A guide to our Fixed Interest Portfolio Service

Our Canaccord Wealth Fixed Interest Portfolio Service is a discretionary service investing in a broadly balanced range of fixed interest funds. By blending these funds, it aims to achieve a net return of 5% per annum that will help to protect you against inflation over the medium term.

We believe the asset mix we have selected should outperform savings rates and inflation over five years or more. To achieve this, you should be prepared to hold these investments for at least five years.

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Are these investments suitable for my attitude to risk?

We have worked hard to reduce the level of risk that is usually associated with investments like this. However, you will need to be happy with a certain degree of risk to achieve the target net return of 5% and should be prepared to accept some possibility of capital loss in the short to medium term.

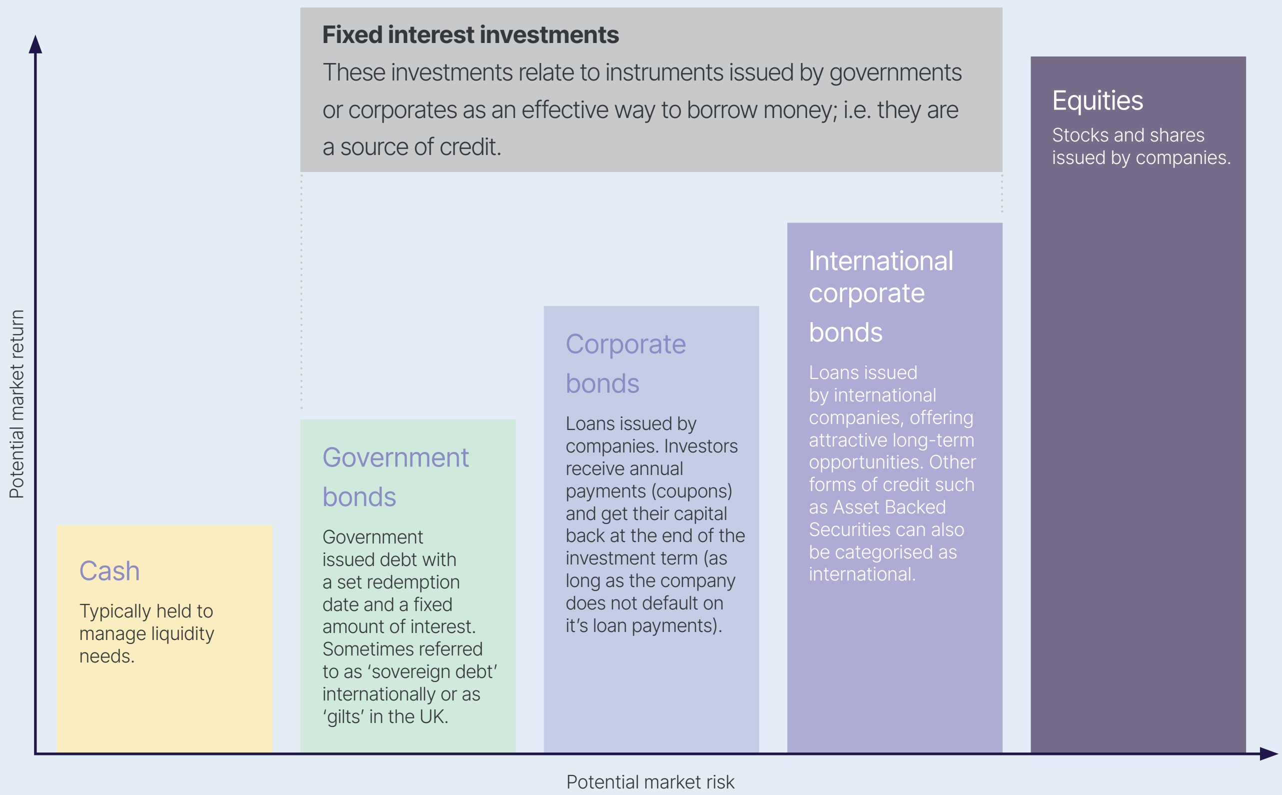
The risk and returns will be averaged out over the years you hold these investments. For example, there are likely to be years when returns are above our target and others when they are below, with movements in bond markets being the key drivers of risk and return.

We believe that our Fixed Interest Portfolio Service is an appropriate way to target such returns via investment opportunities in global bond and credit markets, the collective name for the market through which primarily companies and governments issue debt.

What does the service invest in?

The chart below lists the investments used in our portfolio. It shows the potential risk and return characteristics of the types of fixed interest investments we choose from the global bond and credit markets. These investments are historically less volatile than equities, which can deliver a higher return but with more risk.

Fixed interest investment range



Which external fund managers do you use?

We use a selection of specialist funds across the fixed interest spectrum, including government bonds, corporate bonds and international bonds.

We have invested with a number of these specialist fund managers for many years; they have outstanding capabilities, are well resourced and demonstrate a good history of managing fixed income investments. They provide specialist knowledge in corporate and international bonds, including US short duration high-yield (bonds with a short time to maturity) and emerging market debt (fixed income debt issued by countries with developing economies as well as by corporations within those nations); while others are more boutique in nature, specialising in niche asset classes (such as asset backed securities) with the ability to create tailored mandates.

Is this service right for my needs?

Our Fixed Interest Portfolio Service could be suitable for you as long as you:

- Believe capital preservation is more important than capital growth
- Can stay invested for more than five years
- Believe that the target return of 5% (net of fees and other costs) will outstrip inflation over the next five years – current market implied inflation expectation over investment time horizon is circa 3.88%*
- Are comfortable with the level of risk required to achieve these returns: benchmark historic volatility 3.42%‡.

Why should I choose the Canaccord Wealth Fixed Interest Portfolio?

- Our global approach enables you to take advantage of investments from around the world
- Our focus is totally flexible, offering you access to many different markets
- We work hard to create predictable returns and mitigate risks for you
- You benefit from our research department's superb insight into markets and opportunities
- Our investment team has over 40 years' collective experience investing in fixed interest markets.

Will I have access to an investment manager whenever I need them?

Yes, you will have direct access to your Canaccord Wealth Investment Manager, who will keep in regular contact with you and you will receive all our usual reports and updates

How much can I invest?

There is a minimum investment of £50,000.

What fees will I need to pay?

Canaccord Wealth will charge an annual management fee and underlying fund fees will apply. There are no entry, exit or trading fees.

Are these investments suitable for an ISA?

Yes, they are available as an ISA-eligible investment.

* Source: Bloomberg as at 31 March 2026.

‡ Benchmark volatility has been 3.42% from 31 December 2004 to 31 March 2026. The maximum historic loss was -14.42% (December 2020 to February 2026), with the benchmark recovering in February 2026. Our equity benchmark volatility over the same period (comprising 97.5% Bloomberg World Index and 2.5% cash) has been 12.75%. Source: Bloomberg.

Important information

Investment involves risk. The value of investments and the income from them can go down as well as up and you may not get back the amount originally invested. The investments described in this document 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.

For further information on any of the terms used in this document please contact your Canaccord Wealth Investment Manager or visit canaccord-wealth.com/glossary.

Ready to talk?

If you'd like to find out how lifetime cash flow planning can give you confidence that you're in control of your future, please contact us. We'll be delighted to answer your questions and provide details of our cash flow planning services.

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This effect may be unfavourable as well as favourable.

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S328 | May 2026

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