

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 will 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 service you want us to provide for you.

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 will 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



If you choose a managed relationship, your Wealth Manager will be in touch with you regularly to update you on your investments and their performance. They will be happy to share their knowledge and expertise with you, and of course they'll be available to talk to you when you need them.

We will build an enduring relationship with you and, if your circumstances change, we'll review your portfolio to ensure it continues to meet your needs.

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 would 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

If you choose a managed relationship, 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.

If you want to know more about the world of wealth management, including the broader economic and investment market landscape, 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.



Your choice

of wealth 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 how we manage your investments. Whatever you decide, you can be sure your portfolio will be 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 for you.

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 have 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.

Stockbroking

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 will offer you quality investment ideas, based on recommendations from our in-house stock selection committee.

Treasury services

We also offer these added-value services¹, for existing private clients with surplus cash pending longer-term investment or with foreign exchange requirements:

Cash management

A bespoke service designed to provide you with proactive management of your cash investments. This ensures you have cash that's being kept safe and available to meet any short-term liquidity needs or take advantage of investment opportunities.

We can look after your money as call or fixed-term deposits in a pooled or bespoke arrangement. It will be held in a client account, ring-fenced from the firm's money with approved counterparties on which we've undertaken due diligence.

Foreign exchange (FX)

If you wish to buy or sell currency we offer an efficient, transparent and competitive multi-bank FX trading service in 25 currencies, using spot, forward outright or swap trades. Our service includes dealing, management and advice.

¹ Where the service is authorised in the jurisdiction.

A wide range

of investment options

As part of our wealth management services we offer a range of in-house funds such as our Select Funds and the Global Equity Fund.

Investment funds pool clients' money in a regulated collective investment vehicle. They are ideal if you want to access our Investment Managers' expertise without using our bespoke discretionary service, or if you want access to specific investment mandates.

Funds offer you several benefits:

- They allow you to spread your portfolio across a more diverse selection of investments, protecting you against volatility or poor performance in specific sectors
- They allow you to access investments that would be closed to you as an individual investor
- The fund manager can negotiate better deals on your behalf.



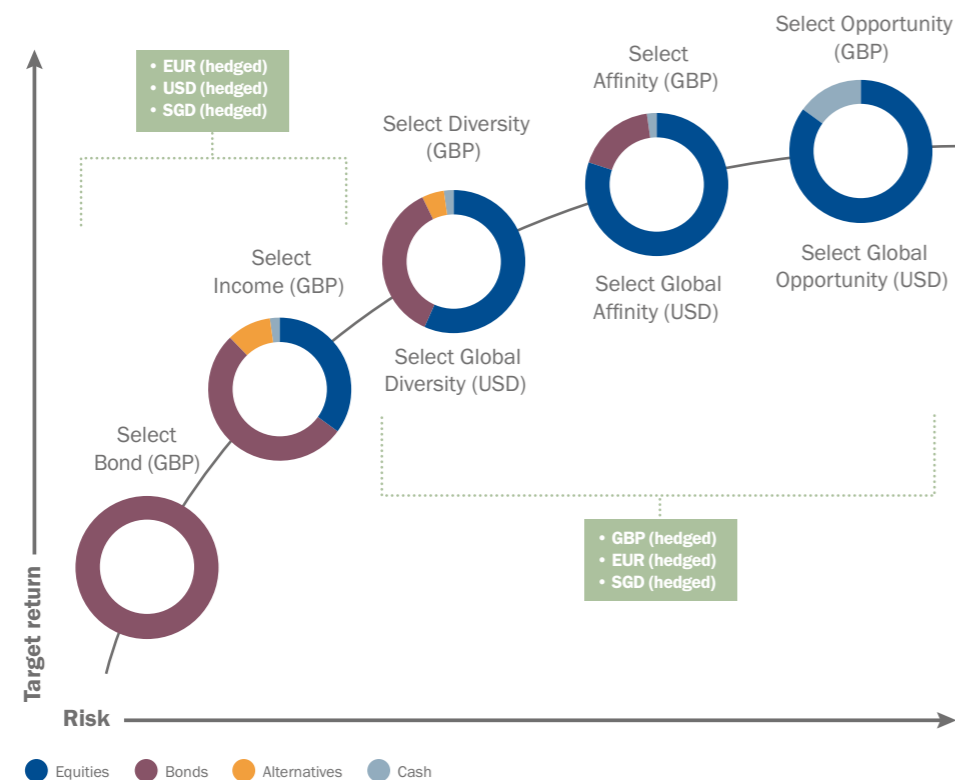
Our selection of in-house funds

Multi-manager investing, or third-party fund selection, is an important aspect of our wealth management proposition. Through our Select Funds, which we've been managing for more than 15 years, you can access specialist and geographic areas where you might not have the right expertise and knowledge to invest on your own. They let you invest in multiple asset classes, including equities, bonds, commodities and alternative investments.

