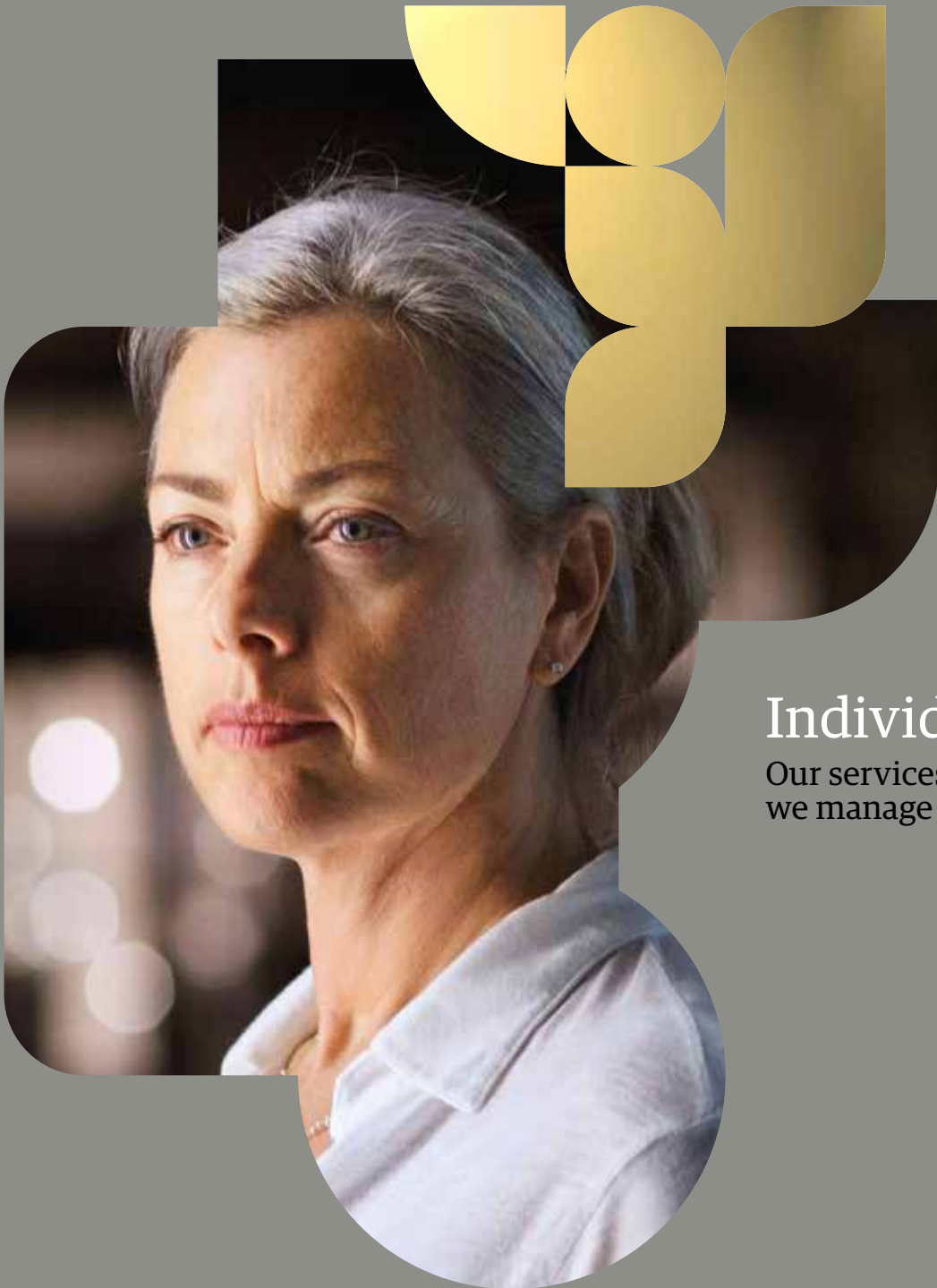


Rathbones

Look forward



Individuality

Our services and how
we manage your money

The value of your investments and the income from them may go down as well as up and you may get back less than you invested.

Individuality

Our services and how
we manage your money



What are your priorities?

Our clients are busy professionals, entrepreneurs, families, people in retirement and those just starting out in life.

We also work with charities, large and small, and in partnership with financial advisers, accountants, solicitors and other professional advisers.

No two clients are the same. Each has different priorities.

What they all have in common is that they want to take care of the future. And they would like their money to be managed by someone who will care for it as much as they do.





Look forward with us

We'll take care of your money and make it work for you, year after year.

Managing more than £54.7 billion* for our clients, we are one of the UK's leading investment managers. We are here to help you look forward with confidence.

When you are making plans for your future, or to pass money on from one generation to the next, you want to know your investment manager has a long track record of success.

Rathbones has been in business since 1742. Looking forward has carried us and our clients safely through many eras. We continue to move with the times, blending new ideas and the latest technology with our long-standing investment experience and constant values.

