

A select range

of funds





Make the most of our expertise

Canaccord Genuity Wealth Management (CGWM) is a specialist firm, focused solely on wealth management. When you entrust us with your wealth, you can depend on our in-depth knowledge, intelligence and experience.

You can access our expertise in a number of ways: through our managed or advisory services for your investments, and also through the topic of this guide, our range of in-house CGWM investment funds.

What is an investment fund?

Investment funds pool your money with other people's investments. They are ideal for clients who need the investment expertise of a discretionary service but are looking for a more affordable option, with economies of scale and greater diversification.

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. 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.

Reasons to choose
CGWM
funds



Our investment process is meticulous, robust and trustworthy. We have a strong track record of meeting our clients' wealth management needs and delivering consistent returns. And if you open an account with CGWM, your money and assets are held with carefully chosen banks and institutions which we regularly monitor and review. All client money and assets are held in segregated client accounts in keeping with the rules set out in the FCA's Client Assets Sourcebook (CASS)¹.

Why choose our funds

Our CGWM funds offer you a wide range of benefits:

- You can track an extensive range of investments in a single portfolio
- You get access to specialist and geographic areas where you might not have the right expertise and knowledge to invest on your own
- You can 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, we spread your money across different asset types and fund managers, which diversifies your investments and reduces your exposure to risk
- We offer a range of funds, so you can choose the one that aims to offer you the best potential returns for the level of risk you find acceptable
- They allow you to access investments that would ordinarily be closed to you as an individual investor
- Your fund manager can negotiate better deals on your behalf.

Keeping you informed and up to date

If you open an account with Canaccord Genuity Wealth Management:

- We'll give you all the information you want and need, via your adviser, when you want it
- You can agree exactly how often you want updates, and how much detail you would like us to provide
- Your adviser will keep you updated about how your investments are performing against your objectives – and explain what we're doing to optimise your portfolio
- 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 have a CGWM account and 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.

¹ In the UK only, CGWM is a member of the Financial Services Compensation Scheme (FSCS) and in such instances, compensation may be available in accordance with the rules of the FSCS. Further information regarding claim amounts and investor eligibility can be obtained from www.fscs.org.uk.

The information provided is not to be treated as specific advice. It has no regard for the specific investment objectives, financial situation or needs of any specific person or entity.

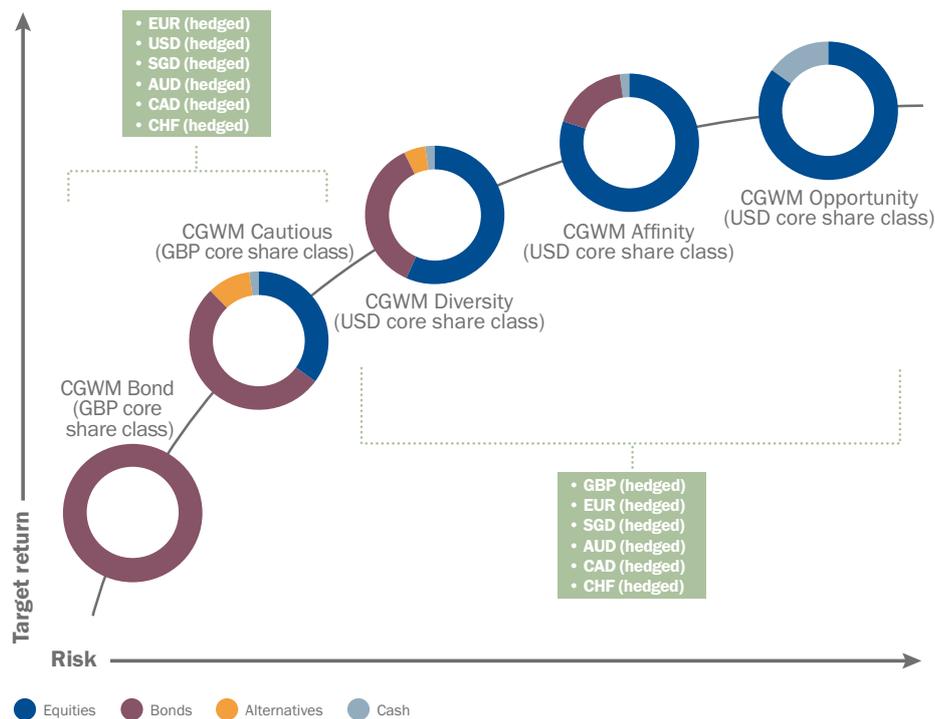
A choice of funds for your individual needs

We offer five 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, so we can diversify risk and improve the returns on your investment.

We'll talk to you about what you want from your investment, and how much risk you're happy with, and then help you choose the fund that's right for you.

The diagram below shows the different levels of risk and return for each of our CGWM funds.

Return vs risk



What is a 'fund of funds'?

A 'fund of funds' (also known as a multi-manager investment) is a fund made up of other investment funds (which are themselves made up of different assets) rather than investing directly in stocks, bonds or other kinds of securities.

Our CGWM funds in detail

Our CGWM 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 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 Bond Fund is available in euro, swiss franc, Australian, Canadian, Singapore and US dollar hedged share classes.

CGWM Cautious

This fund, available in the same seven currencies as the CGWM Bond 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.

CGWM Diversity

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. As well as its core US dollar share class, the CGWM Diversity Fund is also available in euro, sterling, Swiss franc, Australian, Canadian and Singapore dollar hedged share classes.

CGWM Affinity

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. The CGWM Affinity Fund is available in the same seven currencies as the CGWM Diversity Fund.

