

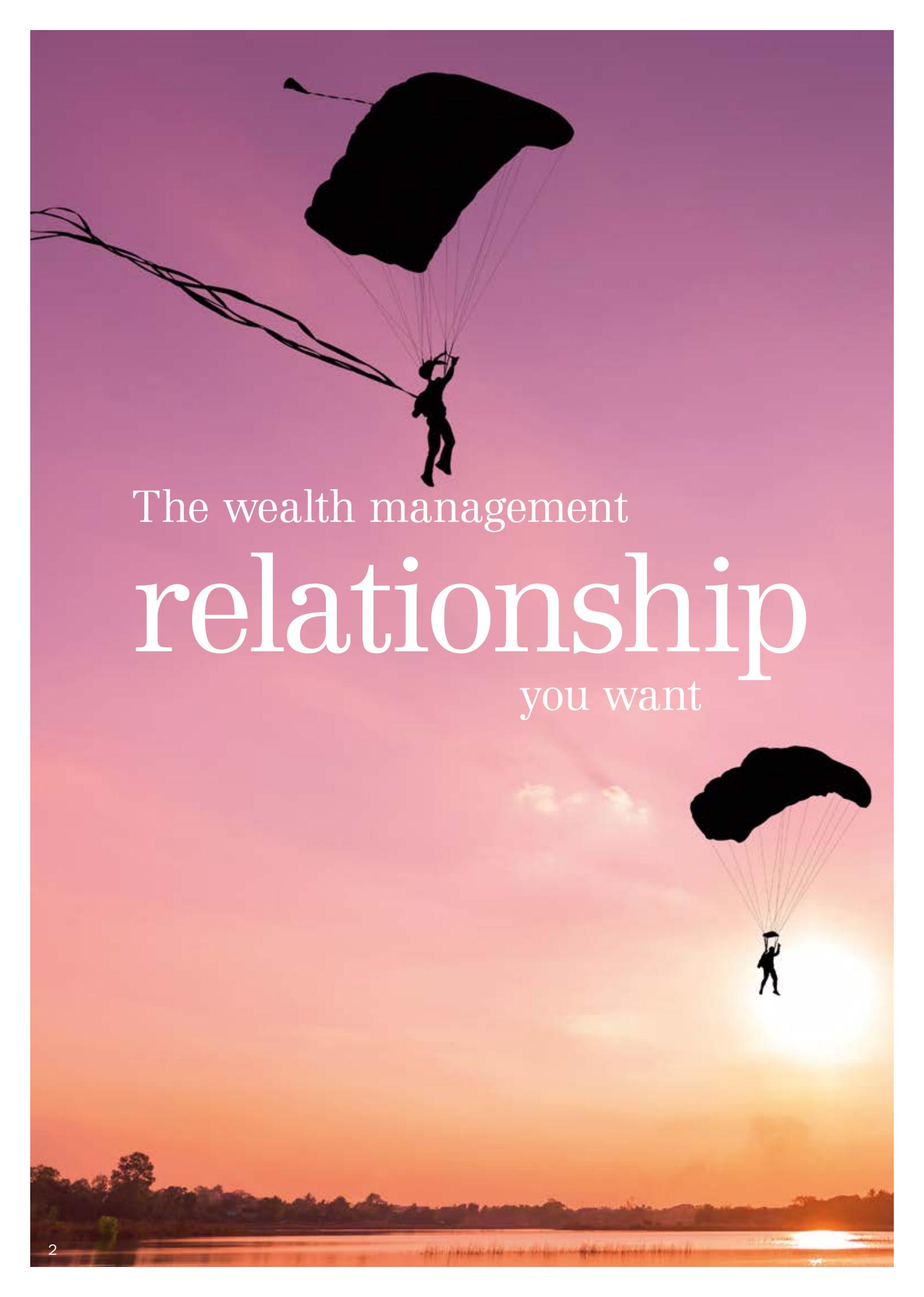
CANACCORD|Genuity  
Wealth Management

Working with

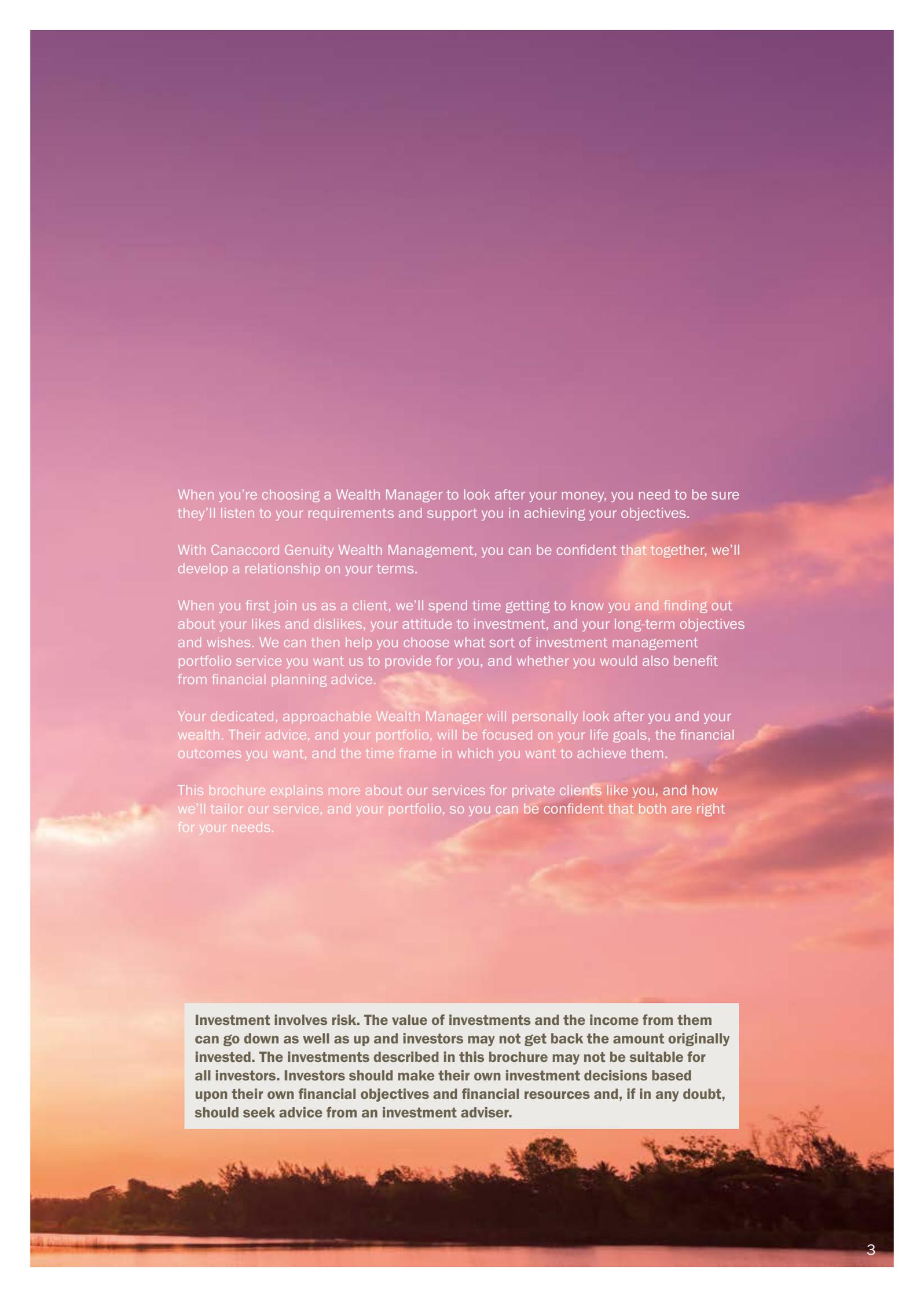
you

to build your wealth





The wealth management  
**relationship**  
you want



When you're choosing a Wealth Manager to look after your money, you need to be sure they'll listen to your requirements and support you in achieving your objectives.

With Canaccord Genuity Wealth Management, you can be confident that together, we'll develop a relationship on your terms.

When you first join us as a client, we'll spend time getting to know you and finding out about your likes and dislikes, your attitude to investment, and your long-term objectives and wishes. We can then help you choose what sort of investment management portfolio service you want us to provide for you, and whether you would also benefit from financial planning advice.