The relationships we build with our clients benefit from the loyalty of our people. Rathbones began life as a family business and is now part of Rathbone Brothers Plc, a FTSE 250 listed company. Responsible ownership has been an enduring strength. Many of our employees are also shareholders; being part of Rathbones is more than a job for them.

Rathbones is not part of another company. When you invest with us, you can be certain our full attention is focused on managing your money and nothing else. From the highly qualified and capable people who look after you and your money to the efficiency of our administration and reporting, everything we do at Rathbones is designed to provide you with investment management of the highest quality.

An individual approach

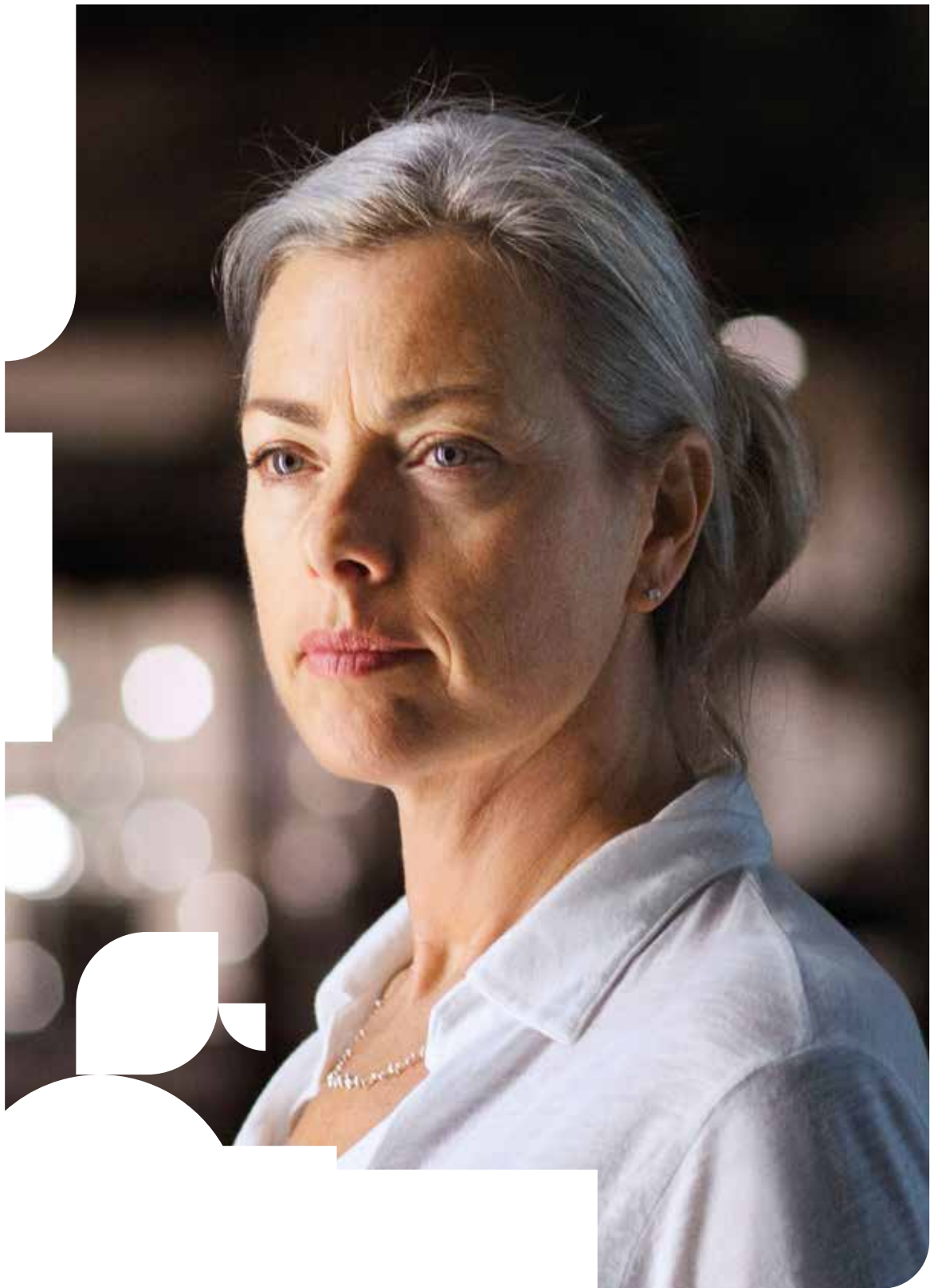
With Rathbones you know who's managing your money, and they know you.

Applying our principles has helped us earn the trust of clients who range from first-time investors to busy professionals.

We put our clients first. We are pleased to see that commitment recognised through the positive feedback we get from clients and awards voted for by clients and their advisers. Our promise is to treat you as an individual and to do what is right for you, without bias or compromise. Our aim is to provide you with value for money through the quality of our service and our long-term investment performance.

