provide more details of our services.

Offices nationwide

Birmingham
Blackpool
Guildford
Lancaster

Llandudno
London
Newcastle
Norwich

Nottingham
Southampton
Worcester
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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. 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.

The investments discussed in this document may not be suitable for all investors.

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.

Canaccord Genuity Wealth Management (CGWM) is the trading name of Canaccord Genuity Financial Planning Limited (CGFPL), Canaccord Genuity Wealth Limited (CGWL), Canaccord Genuity Wealth Planning Limited (CGWPL) and Canaccord Genuity Wealth (International) Limited (CGWIL). They are all subsidiaries of Canaccord Genuity Group Inc.

CGFPL, CGWL and CGWPL are authorised and regulated by the Financial Conduct Authority (registered numbers 154608, 194927 and 594155).

CGFPL, CGWL and CGWPL have their registered office at 88 Wood Street, London, EC2V 7QR.

CGFPL, CGWL and CGWPL are registered in England & Wales no. 02762351, 03739694 and 08284862.

CGWIL is licensed and regulated by the Guernsey Financial Services Commission, the Isle of Man Financial Services Authority and the Jersey Financial Services Commission. CGWIL is registered in Guernsey no. 22761 and has its registered office at Trafalgar Court, Admiral Park, St. Peter Port, GY1 2JA.

CGWL and CGWIL are members of the London Stock Exchange and CGWIL is also a member of The International Stock Exchange (TISE).

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