Your dedicated, approachable Wealth Manager will personally look after you and your wealth. Their advice, and your portfolio, will be focused on your life goals, the financial outcomes you want, and the time frame in which you want to achieve them.

This brochure explains more about our services for private clients like you, and how we'll tailor our service, and your portfolio, so you can be confident that both are right for your needs.

**Investment involves risk. The value of investments and the income from them can go down as well as up and investors may not get back the amount originally invested. The investments described in this brochure 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.**

Keeping  
you informed,  
every step of the way



Your Wealth Manager will be in touch with you regularly to update you on your investments and their performance. They'll 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. And of course they'll be available to talk to you when you need them.

We'll build an enduring relationship with you and, if your circumstances change, we'll adapt our advice and suggestions to make sure our personal recommendations are always relevant to you.

We'll give you all the information you want and need, when you want it. You can agree with your Wealth Manager exactly how often you want updates, and whether you prefer to meet face to face, talk on the phone or simply communicate by email. You can also let them know exactly what level of detail you'd like us to provide – and of course you can change your mind at any time.

We'll have honest conversations with you about how your investments are performing against your objectives – and explain what we're doing to optimise your portfolio.

## **Information at your command**

You'll 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. Just let us know.

You can also access in-depth information on our website, and view your account online at any time, no matter where you are, through our Wealth Online portal, including your investments, statements and historical valuations. Register at [wealth.canaccordgenuity.com](http://wealth.canaccordgenuity.com).

If you want to know more about the world of wealth management, including the broader economic and investment market landscape or financial planning matters, we offer you a wide range of information. For example, you can read up-to-date articles and reports in our regular client publications and expert commentaries, as well as accessing information and videos on our website.

# Giving you a holistic view

When you entrust us with your wealth, you can depend on our in-depth intelligence and experience. We are a specialist firm, focused solely on wealth management, so all our in-house resources are dedicated to increasing our knowledge and expertise in this area.

As well as offering discretionary, advisory and stockbroking services for your investments, we also offer financial planning, which is fee based and provided by our independent team. This will give you a totally integrated wealth management solution.

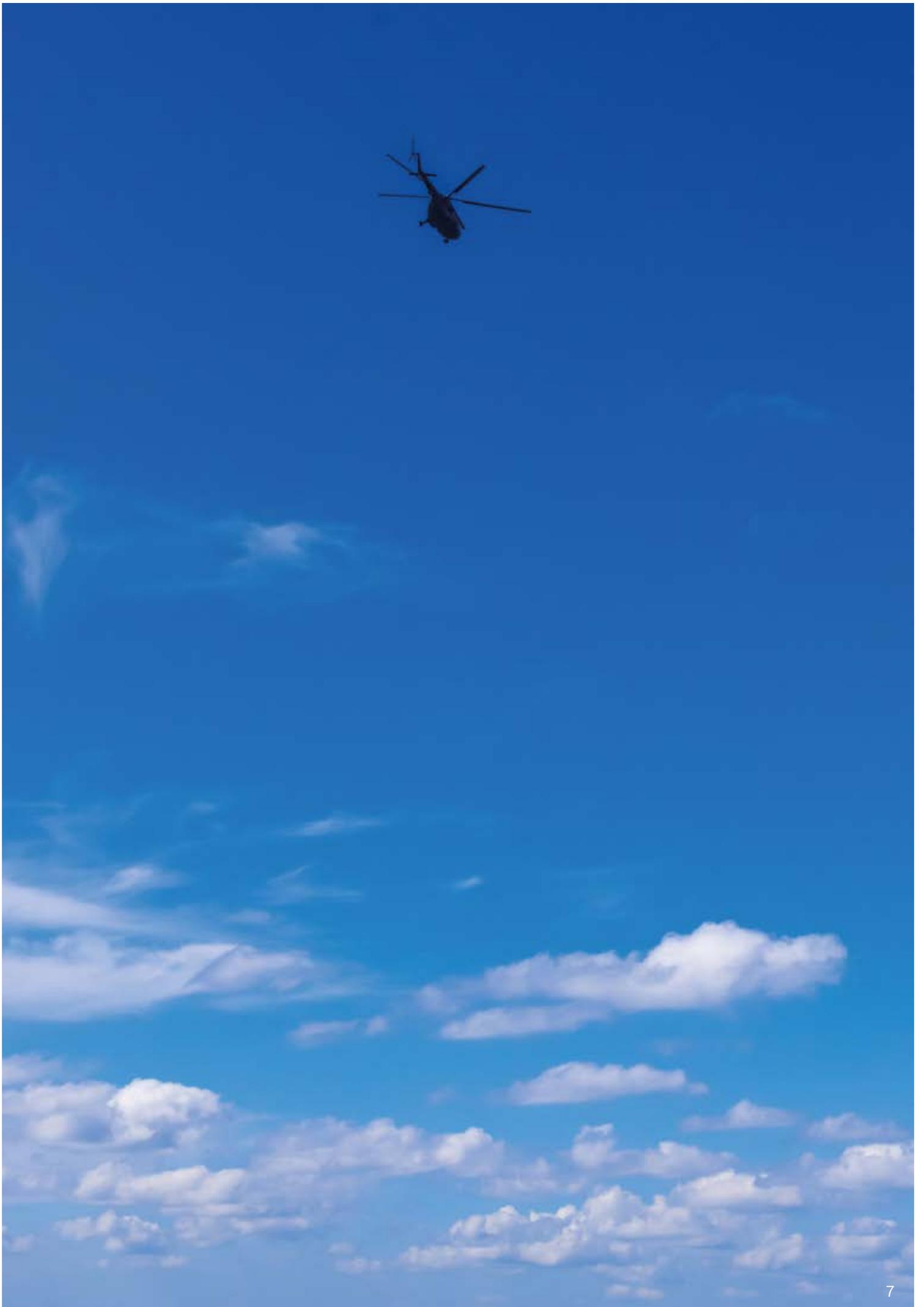
We'll look at the 'big picture' and manage your wealth holistically and beyond just your investment objectives. We look at your long-term aims – both financial and lifestyle.