Whether you are investing your own money, a charity's or as an adviser, with us you deal directly with an investment manager who takes responsibility for every aspect of those investments and is accountable to you. We think this personal connection is essential, so there is no relationship manager or anyone else who comes between you and the person managing your money.

Our investment managers are experienced financial professionals supported by teams and systems we have invested in to help us get the best results for you. As well as being an expert in managing money, your investment manager appreciates what it means to you. Even when talking to your advisers, our individual approach to investment management begins with understanding your circumstances, what's important to you and what you want your money to achieve.



Individuals, couples, families

There is no typical Rathbones client.

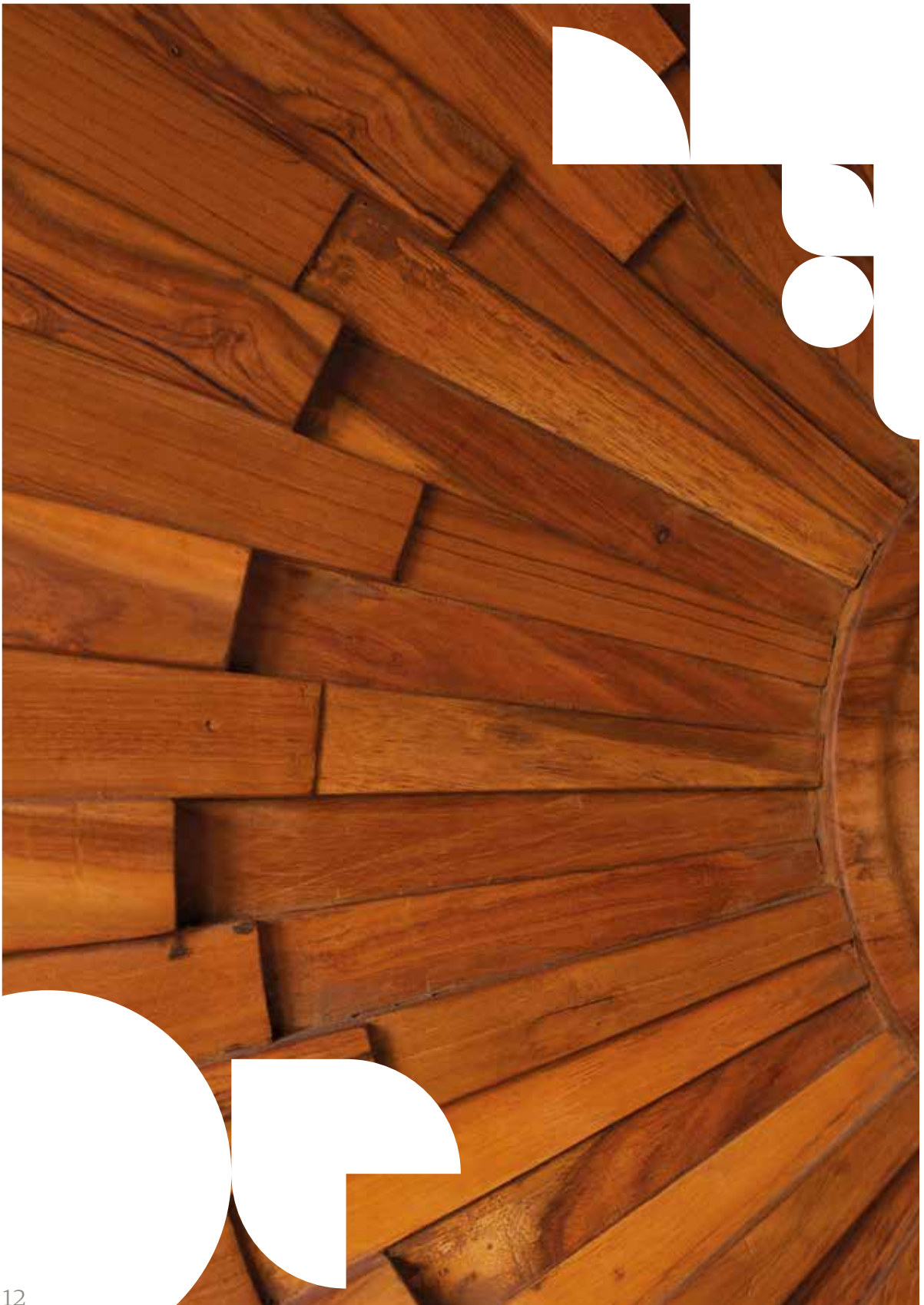
You could be thinking about the lifestyle you want in the future or those you want to provide for in years to come. You may have more immediate concerns, like securing a better income from your savings. And at any stage of life, it helps to have money working for you until it is needed.

Everyone has different priorities. With our individual approach, whatever you are investing for, we can support your plans. You can feel positive about the future and have more time for the things you would rather be doing.

We are pleased that many people come to us through personal recommendations from other clients and through financial advisers, accountants, solicitors and tax advisers. It is important to get professional advice on financial matters. If you do not have advisers of your own, we have in-house experts who can support you.

