



Investment  
management that  
revolves around **you**





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.



## Moving forward to the future you want

When you're choosing an Investment 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 attitude to investment, your acceptance of risk and your long-term objectives and wishes. We can then help you choose the most suitable investment management service for you.

Your dedicated Investment Manager will personally look after you and your wealth. With their advice, 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.



# Guiding you, every step of the way

If you choose a managed relationship, your Investment 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 Investment 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. In times of market volatility, we will provide regular updates on our actions and your manager will be readily available to address any concerns you may have.

## 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.

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 attending our client webinars and accessing in-depth information and videos on our website.

## Wealth Online – instant access to your account, any time, anywhere

Our easy-to-use Wealth Online portal and app enable you to view and monitor your account on your desktop, mobile or tablet; whenever you want and no matter where you are. This secure online facility allows you to access the latest details of your investments, including the underlying holdings, and read important documents such as statements and contract notes, as well as both quarterly and historical valuations.

# Your choice of investment management services

We offer you access to a wide range of investment services, supported by our rigorous and robust investment process.

## 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 can 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. As a major investor in third party funds, we ensure that our clients have access to the most cost-effective options, thus helping to build long-term investment returns.

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. We will always discuss risk profiling with you as part of our initial discussions, to ensure you have a clear understanding of our strategy.

## 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.

**Our investment services are 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.**

**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.**

**Investing in smaller companies, including AIM stocks, carries a higher degree of risk than investing in the more liquid shares of larger companies, so they may be difficult to sell at the time you choose. Investments in smaller companies are more volatile and, while they can offer great potential, growth is not guaranteed.**



# Other specialist investment services

We offer a range of other specialist investment services and in-house fund solutions, or we can use a third party option, depending on what is right for your circumstances.



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## **ESG Portfolio Service / ESG Fund**

A growing number of our clients are concerned about the nature of their investments and the environmental or ethical record of the companies involved. We offer both an ESG (environmental, social and governance) Portfolio Service and an ESG Fund, so you can take a more responsible approach to investing without sacrificing long-term investment performance, in whichever way suits you best. They allow you to invest in funds that work towards making the world a better place, while also doing the best for your long-term financial security.

## **Canaccord Genuity Global Equity Fund**

The investment objective of this fund is to generate long-term capital growth for investors, and seeks to achieve this objective by investing in a diversified portfolio of equities from around the globe. Suitable for investors with a high risk tolerance, the fund adopts a bottom-up approach to stock picking, seeking high-quality businesses with a competitive edge.

## **Select Portfolio Service (SPS)**

The SPS is a range of four managed portfolios that invest across our in-house Canaccord Genuity Funds (see page 11). Designed for investors looking to balance risk with return, the portfolios are actively managed according to their risk profiles to target the highest unit of return per unit of risk. The SPS is available in sterling, US dollars or euros for a minimum investment of £100,000 or equivalent.

## **Smaller company (small-cap) investing**

Small-caps can offer good investment opportunities. However, they are riskier and often ignored by wealth management companies who may lack the expertise and experience to evaluate small businesses, spot opportunities and invest on your behalf. At CGWM, we do have that expertise. In fact, we are among the most experienced independent UK wealth managers in this area. We can offer a standalone service for investors able to take a higher level of risk, or add small-caps as part of a fully diversified portfolio.

## **Charities**

Some of our clients act as trustees supervising the investments of a charity or foundation, and we understand the challenging nature of this responsibility. We have been looking after charitable organisations for many years and will ensure you have the right advice and provisions in place to help meet the objectives set out in your charity's Investment Policy Statement.

## **Treasury services**

We also offer these added-value services<sup>1</sup>, 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 to 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.

<sup>1</sup> Where the service is authorised in the jurisdiction.

# Our in-house fund range

As part of our investment management services we offer a range of in-house multi-manager, multi-asset CGWM Funds.

Investing in a multi-manager fund means your resources are pooled with those of other investors. 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:

