



# A guide to our Managed Portfolio Services

With our Managed Portfolio Services (MPS), your dedicated Investment Manager will build and run an individualised portfolio on your behalf – without needing to ask your permission every time they make an adjustment.

You can choose from a range of actively managed, risk-rated, multi-asset model portfolios. This allows you to find the right fit for your risk appetite and needs. As well as our risk-rated portfolios, we also offer one dedicated fixed interest portfolio.

## What you need to know

- **Cost-effective, risk-based investment solutions** that are usually only available to people investing a much higher amount
- **A strong track record**, providing you with the best of our intelligent investment thinking and efficient processing
- **Consistently rated 5 stars** by Defaqto in the UK, an independent ratings agency
- **Available for UK and international clients**
- **Suitable for clients who have at least £50,000** (or the equivalent in euros or US dollars), when you invest directly with Canaccord Wealth
- **Access our MPS direct or via numerous third-party platforms<sup>1</sup>**, although you'll find the minimum investment thresholds can vary
- **Choose from a range of currencies**
  - UK and international-based portfolios denominated in sterling
  - International portfolios are also available in euros or US dollars (with the exception of international risk profile 7 which is only available in sterling)
- **International portfolios contain non-UK situs assets<sup>2</sup>**, making them attractive for clients domiciled outside the UK.

1. Details of the current available UK and international third-party platform providers can be viewed at [canaccord-wealth.com](https://canaccord-wealth.com), or you can speak to your Canaccord Wealth contact.
2. Non-UK situs assets are located outside the UK. The term 'situs' refers to the place where an asset is situated for legal and tax reasons and is important for tax purposes, particularly for inheritance tax (IHT). For instance, non-UK domiciled individuals are generally only taxed on their UK situs assets for UK IHT purposes.





## Why choose our Managed Portfolio Services?

No matter which portfolio you choose, we'll work hard to grow your wealth and support your goals.

### Value

Our goal is to deliver you attractive, risk-adjusted returns which aim to grow the real inflation-adjusted value of your portfolio.

### In-depth research

Benefit from our global investment ideas and research, conducted by 75+ in-house investment researchers and analysts.

### Active management

Your portfolio is actively managed and monitored, to help maximise your returns and minimise losses.

### Flexibility

Choose your portfolio's risk parameters to suit your ambitions and aspirations.

### Rigour

Be supported and protected by our robust and disciplined investment process.

### Stay supported

Be managed by an accessible and dedicated Canaccord Wealth team.

## Our centrally managed investment approach

To make sure you feel confident at every step, we use a centralised investment process. This is led by our experienced Chief Investment Office (CIO) – bringing you the expertise of multiple investment professionals, rather than just one Fund Manager.

If you want to find out more about our process, you can contact our CIO team at any time. We also regularly publish our market views on our website.

## How it works

### Optimally allocating different asset classes

All our managed portfolios are carefully diversified, depending on each portfolio's stated risk/reward profile and objectives. This is achieved through a blend of funds, specially selected by our CIO.

### Taking an open-architecture approach

We select investments from across the entire global marketplace. This helps us maximise your investment opportunities and manage risk.

### Selecting and continuously monitoring the funds

No matter which risk-based portfolio you choose, we actively manage the assets in your portfolio. Our in-house investment committees bring a wealth of experience and expertise, carrying out their own meticulous research with a variety of analytical tools.

### Adapting your investments with dynamic asset allocation

When the investment market and economic outlook changes, we make sure your investments adapt along with them – helping manage economic dips and inflationary pressures. This could, for example, result in a larger weighting in alternative investments (like commodities, currencies and absolute return funds) if our CIO believes it's appropriate. These alternative investments help to reduce volatility, as they generally don't move in line with equities and bonds.

### Would you like to know more?

You'll find a summary of our centrally managed model portfolios and their risk/reward profiles later in this document. With the help of your Financial Adviser or Investment Manager, you can decide which portfolio best matches your needs, objectives and attitudes to risk.

## Choosing the right managed portfolio for you

Our MPS are available in a range of different risk ratings – illustrated in the following charts. All are designed to work over a typical investment cycle of 5-10 years.

### Risk profiles explained

With the help of your Financial Adviser or Investment Manager, you can choose whichever risk/reward profile is right for your needs.