For those who are resident in the UK but domiciled elsewhere, as well as managing money for you here we can provide offshore investment management through our Jersey office*.





Charities and not-for-profit organisations

We support you and your cause.

We are one of the top investment managers for charities and not-for-profit organisations in the UK. We manage investments from £10,000 to more than £100 million for organisations of all shapes and sizes.

Charities have entrusted their money to us for over 100 years. Our goal is to help your charity secure a long and successful future through our individual approach to investment management.

We will use our experience and know-how to support you and your cause. We can help you to balance needs such as capital preservation and income generation. We can also help you to meet specific requirements like ethical investment.

We have a dedicated team of investment managers who understand the unique requirements of charities because they deal with them every day. Members of our team also have personal insight into the decisions you face as many are charity trustees themselves.

Helping your trustees to fulfil their obligations is an important part of our relationship with you. Direct access to your investment manager and regular meetings help the trustees to monitor investment performance. We also keep trustees informed through events and training on the issues that matter most to them.

Your advisers

A professional partnership.

In a complex world, advisers can help you to identify your financial goals and build a plan for the future.

We are happy to work with your advisers. We do this all the time, with financial advisers from local and national firms, accountants, solicitors and tax advisers. This is always within a relationship of trust that has clear professional boundaries.

Our role is to support their service to you. Having us work together gives you the best of both worlds. You get individual investment management, from a professional with the resources to invest globally for you and who can provide ethical investment, loans and other services. Your adviser makes sure everything runs smoothly. Working with us gives them more time to advise you.

We will talk to you and your adviser about how you want this relationship to work. We can send reports, valuations and tax information to you or your adviser. We want you to feel comfortable about your money and have worked hard to earn a reputation for very efficient administration and reporting.

We also help advisers to advise by sharing our intelligence and insights on developments in the global financial markets.



Investment management

We know how to make investing straightforward for you.

If you would prefer not to spend your time managing your money, we will do it for you. This service is known as discretionary investment management.

Your investment manager will take care of everything. You do not have to make decisions on where to invest or worry about when to buy and sell. Your manager will use their professional knowledge and experience to invest your money in an individual portfolio of investments, all carefully chosen to match your objectives, and manage it day-to-day.

We aim to achieve consistent returns for you over the long term. In our experience, active, disciplined investment management with an individual focus is the best way to do that. Your manager will monitor the progress of your investments and make adjustments to keep your portfolio in line with your objectives.

Your investment manager will review your plans with you to see if anything has changed that may affect investment decisions. Because as life changes, investments should change too. You will receive regular reports on the performance of your portfolio, and we will keep you informed about what is happening in the investment world. You can also access all of this information online.

Even though we are managing it for you, we never forget that it is your money. You can speak to your investment manager whenever you have questions or want to talk about your portfolio.

If you want to know more about how we invest your money, turn to page 25.



Ethical investment

Apply your values to your investments.

We have a dedicated team for clients who want 100% ethical and sustainable investment management: Rathbone Greenbank Investments.

Rathbone Greenbank is one of the pioneers in this field. It manages only ethical and socially responsible investment portfolios, supported by its own dedicated research team.

By investing with Rathbone Greenbank, you can be confident that your money is supporting the issues you care about. Your investment manager will apply your social, ethical and environmental priorities to your portfolio and screen out sectors and companies you want to avoid.

We do not believe you should have to choose between your values and your financial goals. Rathbone Greenbank aims to achieve your investment objectives without compromising what you believe in.

Like you, we believe investment can be a force for change. Rathbone Greenbank is a prominent activist on ethical and sustainability issues, engaging directly with companies and government to improve business practices. And it is part of Rathbones, a company with a long history of philanthropy and involvement in social justice that continues today.





Financial planning

Making plans now can make life a lot simpler later on.

It is reassuring to know you have a clear plan for the future. Financial planning can help you organise your finances to make the most of opportunities and deal with whatever life may throw at you, both now and in the future.

If you do not have a financial adviser, we have in-house financial planners who can help. They are experts at thinking ahead and have long-standing experience of advising individuals, couples and families, business owners, companies and trusts. With their guidance, you can have a strategy for whatever life brings.

It is never too soon to plan for later on. By getting you to focus on the lifestyle you want, the income you will need and who might be depending on you, planning can help you and your investment manager to set your investment goals.

It gives you peace of mind to know that you have retirement covered, and can help children and grandchildren with expenses like school and university fees and buying a home. Our financial planners can help you pass on wealth with confidence.

Planning can also help you understand how choices available to you now may limit what you can do in the future. Pensions is just one area where rules can change all the time. You need to know how the rules affect you before you put money into a pension, or take it out.

Our planners can guide you through the options and help you decide what's best for you.

Loans

Have flexibility when you need it.

A long-term investment strategy is designed to grow your money over many years. Still, there may be times when you need some financial flexibility, which is why we also provide a loan service for our clients. Portfolio lending provides an alternative to selling investments when you have a short-term cash flow requirement. By borrowing against the value of your portfolio, you could raise cash while still keeping your investments intact.