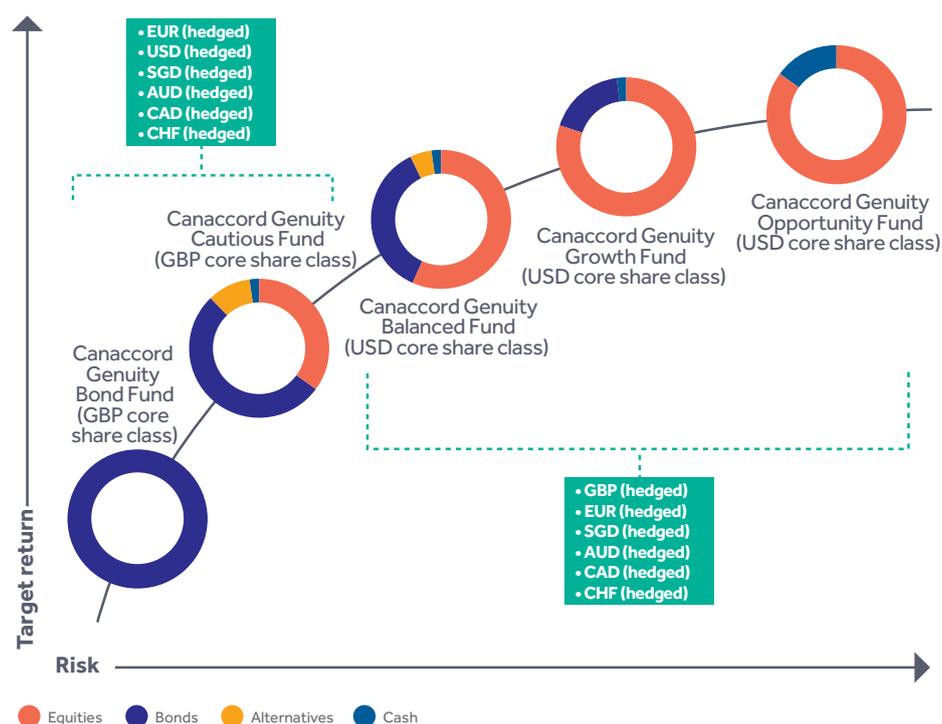
- They allow you to spread your portfolio across a more diverse selection of investments, protecting you against volatility or poor performance in specific sectors
- They allow you to access investments that would be closed to you as an individual investor
- The Fund Manager can negotiate better deals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

## A choice of funds for your individual needs

Our CGWM Funds benefit from all the resource, expertise and knowledge we have accumulated over years of investment experience. Our specialists have built up an excellent track record through both bull and bear markets with the same Fund Managers running the Opportunity, Balanced and Growth Funds since their inception over 15 years ago.

We offer a variety of multi-manager CGWM 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 Canaccord Genuity Funds in detail**

Our Canaccord Genuity 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 external third-party Fund Managers who are able to add consistent value over and above their respective market benchmarks. The funds are available in sterling, euro, Swiss franc, Australian, Canadian, Singapore and US dollar hedged share classes.

### **Canaccord Genuity Bond Fund**

This fund is designed to generate positive total returns from a diversified portfolio of bonds, other debt securities, funds (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.

### **Canaccord Genuity Cautious Fund**

This fund 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.

### **Canaccord Genuity Balanced Fund**

This fund is for clients seeking growth over the longer term. To achieve this, the fund holds multiple asset classes. Up to 60%\* of its net assets may be invested in international equity markets through the securities of regulated collective investment schemes.

### **Canaccord Genuity Growth Fund**

This fund is for clients seeking growth over the longer term. The portfolio invests to achieve the best return while considering the risk of each investment, and holds multiple asset classes to achieve this. Up to 85%\* of its net assets may be invested in international equity markets through the securities of regulated collective investment schemes.

### **Canaccord Genuity Opportunity Fund**

We have been running the strategy for this dynamic fund with great success since 2001. It is for clients seeking growth. It can hold multiple asset classes but focuses on achieving growth with less concern about volatility, so up to 100%\* of its net assets may be invested in international equity markets through the securities of regulated collective investment schemes.

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

# Our investment process

Our goal is to meet your personal investment needs and achieve the best possible returns for your chosen level of risk, enabling you to build your wealth with confidence.

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 dedicated investment manager can start to create a risk-adjusted portfolio, flexibly tailored to your individual needs.

