

CANACCORD | Genuity
Wealth Management

Working with

you

for your clients



A partner
you can
depend on



When you're choosing a partner to help you manage your clients' wealth, you want to be confident that their investment process is rigorous, robust and trustworthy.

At Canaccord Genuity Wealth Management, our intermediary team is supported by 12 investment committees, 65 in-house researchers and analysts, and industry-leading tools including Quest[®], Canaccord Genuity's proprietary equity valuation system.

Our flexible investment framework can be tailored to meet your clients' needs and attitudes to risk. You can access model-based to fully bespoke portfolios, accommodating high- to low-risk profiles, at various investment levels – all on our in-house platform. Our model-based services are also available through third party platforms.

When you want us to build a portfolio for one of your clients, we'll start by asking you about what they want to achieve and their attitude to risk - or, at your request, our Investment Manager can carry out a full suitability assessment with your client.

And throughout our relationship we'll tailor our partnership to meet your needs and preferences as well as your clients'.

This brochure explains more about our specialist services for intermediaries, and how they're supported by our meticulous process and in-house expertise.

This document is directed at investors categorised as professional under the rules of the Financial Conduct Authority and is not intended for onward distribution to retail clients.

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 investment process

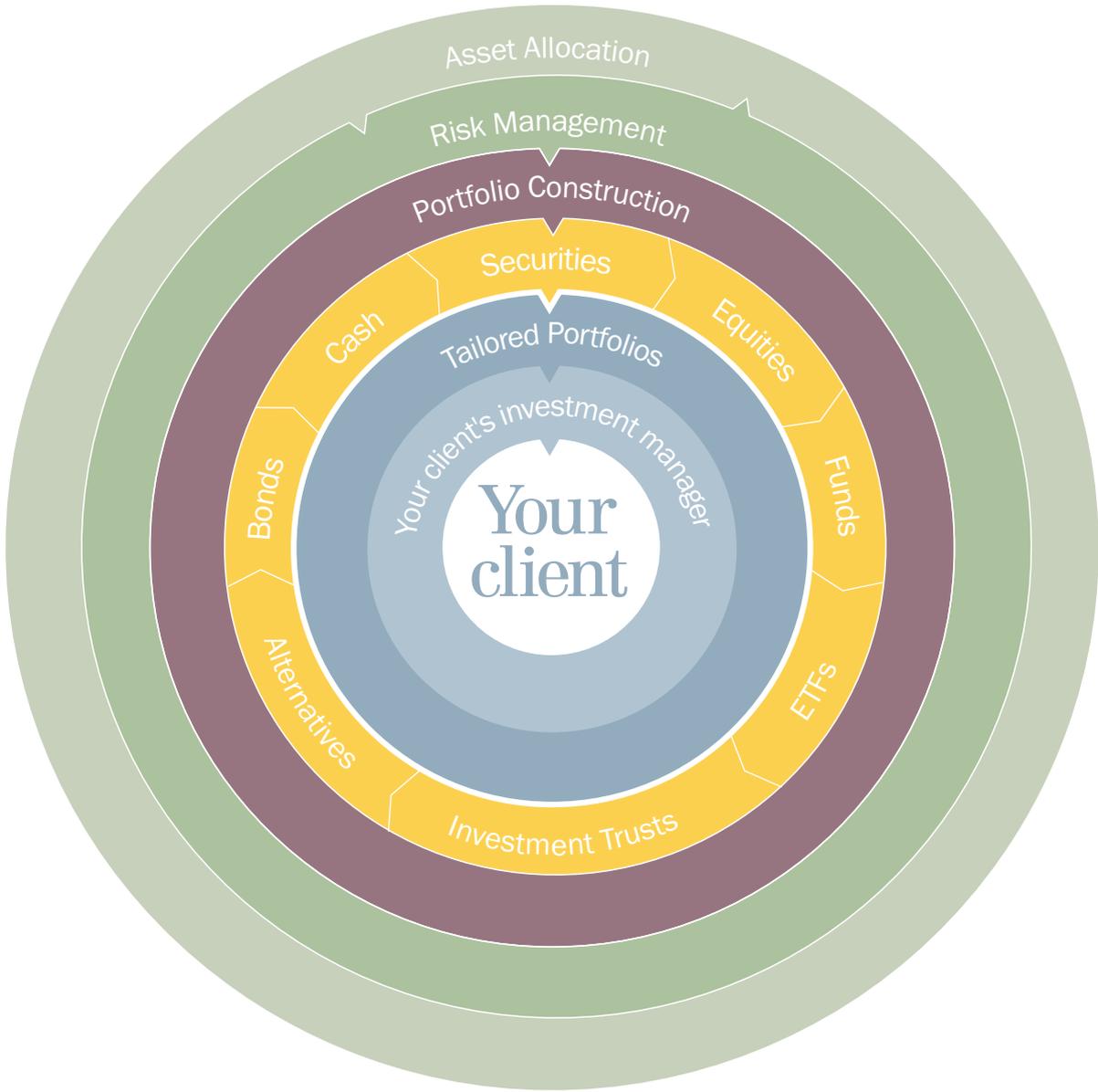
Our goal is to meet your clients' personal investment needs and achieve the best possible returns for each client's chosen level of risk.