Portfolio lending can be a useful short-term source of funds. It could help to cover school fees, provide the bridging finance to complete a property transaction or settle tax liabilities, for example. Charity clients have used portfolio loans to fund capital expenditure projects such as the construction of new buildings.

With the favourable interest rates* we offer our clients, a portfolio loan can be a competitive alternative to bank lending. Loans can be arranged through your investment manager. They are not suitable for every situation or every client, so we consider them on a case-by-case basis.

*Interest rates on portfolio lending may exceed any gain on the investment. They may also change during the term of the loan.





Tax and trusts

It's good to feel in control.

Getting professional advice is vital to make sure you are investing tax efficiently and your money goes to those you want it to benefit.

If you do not have a tax adviser of your own, our tax team* can give you advice that reflects your individual tax status, situation and priorities.

We can help you plan for future tax liabilities so there are no surprises. We can also make tax easier by taking care of the paperwork. We will prepare your annual returns, tell you when you need to make payments and claim money back for you if you have paid too much tax in the past.

Trusts have been used for hundreds of years to control what happens to money. Families grow, children marry and relationships change. It is impossible to predict what might happen in the future. With a trust, you can make sure none of these events, or others like them, affect your plans.

Trusts can transfer money tax efficiently, smooth inheritance within the family and be used for philanthropy too. We provide trusts as part of a full estate planning service that will help you pass on your money as you wish.



How we invest

How we manage your money

What you can expect from us

Now we've told you about our services, we explain here how we'll work with you.

In the first instance, you will meet an investment manager so you can tell us about your financial situation and objectives. It is important that we understand your circumstances and requirements. Direct contact with the person who will be responsible for managing your money is a vital part of this process.

Whether coming to Rathbones directly or through a professional adviser, your investment manager will first need to establish your circumstances: your overall level of wealth, any existing liabilities, your lifestyle, time horizon and tax affairs. You may be a new investor or wish to transfer an existing portfolio from another investment company. This may also be a good opportunity to consolidate your investments, including ISAs, under a single investment strategy.

Here is an outline of how we work with individual clients and families. The process is very similar for charities and clients with advisers.

What do you want to achieve?

Working together, we will define what you would like to achieve (see 'Your circumstances and requirements', opposite). Are you looking to provide a secure financial future in retirement? Do you require regular income or are you looking to meet specific expenses, such as school fees for your children or grandchildren? Are you looking to downsize your home or buy an additional property? You may also have started to think about passing on money.

We will explore how you feel about the risks associated with investing. What is your capacity for accepting the ups and downs that come with investing in global financial markets, including potential falls in the value of your portfolio over some periods?

We will establish your appetite for risk and ability to deal with any volatility using our attitude to risk questionnaire.

We will then create a personal investment plan that is appropriate for your individual circumstances and future cash flow needs as well as any specific preferences, such as ethical considerations. The following section explains how we develop this strategy.

Your circumstances and requirements

Your investment manager will develop a close working relationship with you or your adviser, starting with a comprehensive fact-finding exercise so that we fully understand your financial situation and requirements.



Our approach

Once we understand your situation and objectives, we'll propose an investment strategy that's individual to you.

We have a well-defined investment process, which is fundamental to the service we provide. This process creates a strong yet flexible framework for our experienced investment professionals to work together, sharing ideas and challenging each other's views. It is constantly evolving and we continue to invest in the people and resources required to ensure this process remains robust.

This approach means we continue to attract investment managers of the highest calibre from other investment houses. They are drawn to us because of our stability and culture. They bring new ideas and fresh enthusiasm with them.

Your investment manager draws on the output from a series of committees covering strategic asset allocation, investment selection such as equities, fixed income investments like gilts and corporate bonds, third-party or collective funds and corporate governance (see 'What makes an effective portfolio?', page 32). These teams of experienced professionals meet regularly to discuss the investment environment and any opportunities and risks they have identified.

Our investment managers contribute to and participate in our investment process, from company visits and internal discussions to analysing external research and assessing investment themes. This process informs their decisions but your individual requirements remain paramount.

Our investment process

We have structured our investment process to deliver clear guidance and genuine flexibility. It allows us to design tailored strategies to match your individual financial circumstances, investment objectives and risk appetite.



Asset allocation

Your portfolio will usually be based on our multi-asset approach to investing, which provides us with the flexibility to meet your individual needs over the long term (see 'Why build diversified portfolios?', opposite). The starting point for designing your portfolio is to determine the right combination of assets (including equities and bonds) for your investment targets and appetite for risk.

Our asset allocation framework is forward looking. It is dynamic and not based solely on backward-looking statistics. In order to construct portfolios effectively and manage risk, we divide assets into three building blocks, which play complementary roles:

Liquidity

Assets likely to remain easy to buy and sell during periods of market distress or dislocation, sometimes referred to as 'liquid investments' or 'safe havens'. They include government bonds, high-quality corporate bonds and cash.

