



# Unitised portfolio service

Actively managed investment strategies designed to preserve and grow wealth

**Rathbones**  
Look forward

The value of investments and the income from them may go down as well as up and you may not get back your original investment.

# Unitised portfolio service

Actively managed investment  
strategies designed to  
preserve and grow wealth



# Introducing our unitised portfolio service

If you're looking to invest your money to potentially achieve a higher return than today's cash savings rates and help to combat the effects of inflation, there are lots of options from many different providers.

When deciding which investment is right for you, here are some questions for you and your financial adviser to consider:

- how long are you prepared to leave your money alone?
- what return would you like to target?
- how involved do you want to be in making investment decisions?
- what type of service would you like to receive?
- how much risk are you willing and able to take to achieve your investment aims?

The unitised portfolio service is suitable if you want to follow your investments and have access to detailed information. You also need to be happy to leave all investment decisions to your investment manager, who will work with your financial adviser to deliver a joined-up approach.



### **An investment that's right for you?**

You may consider investing in our unitised portfolio service to meet different financial needs, from saving for your children's or grandchildren's education to building a retirement fund as well as providing a regular income after you have retired. With no penalties or notice periods and daily dealing, you have instant access to your money should you need it.

We offer a range of investment strategies in our unitised portfolio service to suit different appetites for risk and return targets. These strategies invest in multi-asset funds that are managed by experienced fund managers who have access to up-to-the-minute market information. Our investment strategies appeal to a wide variety of individuals with assets held in all kinds of structures from trusts and settlements to individual savings accounts (ISAs) and self-invested personal pensions (SIPPs).

### **Benefit from the best that Rathbones has to offer**

Investing in these strategies gives you and your financial adviser all the benefits that Rathbones' clients enjoy. That includes direct access to an investment manager who you can call to discuss performance, as well as detailed information about your portfolio in print and online.

The strategies invest in Rathbones multi-asset funds, providing access to our investment process and extensive resources. Our fund managers capture our best investment ideas and select individual securities and funds from the whole market.

**Key features**

- A range of investment strategies to match your financial objectives.
- These strategies invest in multi-asset funds.
- Detailed information about the fund's investment strategy and performance.
- A personal service, including direct access to an investment manager.
- We are happy to work with other professionals (including your financial adviser, accountant, solicitor and tax adviser) so your financial plan runs smoothly.
- Full access to our investment thinking, including publications in print and online.
- Uses Rathbones' extensive investment resources.
- Wide choice of global investment opportunities.
- Actively managed on a daily basis to reflect changing market conditions.
- No penalties or notice periods to withdraw funds.
- Clear and transparent fees.

A range of strategies  
to suit your needs



Deciding which strategy is right for you will depend on your financial situation and what you want to achieve. Your investment manager, working with your financial adviser, will also help you think about other issues, such as your attitude to risk and how long you expect to be able to leave your money invested. Some people find the ideal solution is to invest in two strategies.

Our job is to help you invest in the strategy that is right for you and then manage it in line with your objectives. We aim to grow your money over time with an emphasis on preserving the value of your investment.

### Our strategies invest in multi-asset funds designed to meet a range of needs:

	Target return	Relative risk	Minimum recommended investment period	Investment objective	Examples of why you might invest
<b>Total Return</b>	Bank of England Base Rate +2%	Relatively low	3 years	You do not want to take too much risk but are looking for a higher return than cash savings rates.	To save for your children's or grandchildren's education.
<b>Defensive Growth</b>	Inflation (UK Consumer Prices Index) +2%	Medium - low	5 years	You want to grow and protect your money against inflation over the medium term.	To grow your savings to provide a deposit for your child's first home.
<b>Strategic Growth</b>	Inflation (UK Consumer Prices Index) +3%	Medium - high	5 years	You want to preserve and grow your money over the long term but do not need a regular income.	To grow your capital in real terms over the 5 to 10 years before you retire.
<b>Strategic Income</b>	Inflation (UK Consumer Prices Index) +3%. Minimum annual yield of 3%	Medium - high	5 years	You want to preserve and grow your money over the long term and receive a regular income.	To provide a realistic and sustainable level of income during retirement and grow your capital above inflation.
<b>Dynamic Growth</b>	Inflation (UK Consumer Prices Index) +4%	Relatively high	5 years	Over the longer term you would like to achieve a higher investment return, and are prepared to accept some periods of underperformance.	To grow your capital to buy a holiday home.
<b>Enhanced Growth</b>	Inflation (UK Consumer Prices Index) +5%	High	5 years plus	You are looking to achieve higher investment returns over the long term and can accept some periods of underperformance.	To boost your savings for retirement earlier in your career.

# A personal service

What can you expect if you're considering investing in our unitised portfolio service? In the first instance, a conversation with your financial adviser or a Rathbones investment manager, either on the phone or in person, to talk about your financial situation and objectives. We will then recommend an investment strategy that is appropriate and suitable for you.

Although you are buying a pooled investment vehicle, our personal service continues after you invest with us. There are no call centres or automated telephone systems. You and your financial adviser can speak to your investment manager directly whenever you have any questions or concerns about your portfolio.

## **Clear and precise information**

Effective communication is important, and we provide clear and timely portfolio valuations, both in print and online. We also provide a tax pack to help you or your accountant complete your annual tax return.

As a client of Rathbones, you have access to a range of publications. They include our client magazine *Rathbones Review* and *Investment Insights*, which sets out our views on the global economy and financial markets. We also publish special reports about important events affecting the investment environment.



# Experienced and expert investors

In addition to high standards of service, investing in our unitised portfolio service provides access to Rathbones' investment process, which we use to manage more than £49.4 billion\* for our clients.

Our extensive investment resources include specialist teams dedicated to research, asset allocation, security selection, portfolio construction, risk management and reporting. The fund managers behind our unitised portfolio service draw on the work of these teams to make decisions according to the individual remit of each fund.

**Source:** \*As at 30 June 2020. Includes funds managed by Rathbone Unit Trust Management.



### **A broad investment choice**

We devote significant energy to seeking out and researching outstanding investment opportunities. Our whole of market approach allows us to invest across the global markets in all regions and asset classes.

We also have the freedom to express our views in the most effective and efficient ways. This means investing in individual securities and unit trusts as well as financial instruments aiming to protect against uncertain and unpredictable events.

Our relative size and associated buying power help us secure access to the senior management of leading global companies as well as the most successful international fund managers. Yet we're not restricted by size, and can also invest in less well-known managers. Meanwhile, investing in direct securities reduces costs and increases transparency, giving us more flexibility to implement investment decisions.

### **Managing risk**

Rebalancing the mixture of investments is important, particularly when markets are volatile. We're not restricted to a monthly or quarterly schedule, instead continuously review investments and asset allocation.

We manage each strategy within a carefully defined risk profile, which determines how much risk we can take. This disciplined approach informs all decisions about asset allocation and investment selection.

# Taking the next step

Whether you're considering changing investment managers or new to portfolio management services, we'll be happy to explain what we offer and tell you about our services and charges.

If you have a financial adviser we recommend that you speak with them first.

Financial advisers can contact our intermediary services desk on:  
020 7399 0399

or email:  
[ifaservices@rathbones.com](mailto:ifaservices@rathbones.com)

We can arrange a meeting at one of our offices located across the UK or somewhere else to suit you.

## **Our offices**

Aberdeen	Glasgow
Birmingham	Kendal
Bristol	Liverpool
Cambridge	London
Chichester	Lymington
Edinburgh	Newcastle
Exeter	Winchester

For more information, please visit [rathbones.com](http://rathbones.com)

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# Rathbones

Look forward

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