CGWM Opportunity

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. The CGWM Opportunity Fund is available in the same seven currencies as the CGWM Diversity and CGWM Affinity Funds.

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

Our investment process

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 our investment committees.

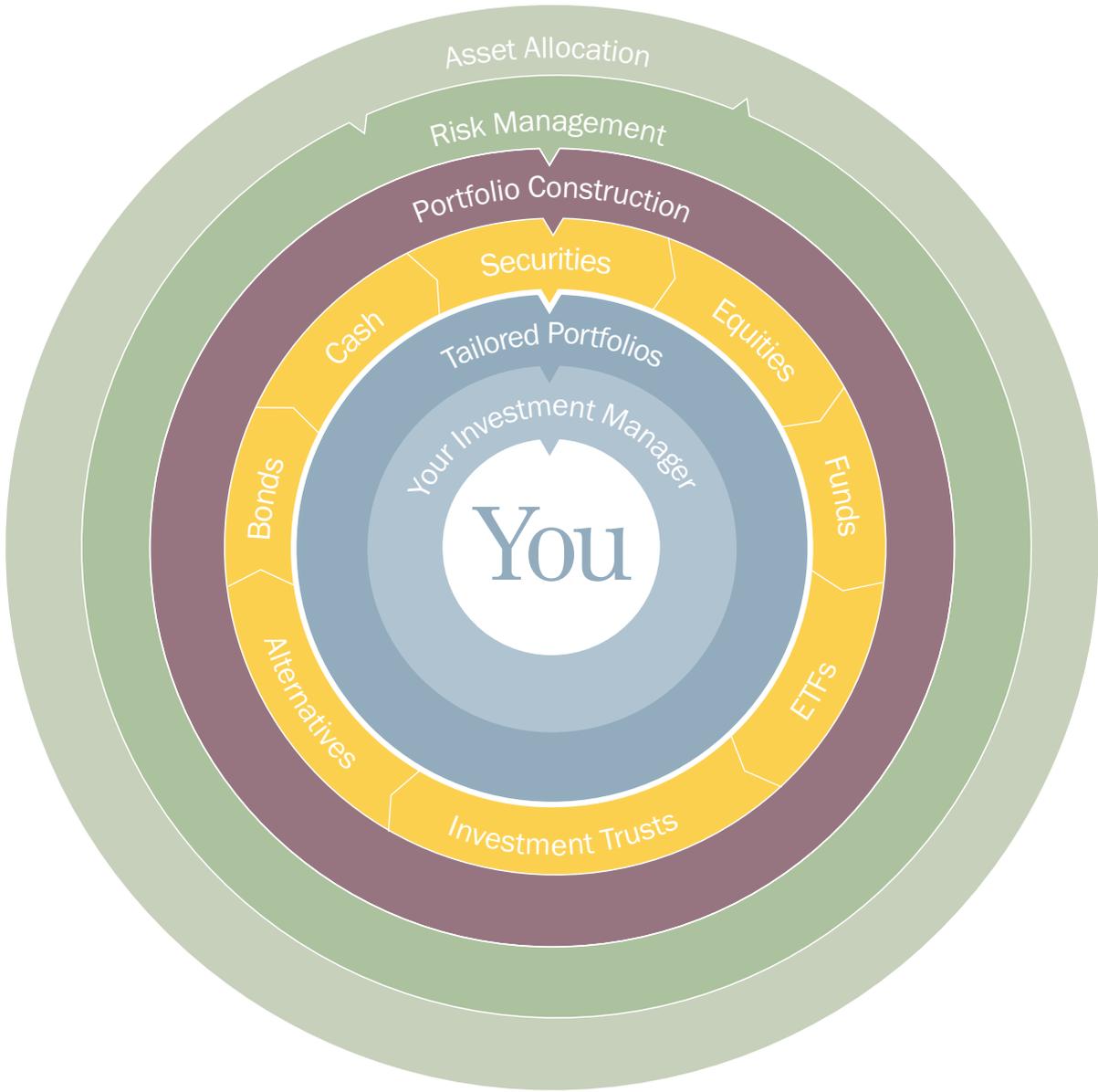
- We offer a range of investments, including securities, equities, funds, exchange-traded funds (ETFs), investment trusts, alternatives, bonds and cash
- We measure risk through our in-house calculator, and build portfolios and funds from our approved lists
- We check portfolios and funds against client objectives and actively manage investments, aiming to maximise returns and minimise losses.

Our other investment management services

We also provide discretionary investment management and stockbroking and, for clients with international needs, in-house foreign exchange and treasury services*.

Our Global Equity Portfolio (GEP) is an actively managed, high-conviction, bottom-up, focused direct equity portfolio of great companies from anywhere in the world. It benefits from our core investment philosophy, global expertise and values, and aims to give you consistent, attractive risk-adjusted returns over the long term.

*Where the service is authorised in the jurisdiction.





How can we
help?

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

For more information about the individual funds in this brochure, ask us for our factsheets, or download them from the 'Fund literature' area on our website. Please also read the Prospectus and Key Investor Information Document for each fund.

Offices nationwide

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Lancaster
Llandudno**

**London
Norwich
Nottingham**

**Worcester
York**

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Important information

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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.

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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. 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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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.

CGWIL is licensed and regulated by the Guernsey Financial Services Commission, the Isle of Man Financial Services Authority and the Jersey Financial Services Commission. CGWIL is registered in Guernsey no. 22761 and has its registered office at Trafalgar Court, Admiral Park, St. Peter Port, GY1 2JA.

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