Equity-type risk

Assets that drive growth in your portfolio including equities (also called 'stocks and shares') and other securities with a high correlation to equity markets. However, they can lose value or become illiquid during periods of market stress. As well as equities, this category includes riskier corporate bonds, private equity funds, industrial commodities and some hedge funds (such as alternative strategies with a long bias).

Diversifiers

Assets that can reduce or offset equity risk during periods of market stress. Potential investments must pass a range of tests before we can claim to feel confident in their diversifying characteristics across a range of market environments. They include precious metals, unleveraged commercial property funds and some hedge funds.

Why build diversified portfolios?

A diversified investment strategy (sometimes called a 'balanced portfolio' or 'multi-asset portfolio') that blends different assets can be one of the best ways to preserve and enhance wealth over the long term.

This approach can provide exposure to a wide set of investment opportunities and reduce losses when market conditions are challenging. That is because different asset classes tend to perform in different ways through the economic cycle.

Correlation describes the relationships between asset classes. If two or more assets perform in a similar way over a certain period, we describe them as correlated. If they move in different directions, they are negatively correlated. The extent to which assets are correlated or uncorrelated tends to vary over time.

Typically, different assets react to conditions in the underlying economy and financial markets in different ways. For example, government bond yields usually rise (and prices fall) if the economy is strong and interest rate increases are on the horizon. Meanwhile, equities, commodities and commercial property tend to suffer when economic conditions are deteriorating.

The performance of asset classes and the relationship between them can also be affected by other factors, including central bank monetary policies, regulatory changes and the political climate as well as investor sentiment. Building diversified portfolios and monitoring the investment environment is a complex process that requires extensive resources and expertise.

What makes an effective portfolio?

Your investment manager draws on a wide range of resources when constructing your portfolio.



Investment research and selection

We have an experienced and well-resourced research team, which operates alongside our investment managers. To generate investment ideas we start by exploring the main forces driving the global economy and their implications for the future. They include global geopolitics and central bank interest rates, as well as other themes such as demographic trends and the shifting dynamics between developed and developing countries.

As a firm, we have the particular expertise required to invest directly in individual equities and bonds. This approach gives us more freedom to implement our investment ideas efficiently and cost-effectively, while retaining full control over the process.

We can select third-party funds when we consider it best to outsource the implementation of an investment idea to an external team with the specialist experience and skills required. These teams have local knowledge of a market or a particular investment edge. Our size and associated buying power help us gain access to such opportunities.

Internal and external research

We achieve results by harnessing our extensive resources. Our investment process captures the best thinking of our strategists, analysts and investment managers, which your investment manager can use to build and manage your portfolio.

We have extensive in-house investment expertise and resources – talented and experienced teams that select individual investments and funds as well as asset allocation specialists. We blend our skills with outside specialists to ensure you benefit from the best investment thinking.

We use economic analysis from several independent groups. They inform our process as trusted advisers and we have developed relationships with them over many years. In each case their experts visit Rathbones for regular meetings and provide written updates. These views form an integral part of the debate at our strategic asset allocation committee meetings and are shared with all of our investment managers.

Your portfolio

Your investment manager will take you through an initial investment plan to confirm it reflects your circumstances and objectives.

If you agree with the investment plan we propose, we then invest your money and construct your portfolio.

If you transfer existing investments to us, we may adjust your portfolio to better reflect your requirements. Such transfers do not usually constitute a taxable event, although adjusting the portfolio can lead to a capital gains tax liability under the current rules.*

Managing your portfolio

Your portfolio will require active management to ensure the strategy responds to changing conditions in the global economy and financial markets. Your investment manager will also be responsible for making any adjustments if your situation or objectives change, as well as managing your expectations of what we can achieve.

We take a realistic approach to managing portfolios. Recent history reminds us that the unpredictable happens more frequently than expected, so we position portfolios to protect value within the context of each client's objectives and attitude to risk. It also teaches us about the importance of investing in securities and strategies that are not obscure or unnecessarily complex.

*Tax treatment depends on the individual circumstances of each client and may be subject to change in the future.

Clear and transparent reporting

When you ask us to invest your money, effective communication is important and we provide you with timely information.

We believe in clear and straightforward reporting through regular portfolio valuations. You can ask us to email or post to you an up-to-date valuation at any time. You can access your portfolio 24 hours a day through our secure online portal.

We have invested in our ability to monitor how your investments perform. The sophisticated, market-leading software that we use enables us to provide you with comprehensive performance data and portfolio information.

Our systems also enable investment managers to manage tax issues that may arise in your portfolio and prepare the information needed for annual tax returns.

We provide other information through various publications in print and online. These include *Investment Insights*, which covers the main themes affecting today's global economy and financial markets, and *Rathbones Review*, which explores a variety of broader issues.

Robust performance oversight

We want you to feel comfortable and secure knowing that we are managing your wealth according to the mandate you have given us. Our internal procedures and risk management systems make sure this happens.

