RATHBONES

2PLAN RATHBONES MANAGED PORTFOLIO SERVICE

NOTES FOR FINANCIAL ADVISERS

January 2025

WHY MPS

Diversification of your client's portfolio

The 2plan Rathbones MPS service provides clients with a portfolio of funds that is well diversified across asset classes, geographies, and fund managers.

Diversification is important for clients as it improves their portfolio's chances of performing in a wide variety of unknown future market conditions, as well as helping to protect their portfolio if a certain fund, geography or asset class performs poorly.

Discretionary rebalancing

Rathbones regularly rebalances the 2plan Rathbones MPS portfolios, which ensures that the combination of funds within a client's portfolio remains suitable for them.

Importantly, Rathbones does the rebalancing for the client. This not only saves the client time; it ensures that the client's portfolio is rebalanced promptly and accurately.

Tactical asset allocation

One of the key benefits of the 2plan Rathbones MPS portfolios is that Rathbones will proactively use their expertise and skill to buy and sell funds within a client's portfolio, so that the client's portfolio is best positioned for what Rathbones believes will happen in markets over the short and medium term.

Rathbones will do this for the client, as and when they see fit, which not only saves the client time, but ensures that the client's portfolio is promptly positioned in the context of Rathbones market outlook at any given time.

Fund selection and oversight

A benefit of the 2plan Rathbones MPS service is that Rathbones will constantly review and evaluate the management team and strategy of each fund within a client's portfolio, to ensure that the fund remains suitable.

Knowing that Rathbones are questioning whether each fund within a client's portfolio is appropriate, and monitoring for superior alternatives, helps give clients peace of mind and aims to enhance their portfolio's performance.

Focus on cost

A benefit of the 2plan Rathbones MPS service is that Rathbones rigorously control the costs of the funds within each client's portfolio.

Rathbones own fixed annual management charge, and the limits that Rathbones places on the costs of the funds within a client's portfolio, gives clients reassurance and clarity around the maximum cost of their portfolio.

The fact that Rathbones focuses on the "value for money" of each fund in a client's portfolio (questioning whether a fund's cost justifies its performance, as opposed to simply focusing on the fund's cost) gives clients reassurance that the funds in their portfolio are chosen to maximise their portfolio's performance in pound terms.

Finally, clients benefit from the cost reductions that a large investment manager such as Rathbones is able to negotiate with fund managers.

Transparency

Many clients that use the 2plan Rathbones MPS service value the fact that it enables them to see a full and transparent breakdown of the funds within their portfolio at any point in time.

The value of investments can go down as well as up and your client could get back less than their original investment.

WHY RATHBONES

Size and heritage

Advisers can take reassurance from the fact that Rathbones Investment Management (Rathbones) is one of the UK's leading providers of personalised investment and wealth management services for individuals and families. We are part of Rathbones Group Plc, an independently-owned FTSE 250 listed company. Our independent ownership allows us to focus our full attention on managing wealth and client relationships.

Systems and controls

Many advisers recommend Rathbones for MPS services because of the scale of their investment oversight and risk monitoring infrastructure. Rathbones have this infrastructure in place because they manage approximately £108.9 billion (as at 30 June 2024) of client investments. Accordingly, all Rathbones clients (for example, those clients that use the 2plan Rathbones MPS service) benefit from this scale of systems and controls.

Fund research – experience

Many advisers recommend Rathbones for MPS services because of the size and independence of Rathbones research division.

There are 62 analysts in Rathbones research division, with 55% possessing over 10 years' worth of investment experience. This means that Rathbones analysts can call on the experience of multiple past market cycles when it comes to formulating their views on what markets will do in future, and by extension how the funds within the 2plan Rathbones MPS portfolios should be adjusted so clients are best positioned in light of Rathbones market views.

Fund research – choice

Because of the size of their research division, Rathbones has the capacity to monitor and analyse a large range of funds (over 200) to potentially hold within a client's 2plan Rathbones MPS portfolio. A large list of researched funds to choose from gives Rathbones more flexibility to select funds that best suit each client's portfolio, which could potentially result in improved performance in a range of future market conditions.

Fund research – scale

Because of the volume of funds that Rathbones buys and sells for its clients, Rathbones benefits from direct access to fund managers.

This means that Rathbones analysts can perform more in-depth, face-to-face research on fund managers. This access should allow Rathbones to formulate a more accurate view of a fund manager and their fund's future prospects, which gives advisers and clients confidence that Rathbones are comparatively more likely to select the optimal combination of funds for a client's portfolio over the long term.

Track record

We are experts at managing clients' money. Whilst the 2PR MPS range was launched on 1 October 2022, Rathbones has a heritage that goes back 300 years and is a business that has stood the test of time, innovating to ensure it stays strong and relevant.

ADDITIONAL INFORMATION

Information valid at date of presentation.

Tax regimes, bases and reliefs may change in the future.

Rathbones Group Plc is independently owned, is the sole shareholder in each of its subsidiary businesses and is listed on the London Stock Exchange.

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