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 we can start to create risk-adjusted portfolios for your clients.

- We offer a range of different investments, including securities, equities, funds, exchange-traded funds (ETFs), investment trusts, alternatives, bonds and cash
- As we don't offer tax advice at Canaccord Genuity Wealth Management, we'll work closely with any tax, accountancy or legal professionals supporting a client, to make sure the decisions we make on their behalf dovetail with the arrangements they've set up for their client
- Our in-house experts select investments from the open market to create a range of quality investment opportunities
- Our specialist investment committees combine their knowledge to agree the best positioning for each client's portfolio
- We measure risk through our in-house portfolio risk management calculator, and build portfolios from our approved lists
- We actively manage and monitor investments, aiming to maximise returns and minimise losses.

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 advisor.



Rely on us to build the

relationship you want

We work with IFAs, lawyers, accountants, trust companies, charities, family/multi-family offices and other third party introducers, providing a service for your individual clients or the charities or organisations you represent.



We also specialise in services for:

- Armed forces organisations, such as regimental monies and military charities
- US citizens resident in the UK
- Business owners and executives leaving or selling a successful enterprise.

Building a strong partnership

Throughout your relationship with us, you'll be supported by a dedicated team with an in-depth understanding of your own and your clients' needs. The lead manager will personally look after the relationship with your firm and oversee your clients' investment management.

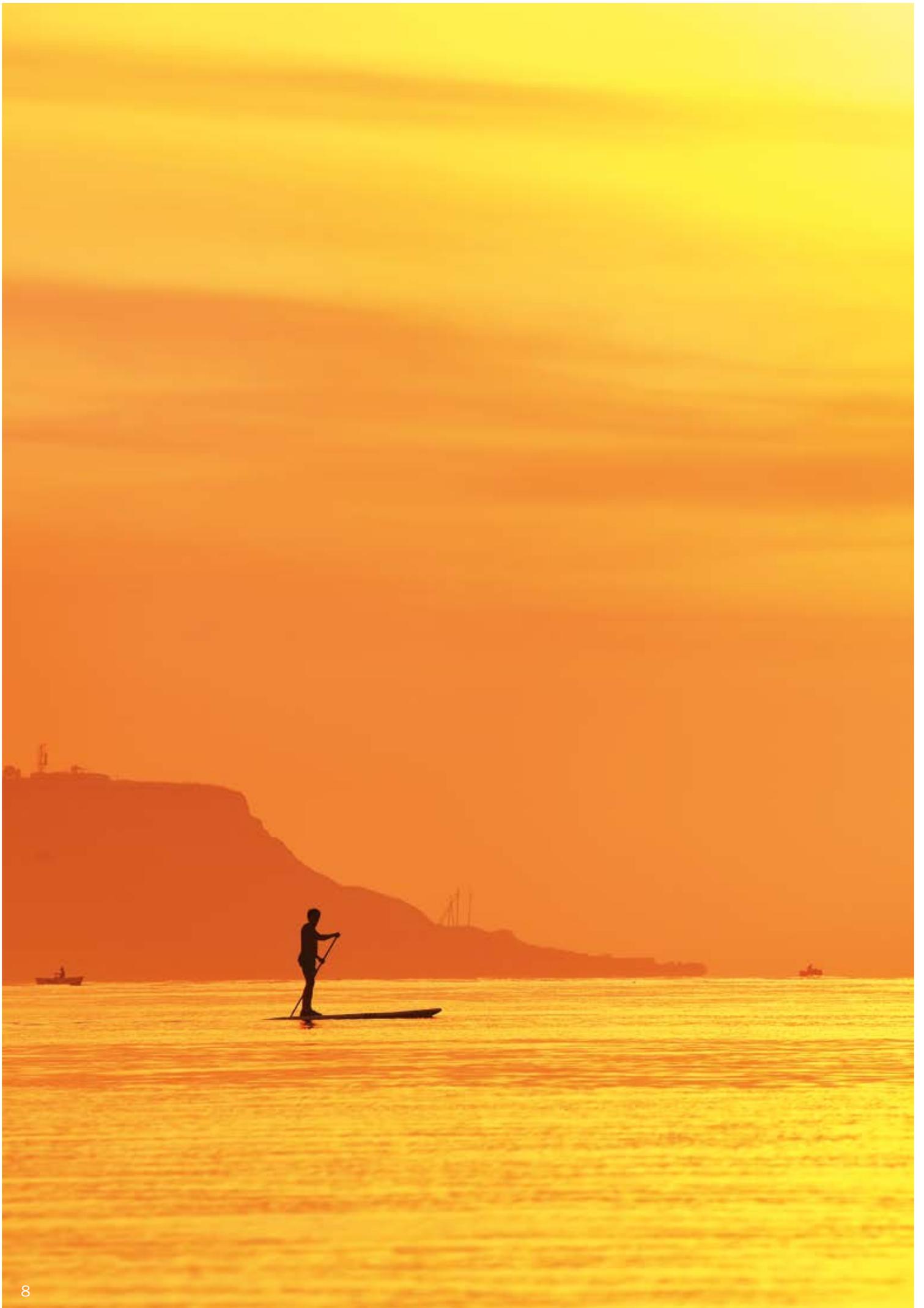
At the start, they'll spend time getting to know you, and will build an enduring relationship that works for you and your firm.