Unlike a traditional fund, in which a single fund manager controls all the money, our multi-manager portfolios spread your money across different asset types and fund managers. This lets you diversify your investments and reduce your exposure to risk.

We offer a variety of multi-manager Select Funds with different levels of risk and return, so you can choose the one that meets your specific needs. We use active asset allocation to take advantage of the changing opportunities in each asset class, to diversify risk and improve the returns on your investment.

Return vs risk



Our Select Funds in detail

Our Select Funds are each primarily a 'fund of funds' focused on risk-adjusted returns. Combining active asset allocation with a rigorous fund selection process, they focus on fund managers who are able to add consistent value over and above their respective market benchmarks.

CGWM Select Bond

This fund is designed to generate positive total returns from a diversified portfolio of bonds, other debt securities, collective investment schemes and money market instruments, with a bias towards sterling denominated assets. In normal circumstances, the fund will aim to deliver income in excess of the average rate achievable through a one-year cash deposit. As well as its core sterling share class, the Select Bond Fund is available in euro, Singapore dollar and US dollar hedged share classes.

CGWM Select Income

This fund, available in the same four currencies, is designed to generate an income and capital growth. It manages risk to preserve capital value and achieve a consistent total return. The fund holds multiple asset classes, including collective investment schemes, direct bonds and other yielding assets. Up to 50% of its net asset value may be invested in international equity markets.

CGWM Select Diversity/ CGWM Select Global Diversity

These funds are appropriate if you're seeking growth over the longer term. To achieve this, the funds hold multiple asset classes. Up to 60%* of their net assets may be invested in international equity markets through the securities of regulated collective investment schemes. While the Select Diversity Fund maintains a core exposure to sterling assets, the Select Global Diversity Fund has a greater exposure to US dollar assets. As well as its core US dollar share class, the Select Global Diversity Fund is also available in sterling, euro and Singapore dollar hedged share classes.

CGWM Select Affinity/ CGWM Select Global Affinity

These funds are appropriate if you're seeking growth over the longer term. The portfolios invest to achieve the best return while considering the risk of each investment, and hold multiple asset classes to achieve this. Up to 85%* of their net assets may be invested in international equity markets through the securities of regulated collective investment schemes. While the Select Affinity Fund maintains a core exposure to sterling assets, the Select Global Affinity Fund has a greater exposure to US dollar assets and is available in the same four currencies as the Select Global Diversity Fund.

CGWM Select Opportunity/ CGWM Select Global Opportunity

We have been running the strategy for these dynamic funds with great success since 2001. They are appropriate if you're seeking growth. They can hold multiple asset classes but focus on achieving growth with less concern about volatility, so up to 100%* of their net assets may be invested in international equity markets through the securities of regulated collective investment schemes. The Select Global Opportunity Fund is available in the same four currencies as the Select Global Diversity and Select Global Affinity Funds.

For more information about these individual funds, ask us for our Select Fund brochure, request individual fund factsheets, or download them from the 'Fund literature' area on our website.

Our Global Equity Fund

This is our high-conviction, bottom-up, focused direct equity offering. It allows your wealth management to benefit from our core investment policy, global expertise and values.

It's an actively managed portfolio of great companies from around the world, designed to give you consistent, attractive risk-adjusted returns over the long term. It also enables you to benefit from the unique blend of quantitative analysis offered by Canaccord Genuity's proprietary company evaluation service Quest®, as well as the qualitative expertise of our senior Investment Managers and Analysts. We use Quest® to analyse and screen approximately 9,000 companies (covering about 95% of total global market capitalisation), and choose the best ones for our portfolios.

This portfolio is only suitable if you have a high investment risk tolerance.

* This percentage is indicative only and the Investment Manager may, if necessary, alter or adjust it because of prevailing market conditions.