## **Independent wealth planning advice**

This service is designed to manage the whole of your finances and ensure they are structured, including your investments, to meet your objectives. Based on detailed conversations with you, we'll focus on your priorities to build a tax-efficient plan that leads you confidently towards the future you want.

Because this service is independent, your Financial Planner isn't tied to any specific provider or products – not even our own. Instead they can look at all the options and recommend the ones that are best for your needs.

This means we can work with you in a clear, transparent partnership, and offer you objective, comprehensive advice.





# Your choice

## of portfolio management services

We offer you access to a wide range of portfolio building and management resources, supported by our rigorous and robust investment process, including insights into local and international markets.

You can choose whether we manage your investments on a discretionary or advised basis. Whatever you decide, you can be sure your portfolio is uniquely designed to meet your individual objectives and attitude to risk.

## **Discretionary portfolio management service**

If you select this service, our investment professionals will build and run a personalised portfolio on your behalf, without needing to ask your permission each time they want to make an adjustment. Our investment team will look for suitable opportunities from around the world on your behalf.

Our discretionary portfolios invest in individual stocks and bonds, and other alternative asset classes. They also invest in third party investment funds, for added diversification and access to a wide range of fund managers.

Our investment approach is risk driven: we believe it's more important to manage your portfolio to meet your risk objectives than to chase short-term returns.

If you'd rather keep control of your investment decisions, our advisory portfolio management service offers the same insight and recommendations as our discretionary service. You'll have a personal portfolio developed in line with your objectives and attitudes to investment risk. Our experts will make recommendations, but you're free to make your own choices. We'll suggest changes we think are appropriate, but we'll get your agreement before we make any transactions or changes.

## **Going for broking**

Our trading team combines fast, responsive action with excellent service. You can choose either our advisory broking service or an execution-only service.

If you like to take an active interest in financial markets and want to buy and sell investments on your own behalf, our trading and dealing team can offer you traditional stockbroking services.

All our stockbrokers are close to the market and have access to a wide range of in-house and external research. If you choose our advisory service, they'll offer you quality investment ideas, based on recommendations from our in-house stock selection committee.

This service is deemed to be 'restricted', as we do not provide advice in respect of pension or life insurance products. However, we advise all our clients on investments with complete impartiality as we are not tied to any particular product providers.