While our investment managers enjoy flexibility and discretion to deliver our service to you, it is important to have a formal oversight framework to support the investment process. Our investment executive committee is responsible for establishing and overseeing this framework.

This committee makes sure we are managing all portfolios to the same high standards while being able to adapt to changing regulatory requirements and market conditions. It promotes best practice and oversees all aspects of the process from portfolio construction and investment selection to implementation.

This framework, supported by risk management systems, due diligence procedures and regular reviews, makes sure your portfolio remains in line with your investment objectives.

Corporate governance

We prefer to invest in companies with high standards of corporate governance as they prioritise the interests of shareholders rather than those of management. We monitor the actions, policies and decisions of the boards of companies we invest in and participate in voting at annual general meetings and extraordinary general meetings. This makes sure that your interests as a shareholder are protected.

Our roots

Our heritage is important to us and to many of our clients



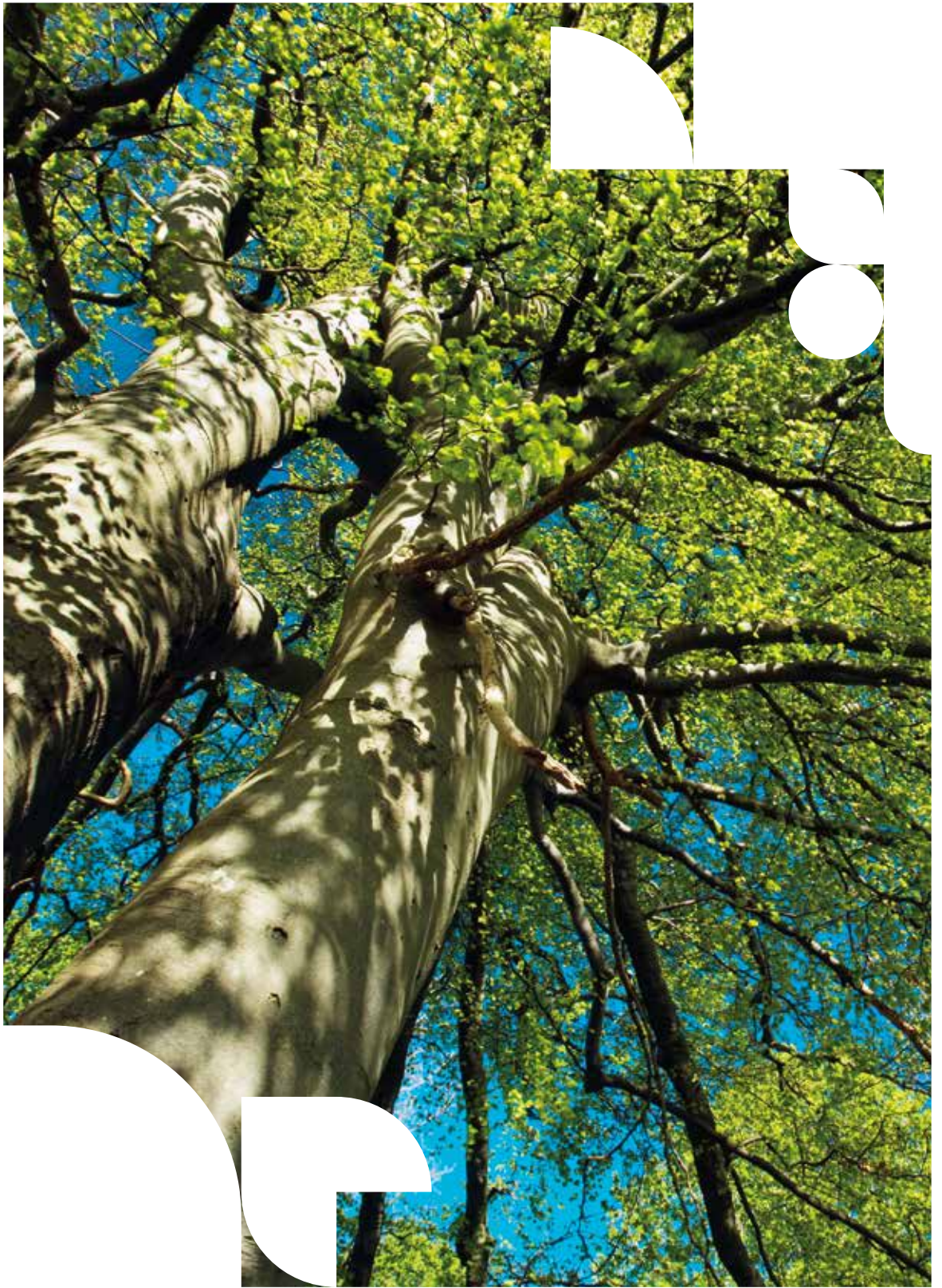
Where we're coming from

The past has shaped who we are and how we do business today.