You can choose how we work together:

1. If you're a financial adviser, you may wish to retain the responsibility for assessing the risk and ongoing suitability of your clients' investments
2. If you prefer or are not qualified to do so, we can take over all these responsibilities for you
3. Or we can agree a joint 'hybrid' working relationship.

Whichever working relationship you choose, we'll make sure it enables both of us to use our time and resources efficiently, and ensures compliance. You'll continue to deliver the very best for your clients, supported by the combined strength and expertise of our partnership.

Our main objective is the same as yours: to ensure your clients feel confident, valued and satisfied.



Keeping you informed

We'll communicate with you regularly in whichever way suits you, and work in synergy with you to help your clients protect and increase their assets. Your client's personal Investment Manager will always be on hand to discuss your clients' portfolios honestly, share their knowledge and insights, and alert you to appropriate opportunities. They will be available to meet your clients if you wish.

- We have a state-of-the-art investment management, trading and reporting system, to support you efficiently and administer your clients' portfolios
- You can share in our knowledge through exclusive professional seminars
- You can also receive our specialist in-house content (e.g. market updates, macro-economic outlooks and wealth management articles), to support you and for you to share with your clients if you wish.

If you're an IFA or trustee, or directly responsible for a client's money management:

- We'll provide consolidated quarterly client valuations, with a market commentary
- We'll also provide you and your clients with comprehensive tax reporting
- You and your clients can access their accounts online 24/7 to view investments, transactions and up-to-date valuations.

Your clients' wealth is in safe hands

At Canaccord Genuity Wealth Management, we have a strong track record of meeting our investors' wealth management needs and delivering consistent returns. You can check on our performance at any time, as we are included within the ARC Private Client Indices (Asset Risk Consultants), rated by Defaqto, and our returns are shown on both the Distribution Technology and Financial Express platforms. As an example, our 2017 Defaqto rating is 5*.

To safeguard your clients' wealth as securely as possible we adhere to industry regulations and have strict monitoring controls in place. We operate under the FCA's rigid client money procedures, including ring-fencing all our investors' funds in a separate nominee company.

A range of

investment services

for your clients

We offer a range of investment management solutions for your clients, from risk-rated managed portfolios to a fully bespoke discretionary portfolio.

Your clients can invest in our managed portfolios, either directly with Canaccord Genuity Wealth Management or via selected third party platforms. If a client wishes to invest in a fully bespoke discretionary portfolio, they can do this via a Canaccord Genuity Investment Manager.

Whatever you and your individual clients decide, you can be sure we'll design each portfolio to meet the client's personal objectives and attitude to risk.