## **Other specialist investment services**

We offer a range of in-house fund solutions, or we can use a third party option, depending on what's right for your circumstances.

We also have an industry-leading team that specialises in niche fixed interest securities such as permanent interest-bearing shares (PIBS), preference shares and other income-oriented investments available on the stock market.

# Our investment process

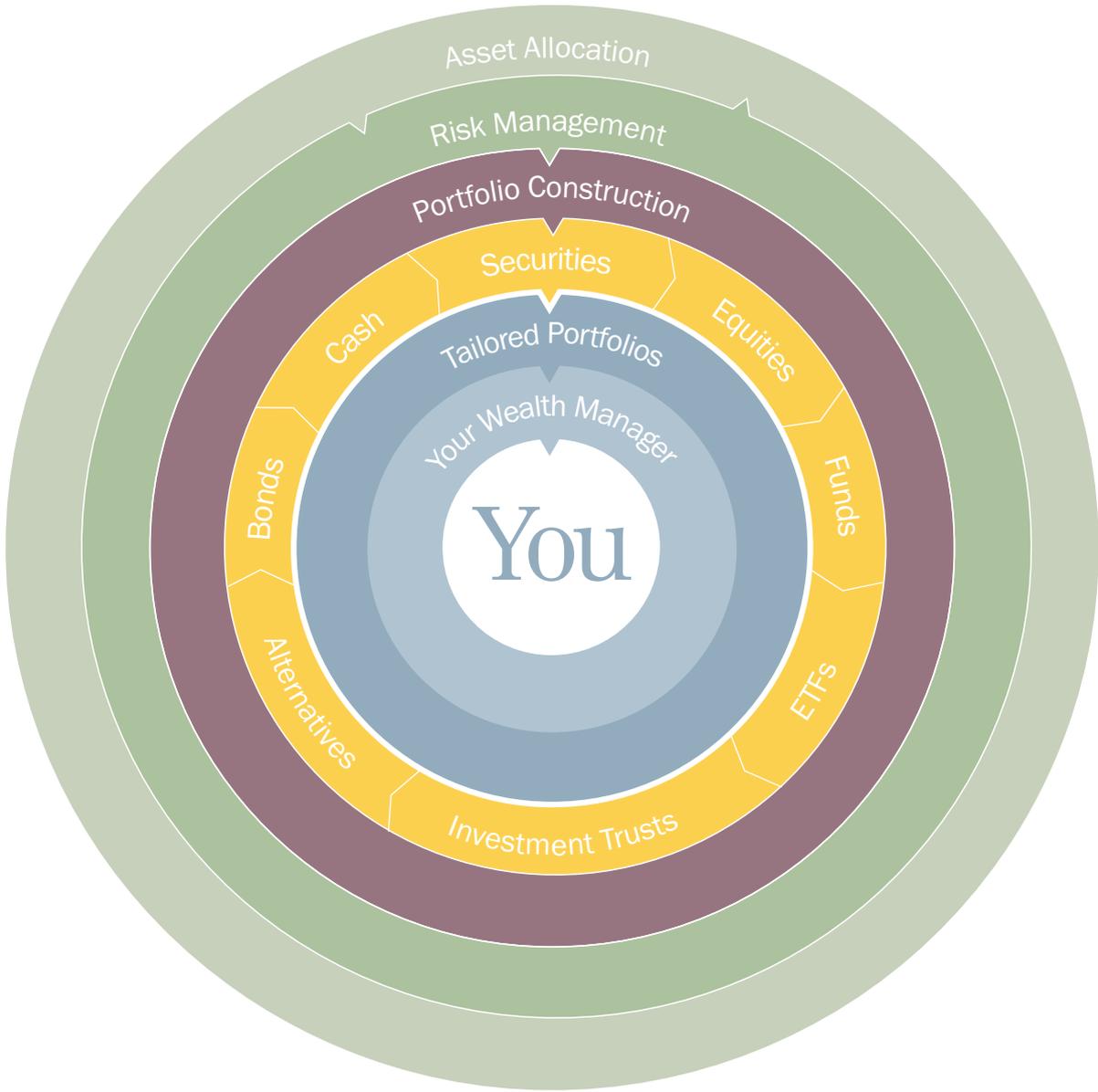
Our goal is to meet your personal investment needs and achieve the best possible returns for your chosen level of risk.

