



RATHBONES

STRATEGIES AS VARIED AS YOUR CLIENTS

THE RATHBONES MANAGED PORTFOLIO SERVICE ON PLATFORMS

A suite of investment strategies, available on leading platforms that enable you to select an appropriate investment for your clients' needs and attitude to risk.

FOR PROFESSIONAL ADVISERS ONLY – NOT FOR USE WITH CLIENTS



Strategies that suit client needs

At Rathbones, we know that clients' needs vary enormously. That's why we have developed different investment strategies, which offer a level of return and risk to suit every client. We categorise these strategies as follows:

- The Defensive Strategy (Low risk balanced)
- The Cautious Strategy (Low-Medium risk balanced)
- The Cautious Plus Strategy (Low-Medium risk growth)
- The Balanced Strategy (Medium risk balanced)
- The Income Strategy (Medium risk income)
- The Growth Strategy (Medium-High risk growth)

Collectively, we refer to these approaches as our Managed Portfolio Service (MPS) on Platforms.

Having determined that this service is appropriate for a client, you can choose from the strategies listed above. Monies will then be invested in line with our house investment views and the selected mandate.

Asset allocation

A key part of our process is to establish a preferred asset allocation that reflects prevailing and anticipated economic conditions. This allocation is then reviewed and revised by an Asset Allocation Committee made up of representatives from our Investment Managers and Research Team.

Portfolio Management

All strategies are run using collective funds only, all chosen from Rathbones preferred funds (subject to the fund list of each Platform).

A reminder about risk

The offering is a discretionary managed portfolio service which is not suitable for clients who cannot bear capital loss. It is important that you, as the clients' Adviser, ensure that any investment within the MPS on Platforms Service is suitable.

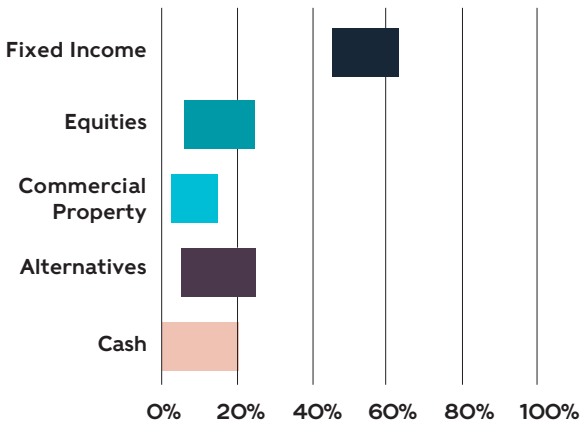
- Whichever strategy is selected, it is vital that the following conditions are met:
 - Your client must have both the capacity and willingness to accept a degree of loss of capital
 - The required risk level does not exceed the risk that your client is willing and/or able to take (i.e. the lower of their attitude to risk or their capacity for loss).

Defensive Strategy

This is a Low risk strategy, for investors seeking a return in the form of capital appreciation.

Time Horizon: minimum three years. Due to the equity exposure the strategy may be prone to shorter periods of fluctuating value.

Asset allocation:



Benchmarks	
Long-term strategy – CPI+1%	
Peer Group – ARC Cautious	
SAA Benchmark	
Fixed Income	
— Government	15.0%
— Index Linked	10.0%
— Corporate	30.0%
UK Equities	3.8%
Overseas Equities	11.2%
Property	10.0%
Alternatives	15.0%
Cash	5.0%

Target Market Assessment:

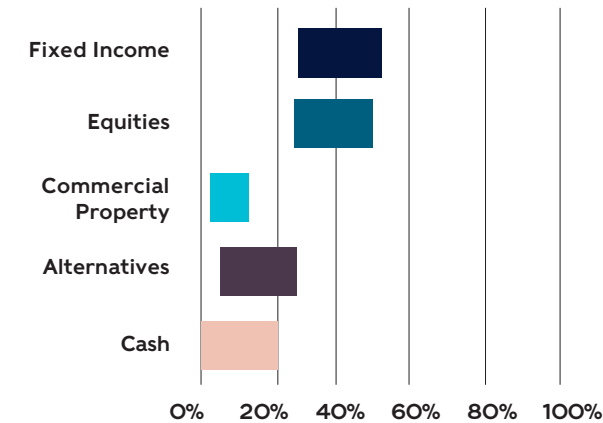
This investment strategy is typically suitable for Retail Clients able to bear loss of their capital in order to achieve potential capital growth over a 3-year period.

Cautious Strategy

This is a Low-Medium risk strategy, for investors seeking a return in the form of capital appreciation.