All our portfolio building and management resources are supported by our rigorous and robust investment process, including insights into local and international markets.

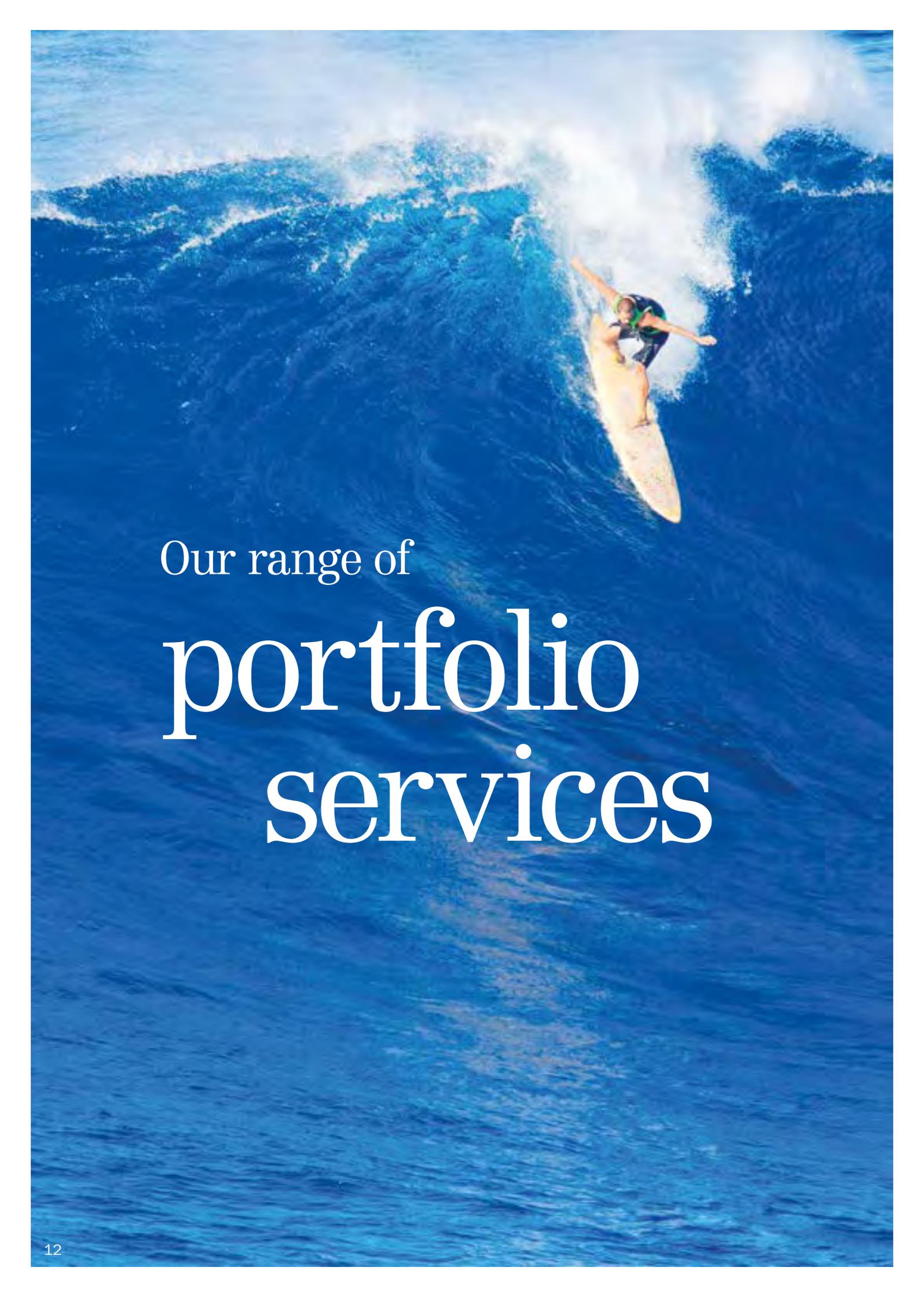
Investing tax efficiently

We'll work with you to manage your clients' assets in tax-efficient products and structures, and can offer guidance on a range of relevant products.

Of course, tax benefits always depend on the client's individual circumstances, so your clients should discuss their arrangements with you (or their tax adviser if that isn't you) before investing. The levels and bases of taxation may change in the future.

The following four pages give an overview of our range of services.