Our roots are found in Liverpool, the birthplace of Rathbones. Long before we became an investment manager, Rathbones was a timber merchant business. Although established in the 1720s, Rathbone Brothers officially dates its birth to 1742 because that is the first year for which business records survive. Subsequent generations took the family business into shipping and overseas trade before moving into managing money at the beginning of the last century.

The relationship between Rathbones and Liverpool is one of the threads connecting our past, present and future. Though we are now a UK-wide company with a London head office, Liverpool remains an important part of Rathbones. Our office there is an example of how our business continues to adapt and change. The historic Port of Liverpool building on the waterfront is a reminder of our beginnings. The modern operations centre we have created within shows a business thinking ahead.

Investment administration and reporting are outsourced by many investment managers today. We think they are too important to transfer to somebody else. By keeping these activities in-house, we can control quality and cost and keep your data completely secure. Our investment in technology means we have a stable platform that allows us to innovate, by providing more ways to access investment information online for example.





Rathbones Folio Prize

The Rathbones Folio Prize brings the most outstanding works of the English language to public attention, provides a platform across the UK to discuss great literature and ideas, and nurtures the literary voices of the future. For more information visit rathbones.com/rathbones-folio

Our roots

The values of our predecessors continue to guide us because they are still relevant. You can see the influence of our Quaker heritage in the importance we place on honesty, integrity and independence. We are very aware of the trust that our clients place in us. We strive to earn it by putting these values at the heart of our daily work.

The Rathbone family also passed on their strong commitment to ethics in business. Ethics are at the centre of all our activities. The part played by Rathbones in the abolition of the slave trade is an early example of the activism carried on today by our ethical investment business Rathbone Greenbank, named after the Rathbone family home in Liverpool.

The Rathbone family believed in public service, contributing to the improvement of healthcare and education for the people of Liverpool. This tradition has also endured. Through our involvement in sport and education, we support the development of young people across the UK. Every year, our employees raise substantial amounts of money for charity and contribute their time to a wide range of charitable and civic activities and as school governors.

All of these principles have served us well. They have remained constant as Rathbones has evolved from a family business into part of an independently owned FTSE 250 listed company. Throughout our history, we've kept our focus on building relationships and providing a level of service that encourages our clients to recommend us to others.

As a forward-looking company, we are more interested in the years ahead than those gone by. However, we have found that remembering where we have come from, and learning from the past, is a good way to achieve success in the future.

Taking the next step

If you want to invest with us,
we'd like to speak to you.



You or your adviser can get in touch with any Rathbones office to talk to an investment manager about your financial priorities.

Transferring an investment portfolio to us is also easy. Once you instruct your current investment manager, we will do the rest.

Aberdeen 01224 218180	Edinburgh 0131 550 1350	London (head office) 020 7399 0000
Birmingham 0121 233 2626	Exeter 01392 201000	Lymington 01590 647657
Bristol 0117 929 1919	Glasgow 0141 397 9900	Newcastle 0191 255 1440
Cambridge 01223 229229	Kendal 01539 561457	Winchester 01962 857000
Chichester 01243 775373	Liverpool 0151 236 6666	

For ethical investment management, contact
Rathbone Greenbank Investments on:
0117 930 3000

For offshore investment management, contact
Rathbone Investment Management International on:
0153 474 0500

For more information, please visit:
rathbones.com

Important information

Unless otherwise stated, the information in this document was valid as at January 2021. Not all the services and investments described are authorised or regulated by the Prudential Regulation Authority or the Financial Conduct Authority. Rathbone Financial Planning is part of Rathbone Investment Management Limited. Rathbone Greenbank Investments is a trading name of Rathbone Investment Management Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered office: Port of Liverpool Building, Pier Head, Liverpool L3 1NW. Registered in England No. 01448919.

Rathbone Unit Trust Management Limited is authorised and regulated by the Financial Conduct Authority and is a member of the Investment Association (IA). Registered office: 8 Finsbury Circus, London EC2M 7AZ. Registered in England No. 02376568.

Provision of trust, tax and company administration services are provided by Rathbone Trust Company Limited (RTC). Provision of legal services is provided by Rathbone Trust Legal Services Limited (RTLS), a wholly owned subsidiary of RTC. RTLS is authorised and regulated by the Solicitors Regulation Authority. RTC and RTLS are registered in England under company numbers 01688454 and 10514352 respectively. It should be noted that any services provided by Rathbone Trust Company are not regulated by either the Financial Conduct Authority nor the Prudential Regulation Authority.

All above companies are wholly owned subsidiaries of Rathbone Brothers Plc. Head office: 8 Finsbury Circus, London EC2M 7AZ. Tel +44 (0)20 7399 0000.

Rathbone Brothers Plc is independently owned, is the sole shareholder in each of its subsidiary businesses and is listed on the London Stock Exchange. 'Independent' and 'independence' refer to the basis of Rathbones' ownership as a corporate entity, and not to our use of non-life packaged products for clients of our advisory or non-discretionary investment management.

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