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 Wealth Manager can start to create a risk-adjusted portfolio, flexibly tailored to your individual needs.

- We can offer you a range of different investments, including securities, equities, funds, exchange-traded funds (ETFs), investment trusts, venture capital trusts (VCTs), enterprise investment schemes (EISs), alternatives, bonds and cash
- We can structure your investments tax effectively, including SIPP and ISA
- Our in-house experts select investments from the open market to create a range of quality investment opportunities for you
- Our specialist investment committees combine their knowledge to agree the best positioning for your portfolio
- We measure risk through our in-house portfolio risk management calculator, and build portfolios from our approved lists
- We check your portfolio against your objectives to make sure it's on track, and actively manage and monitor your investments to maximise returns and minimise losses.

**Investments in VCTs and EISs should be regarded as high risk as they invest in small companies with shares that are highly illiquid and can be hard to sell. They are only suitable for UK resident taxpayers who can tolerate higher risk and have a time horizon of greater than five years.**



Your wealth is in  
**safe hands**



At Canaccord Genuity Wealth Management, we have a strong track record of meeting our 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.

To safeguard your wealth even more securely, we ring-fence all our investors' funds in a separate nominee company.

## About Canaccord Genuity Wealth Management

Investing with Canaccord Genuity Wealth Management gives you access to a broad range of wealth management solutions. We have successfully grown our business and reputation over the years. Now, in the UK and Europe - including our recent acquisition of Hargreave Hale - our investment professionals manage and administer over £24 billion (as at 8 November 2017) of assets on behalf of over 26,000 clients.

Our core wealth management services include portfolio management, broking services and wealth planning.

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're small enough to provide a personal relationship-led service with direct access to our people and knowledge.

## Our Canaccord Genuity Group

We're part of Canaccord Genuity Group Inc., a publicly traded company under the symbol CF on the Toronto Stock Exchange. Established in 1950, it is now a leading global financial services firm, operating in wealth management and capital markets.

The Group has offices in 10 countries, including wealth management offices in the UK, Channel Islands, Isle of Man, Canada and Australia. Canaccord Genuity, our international capital markets division, operates in Canada, the US, the UK, France, Ireland, Hong Kong, China, Australia and Dubai.

## Accolades and awards

We work hard to offer you excellent service throughout our relationship, and our greatest accolade is your thanks, or when you recommend us to your friends, colleagues or relations.

However, we're also very proud when our clients and industry peers recognise our achievements with awards and high ratings. These are some of the most recent.



How can we  
help?



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

**United Kingdom**  
**41 Lothbury**  
**London**  
**EC2R 7AE**

**T: +44 20 7523 4600**  
**E: [CGWM\\_UK@canaccord.com](mailto:CGWM_UK@canaccord.com)**

**[canaccordgenuity.com](http://canaccordgenuity.com)**

## Important information

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

Any tax benefits depend upon the investor's individual circumstances and clients should discuss their financial arrangements with their own tax adviser before investing. The levels and bases of taxation may be subject to change in the future.

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), and Canaccord Genuity Wealth (International) Limited (CGWIL). They and Hargreave Hale Limited (HHL) are all wholly owned subsidiaries of Canaccord Genuity Group Inc. CGFPL, CGWL and HHL are authorised and regulated by the Financial Conduct Authority (registered numbers 154608, 194927 and 209741). CGFPL and CGWL have their registered office at 41 Lothbury, London, EC2R 7AE. HHL has its registered office at Talisman House, Boardmans Way, Blackpool, FY4 5FY.

CGWL, CGFPL and HHL are registered in England & Wales no. 02762351, 03739694 and 03146580.

CGWL and HHL are members of the London Stock Exchange.

CGWM does not make any warranties, expressed or implied, that the products, securities or services mentioned are available in your jurisdiction. Accordingly, if it is prohibited to advertise or make the products, securities or services available in your jurisdiction, or to you (by reason of nationality, residence or otherwise) then such products, securities or services are not directed at you.

The products and services offered by CGWM in the UK may differ from those offered by other Canaccord Genuity Group Inc. offices.