A high-angle photograph of a surfer riding a wave. The surfer is wearing a dark wetsuit and is positioned on a light-colored surfboard, leaning into the wave. The water is a deep, vibrant blue, and the wave is breaking, creating white foam. The background shows the ocean extending to the horizon under a bright sky.

Our range of
portfolio
services

Managed Portfolio Service (MPS)

We offer a range of risk-rated discretionary portfolios for clients who don't need a tailored portfolio. For a recommended minimum investment of £100,000 they'll have access to a level of resources usually reserved for high net worth discretionary clients.

They can choose from seven MPS portfolios investing in collectives and ETFs, plus another seven MPS portfolios investing in UK direct equity funds and direct bond holdings, which they can access either directly or through a third party platform.

If you're an IFA or trustee, we're committed to supporting you, and we'll respect your views of which investments are suitable for each of your clients – so we'll map our models to your own risk-profiling tools.

Inheritance Tax Portfolio Service

This is a clear and efficient model, designed to reduce IHT while offering growth potential to boost legacies.

Our IHT portfolio invests in a diversified range of established, profitable companies selected from the Alternative Investment Market (AIM). Under current rules, shares in some companies that trade on AIM qualify for a tax relief called Business Property Relief (BPR). Once a client has held shares in one of these companies for two years, the shares are no longer counted as part of their estate for IHT purposes.

This is an actively managed portfolio service, so if we decide any of the underlying investments are no longer suitable, or if they stop being eligible for BPR, we can sell them and reinvest in another qualifying company without having to restart the two-year period.

GPS Optimized Portfolio Service

Our GPS Optimized portfolio is designed to protect your clients by aiming to cap the level of volatility in their portfolios. The annual cap is set according to five different risk categories, and GPS Optimized manages it with exclusive tools, including the Market Stress Indicator (MSI). During times of market stress, it re-allocates assets to remove excess volatility.

Specific risks of the IHT portfolio investing in AIM-listed companies include the potential volatility and illiquidity associated with smaller capitalisation companies. There may be a wide spread between buying and selling prices for AIM-listed shares. If you have to sell these shares immediately you may not get back the full amount invested, due to the wide spread. AIM rules are less demanding than those of the official list of the London Stock Exchange, and companies listed on AIM carry a greater risk than a company with a full listing.

The current inheritance tax rules and tax treatment of AIM shares may change in the future. In addition, you must be prepared to hold your shares in AIM-listed companies for a minimum of two years or these assets will be considered part of your estate in the IHT calculation. We strongly recommend that clients discuss their financial arrangements with their tax adviser before investing, as the value of any tax reliefs available is subject to individual circumstances.

No products offered by Canaccord Genuity Wealth Management provide capital protection; however, we aim to cap volatility to indicative tolerance levels, although this cannot be guaranteed.

More of our investment services

Bespoke discretionary portfolio management

If a client selects this service, our investment professionals will build and run a personalised portfolio on their behalf, without needing to ask your client's permission each time they want to make an adjustment.

Your client's dedicated Investment Manager will be committed to fulfilling their investment needs in line with their individual risk profiles, investment objectives and circumstances. As well as sterling, we can also provide tailored portfolios in euros and US dollars.

Our bespoke discretionary portfolios invest in individual stocks, bonds, third party investments funds, ETFs and other alternative asset classes. Our investment team will look for suitable opportunities from around the world.

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

Stockbroking services

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

If a client likes to take an active interest in financial markets and wants to buy and sell investments, our trading and dealing team can offer 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 a client chooses our advisory service, our stockbrokers will offer them 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.

Offshore services

If any of your clients need offshore investment solutions, including custody services and portfolio management, we can provide these through our offshore specialist teams.

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.





About Canaccord Genuity Wealth Management

Canaccord Genuity Wealth Management gives your clients 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 and advisory stockbroking services.

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.

Capital markets

Canaccord Genuity, our capital markets division, is a leading independent investment bank delivering a genuinely global perspective. Worldwide, we have offices in 10 countries and can list companies on 10 exchanges, so we can offer opportunities to grow the value of businesses and investments. We are committed to building lasting relationships, generating innovative ideas and delivering excellent value.

Accolades and awards

We work hard to offer an excellent service to all our clients and intermediaries, and our greatest accolade is your thanks, or when you recommend us to a new client.

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 clients' investment needs, get in touch. Our intermediary team will 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

canaccordgenuity.com



Important information

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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.

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