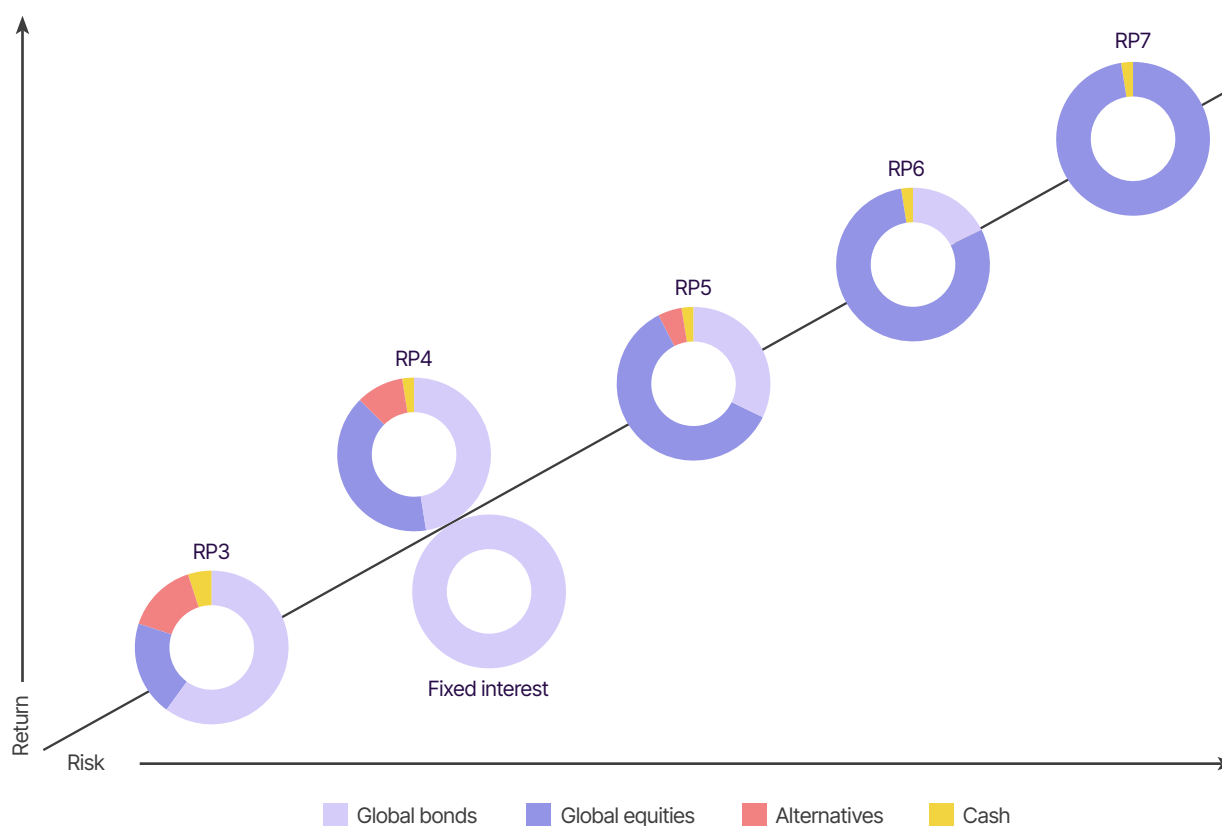
If you or your Financial Adviser want further information about each risk profile – such as the objective of each strategy over a rolling period of 5-10 years, or how we expect to deliver the return over inflation we are targeting – then we recommend you take a look at our separate ‘Guide to our investment risk profiles’, which will provide you with more detail.

## UK Managed Portfolio Service

In the UK, we offer a range of five risk-rated portfolios, from risk profile 3 to 7. Risk profiles 3, 4 and 5 also offer an income portfolio option for clients who’d like to generate income.

All the portfolios invest in equities, bonds and alternatives. But we also offer a fixed interest portfolio, which invests in government and corporate bonds and other forms of debt.

### UK MPS risk vs return



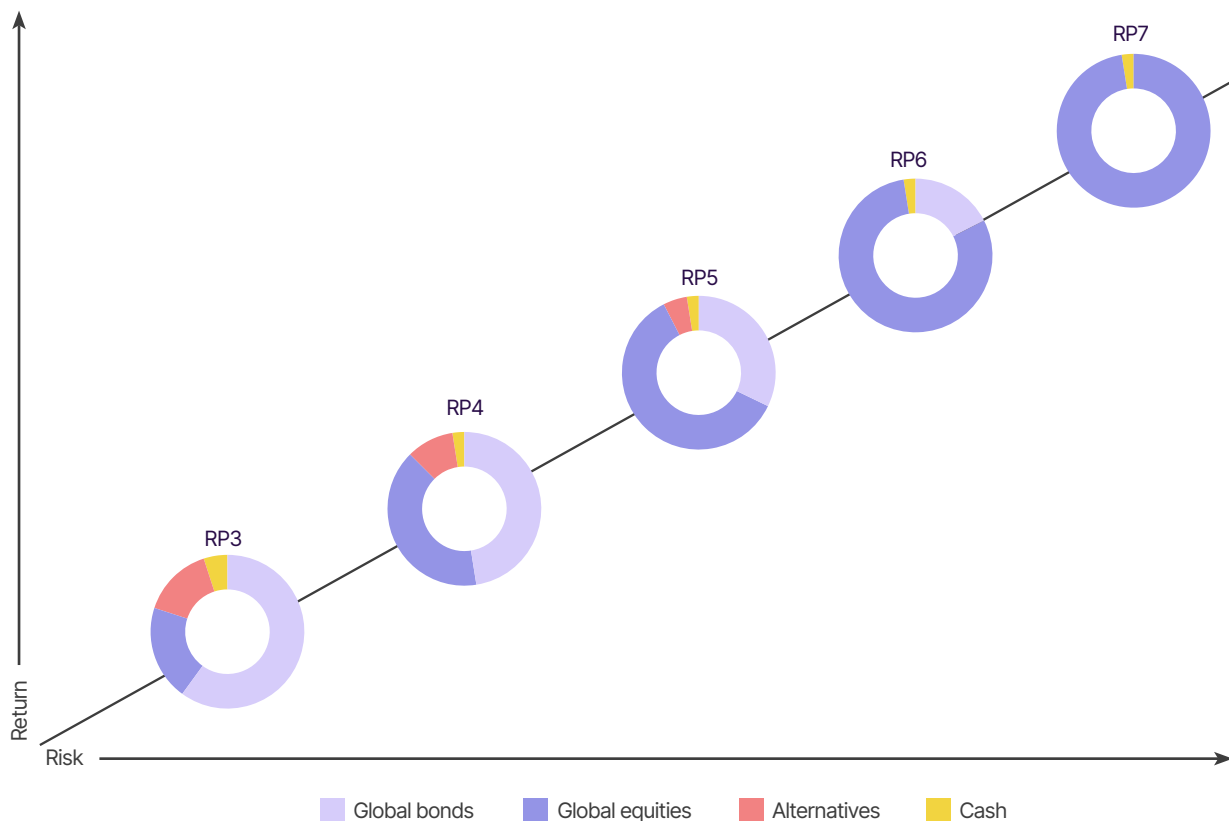
N.B. This is for illustrative purposes only. The above asset allocation is as at 31 December 2024. Actual asset allocation changes are made depending on market conditions.