Time Horizon: minimum three years. Due to the equity exposure the strategy may be prone to shorter periods of fluctuating value.

Asset allocation:



Benchmarks	
Long-term strategy – CPI+2%	
Peer Group – ARC Balanced	
SAA Benchmark	
Fixed Income	
– Government	12.0%
– Index Linked	8.0%
– Corporate	17.5%
UK Equities	8.8%
Overseas Equities	26.2%
Property	7.5%
Alternatives	15.0%
Cash	5.0%

Target Market Assessment:

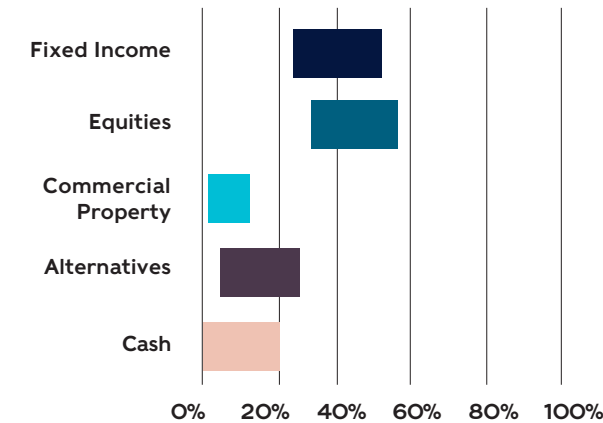
This investment strategy is typically suitable for Retail Clients able to bear loss of their capital in order to achieve potential capital growth over a 3-year period.

Cautious Plus Strategy

This a Low-Medium risk Growth strategy, for investors seeking a return in the form of capital appreciation.

Time Horizon: minimum three years. Due to the equity exposure the strategy may be prone to shorter periods of fluctuating value.

Asset allocation:



Benchmarks	
Long-term strategy – CPI+2%	
Peer Group – ARC Balanced	
SAA Benchmark	
Fixed Income	
– Government	12.0%
– Index Linked	8.0%
– Corporate	15.0%
UK Equities	10.0%
Overseas Equities	30.0%
Property	5.0%
Alternatives	15.0%
Cash	5.0%

Target Market Assessment:

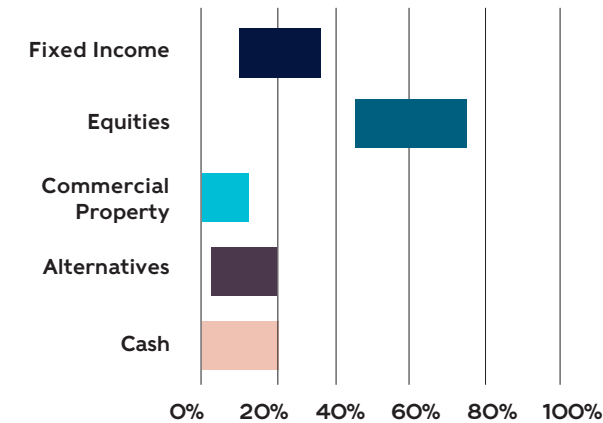
This investment strategy is typically suitable for Retail Clients able to bear loss of their capital in order to achieve potential capital growth over a 3-year period.

Balanced Strategy

This is a Medium risk strategy, for investors seeking a return in the form of capital appreciation.

Time Horizon: minimum five years.

Asset allocation:



Benchmarks	
Long-term strategy – CPI+2.5%	
Peer Group – ARC Steady Growth	
SAA Benchmark	
Fixed Income	
– Government	7.5%
– Index Linked	5.0%
– Corporate	7.5%
UK Equities	15.0%
Overseas Equities	45.0%
Property	5.0%
Alternatives	10.0%
Cash	5.0%

Target Market Assessment:

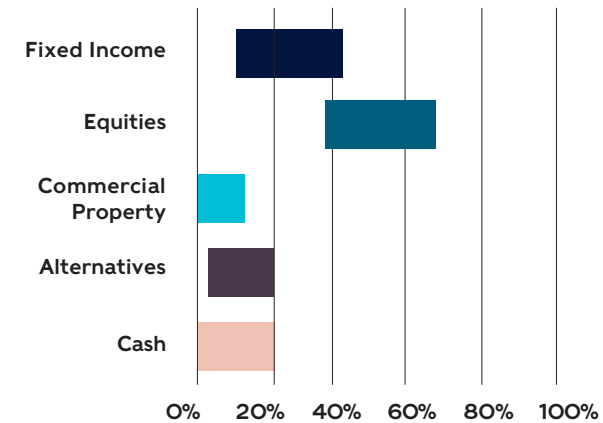
This investment strategy is typically suitable for Retail Clients able to bear loss of their capital in order to achieve potential capital growth over a 5-year period.