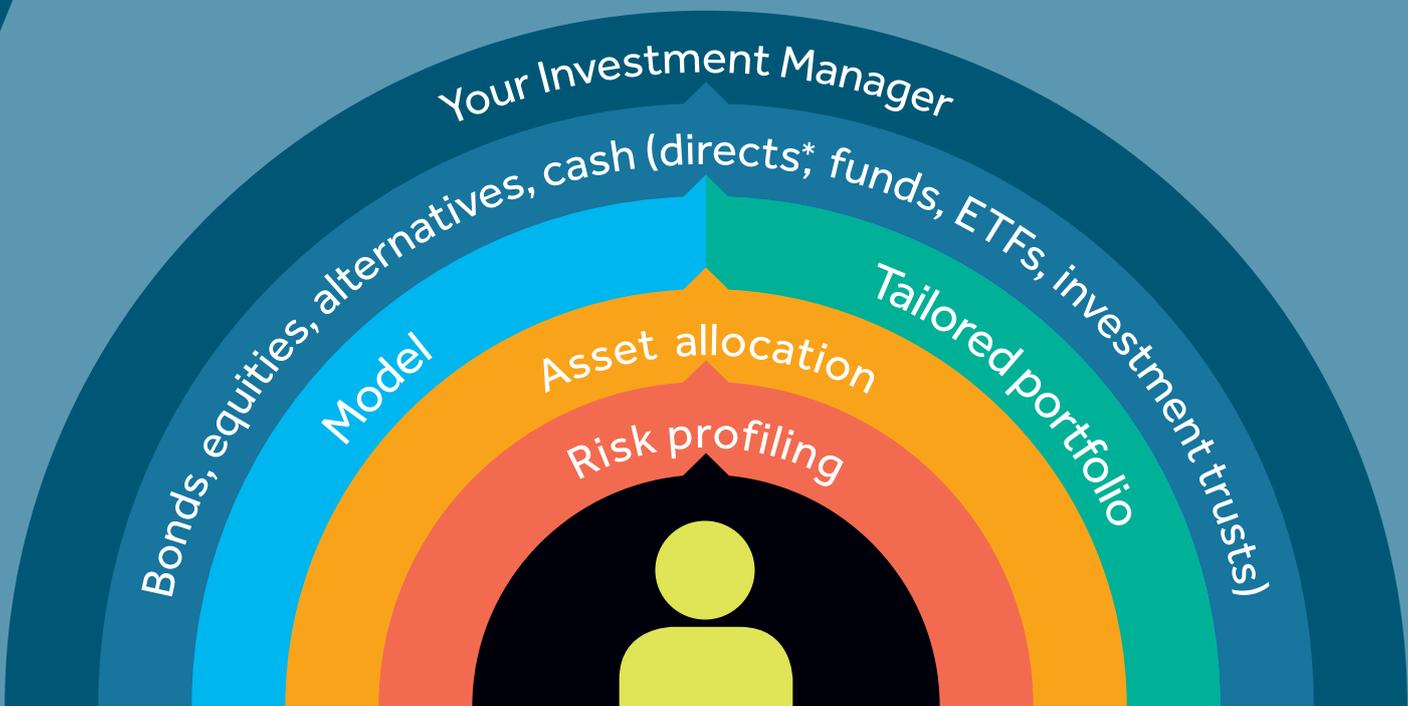
- We can offer you a range of different investments, including securities, equities, funds, exchange traded funds (ETFs), investment trusts, alternatives, bonds and cash
- We can structure your investments tax effectively, including ISAs where applicable for UK residents
- Our in-house experts select investments from the open market to create a range of quality investment opportunities for you
- We offer nine different risk profiles to suit your attitude to risk and we regularly check your portfolio against the industry benchmark
- 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.

## Responsible investing

At CGWM, we take a responsible approach to investment. We believe investing cannot be segregated from the world we live in. We therefore take environmental, social and governance (ESG) issues into consideration in our investment process. This means exercising our stewardship of the underlying funds we invest in, and engaging with and encouraging underlying funds to support the consideration of ESG matters.

We are a proud signatory to the United Nations supported Principles for Responsible Investment (PRI), reflecting our ongoing commitment to responsible investment.





\* Directs – direct bond, equity, alternative and cash holdings, rather than via a fund or other investment vehicle.



# Your wealth is in expert 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 and our peers.

If you open an account with us, your money and assets will be held at an approved bank\* and/or eligible custodian\* which we regularly monitor and review. This panel of institutions must all be authorised and regulated to carry out banking or deposit taking business in the UK, Crown Dependencies and/or the EU. We have strict monitoring controls in place and operate under rigid client money procedures.

## 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, and now, in the UK and Europe, our investment professionals manage and administer over £33.2bn of assets (as at 31 December 2022).

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 wealth 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 North America, the UK and Europe, Asia, Australia and the Middle East.

\* Further information is available on request.

## 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.



The CGWM ESG Portfolios are ESG reviewed by Defaqto







# Discover our can-do approach

To find out more about how we go above and beyond to understand your investment management needs and aspirations – and empower you to achieve them – get in touch. We'll be delighted to answer your questions and provide further 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.

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.

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. In Austria, Belgium, France, Germany, Italy and Spain, a number of the CGIF sub-funds are registered under Article 93(3) of Directive 2009/65/EC of the European Union.

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