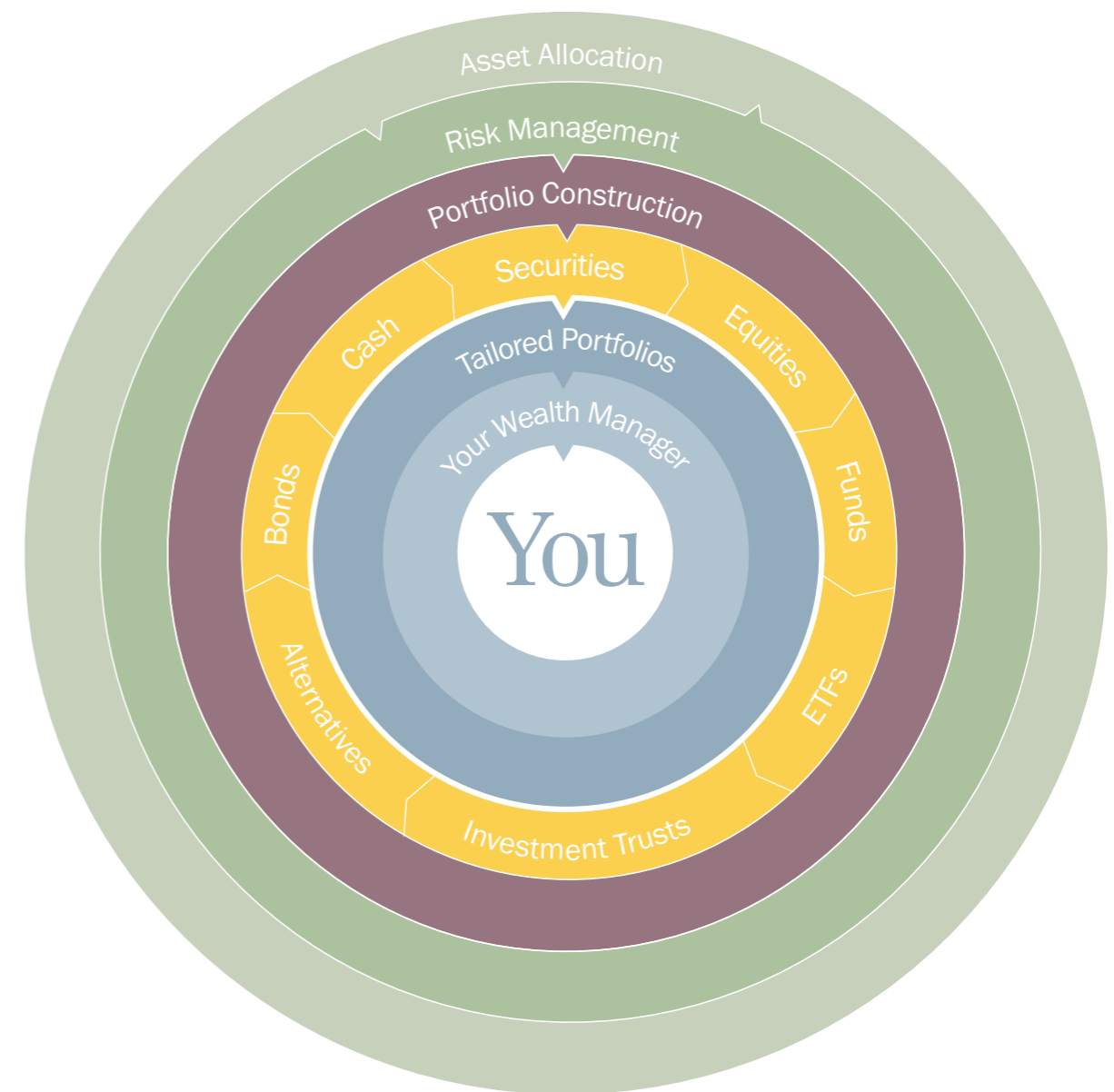
Our investment process

If you choose a managed relationship, our goal will be 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, alternatives, bonds and cash
- 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.





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 are succeeding at any time, you can clearly measure our performance against industry benchmarks.

Your money and assets are held with carefully chosen banks and institutions which we regularly monitor and review. All client money and assets are protected as they are held in segregated client accounts.

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 30 September 2017) of assets.

Our core wealth management services include portfolio management and broking services. We have the size and scale needed to deliver expert advice, combined with a highly developed and sophisticated 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.

Our Canaccord Genuity Group

We are 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 are 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.

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Important information

This document is for information purposes only and is not to be construed as a solicitation or an offer to purchase or sell investments or related financial instruments. It has no regard for the specific investment objectives, financial situation or needs of any specific investor. 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.

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

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.

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Canaccord Genuity Investment Funds plc (CGIF) is an umbrella fund with segregated liability between sub-funds. CGIF is incorporated with limited liability as an open-ended umbrella investment company with variable capital under the laws of Ireland with registered number 367917 and authorised under the European Communities (Undertakings for Collective Investment in Transferable Securities) Regulations, 2011. The registered office of CGIF is 25-28 North Wall Quay, IFSC, Dublin 1, Republic of Ireland. CGIF is regulated by the Central Bank of Ireland. In the UK, CGIF is a recognised collective investment scheme for the purposes of Section 264 of the UK Financial Services and Markets Act, 2000. In Guernsey, CGIF is recognised under Section 29(1) of the Protection of Investors (Bailiwick of Guernsey) Law, 1987 and the Investor Protection (Designated Countries and Territories) Regulations 1989 and 1992. In Jersey, CGIF is recognised under the Control of Borrowing (Jersey) Order 1958 and the Collective Investment Funds (Jersey) Law 1988. In Singapore, a number of CGIF sub-funds are classified as Restricted Foreign Schemes by the Monetary Authority of Singapore under paragraph 2(3) of the Sixth Schedule to the Securities and Futures (Offers of Investments) (Collective Investment Schemes) Regulations 2009. In the Isle of Man, CGIF is recognised under Paragraph 1 of Schedule 4 to the Collective Investment Schemes Act 2008. The Isle of Man Financial Services Authority does not vouch for the correctness of any statements or opinions expressed with regard to CGIF.

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