Income Strategy

This is a Medium risk strategy, for investors seeking a return in the form of income rather than capital appreciation.

Time Horizon: minimum five years.

Asset allocation:



Benchmarks	
Long-term strategy – CPI+2.5%	
Peer Group – ARC Balanced	
SAA Benchmark	
Fixed Income	
– Government	9.0%
– Index Linked	6.0%
– Corporate	12.5%
UK Equities	13.1%
Overseas Equities	39.4%
Property	5.0%
Alternatives	10.0%
Cash	5.0%

Target Market Assessment:

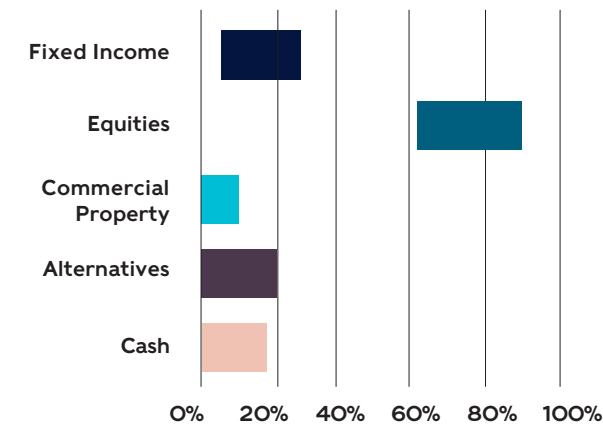
This investment strategy is typically suitable for Retail Clients able to bear loss of their capital in order to achieve income over a 5-year period.

Growth Strategy

This is a Medium-High risk strategy, for investors seeking a return in the form of capital appreciation.

Time Horizon: minimum five years.

Asset allocation:



Benchmarks	
Long-term strategy – CPI+3%	
Peer Group – ARC Equity Risk	
SAA Benchmark	
Fixed Income	
— Government	3.0%
— Index Linked	2.0%
— Corporate	2.5%
UK Equities	20.0%
Overseas Equities	60.0%
Property	2.5%
Alternatives	7.5%
Cash	2.5%

Target Market Assessment:

This investment strategy is typically suitable for Retail Clients able to bear loss of their capital in order to achieve potential capital growth over a 5-year period.

Annual Management Charge (AMC)

The Rathbones AMC is calculated at 0.20% per annum. There are no further charges applied by Rathbones.

Ongoing Charges Figure (OCF)

The OCF for our core managed strategies is capped at 0.60%. These charges may vary from platform to platform but won't exceed their cap. The total cost to the client is detailed in the most recent Strategy factsheet. This can change at any point and is intended to be indicative only.

Reporting

Factsheets will be available on our website for each of the strategies on a monthly basis, however we do not provide specific client reporting. You will therefore need to arrange your client valuation reports and other communications from your chosen Platform.

Benchmarks

We provide a benchmarking framework based on the three distinct measures namely:

1. A bespoke benchmark index based on each strategy's Strategic Asset Allocation, which is our primary measure
2. A long-term objective to reflect a steady return figure that we would expect your clients investments to deliver over the long-term
3. A comparison of performance against peer group investment firms which is produced by Asset Risk Consultants (ARC).

Portfolio Solutions Committee

The MPS models are monitored and reviewed by the Portfolio Solutions Committee. Our dedicated team of research specialists actively review the strategy models, to provide oversight and ensure we effectively manage risk and maximise the opportunity for investment performance.

Accessing MPS on Platforms

Please refer to our MPS webpage or your local Business Development Director for the list of third-party platforms our models are available on.

In order to invest within any of the strategies it is necessary to confirm your agreement to our Terms of Business, after which we will create an Agency and arrange for you to access our strategy models on the relevant Platform.

Risks

This offering is a discretionary managed portfolio service for clients of Advisers only. The service and investment strategy is not suitable for those investors who cannot bear capital loss. Advice must be sought before the service is distributed.

Investors should remember that the value of investments can go down as well as up and past performance is not a reliable indicator of future performance. Your client could get back less than their original investment.

Further Information

If there is a specific Platform which is of interest to you but not included above, or you would like further information on MPS on Platforms or any of our other services, then please do not hesitate to contact your local Business Development Director or email MPSONplatforms@Rathbones.com and we will be pleased to assist you.

Why Rathbones

Rathbones Investment Management (Rathbones) is one of the UK's leading providers of high-quality, 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.

ADDITIONAL INFORMATION

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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