## International Managed Portfolio Service

For our clients domiciled outside the UK, we also offer five risk-rated portfolios from risk profile 3 to 7. All are available in sterling, euros and US dollars (with the exception of risk profile 7, which is only available in sterling).

### International MPS risk vs return



NB This is for illustrative purposes only. The above asset allocation is as at 31 December 2024. Actual asset allocation changes are made depending on market conditions.

## **Made to match your needs**

You should always feel your investments are right for you and what you're looking to achieve. To help you make the right choice, we'll do a full in-depth assessment with you or your Financial Adviser before we set up your portfolio.

You will then have your own professionally managed, segregated portfolio, made up of a mix of different investments aligned with your individual risk profile, which supports your goals and circumstances.

If you're living or working away from your home country and looking for effective, tax-efficient solutions, you can also access our MPS through a range of tax-efficient wrappers. A Financial Adviser can help you with this.

### **Keeping you informed of your portfolio performance**

Every quarter, you'll receive a clearly laid-out valuation report, with a market commentary from our CIO. You and your Financial Adviser can also view your portfolio online at any time, no matter where you are, through our easy-to-use Canaccord Wealth portal and app, or via numerous third-party platforms if that's easier for you both.

### **Our other investment management services**

If you or your Financial Adviser decide our MPS aren't quite right for you, we also provide other investment solutions, including tailored portfolio management for larger sums.

Alternatively, our own in-house funds, where your resources are pooled with those of other investors, are also available through many different life company tax-efficient wrappers.

### **Placing your investments in expert hands**

Investing with Canaccord Wealth gives you access to a broad range of investment opportunities. We've built up our business and reputation over the years and now, in the UK and Europe; our investment specialists manage and administer over £35.9bn of assets (as at 31 December 2024).

We are part of Canaccord Genuity Group Inc., a publicly traded company under the symbol CF on the Toronto Stock Exchange. The Group has offices in 10 countries, including the UK, while Canaccord Genuity, our international capital markets division, operates around the world, including the UK, Europe, Asia and the Middle East.

For more information about any terms used in this document, please see our glossary of investment terms at [canaccord-wealth.com/glossary](https://canaccord-wealth.com/glossary)

## 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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CGWL and CGWIL are members of the London Stock Exchange.

# Ready to talk?

To learn how we can help you enjoy your wealth, whatever way matters most to you, please get in touch. We'll be delighted to answer your questions.

## In the UK

T: +44 20 7523 4500

E: [CGWM\\_UK@canaccord.com](mailto:CGWM_UK@canaccord.com)

## UK offices

Birmingham  
Blackpool  
Cambridge  
Guildford  
Lancaster  
Llandudno  
London  
Newcastle  
Norwich  
Southampton  
Worcester

**[canaccord-wealth.com](https://canaccord-wealth.com)**

## In the Crown Dependencies

T: +44 1534 715 555

E: [CGWM\\_international@canaccord.com](mailto:CGWM_international@canaccord.com)

## Crown Dependency offices

Guernsey  
Isle of Man  
Jersey

## Adam & Company

We are part of Canaccord Genuity Group Inc. and thanks to our relationship with Canaccord Wealth, investing with us gives you access to a broad range of wealth management solutions.

## Edinburgh

T: +44 131 380 9500

## Glasgow

T: +44 141 420 2033

E: [enquiries@adamandcompany.co.uk](mailto:enquiries@adamandcompany.co.uk)

**[adamandcompany.co.uk](https://adamandcompany.co.uk)**