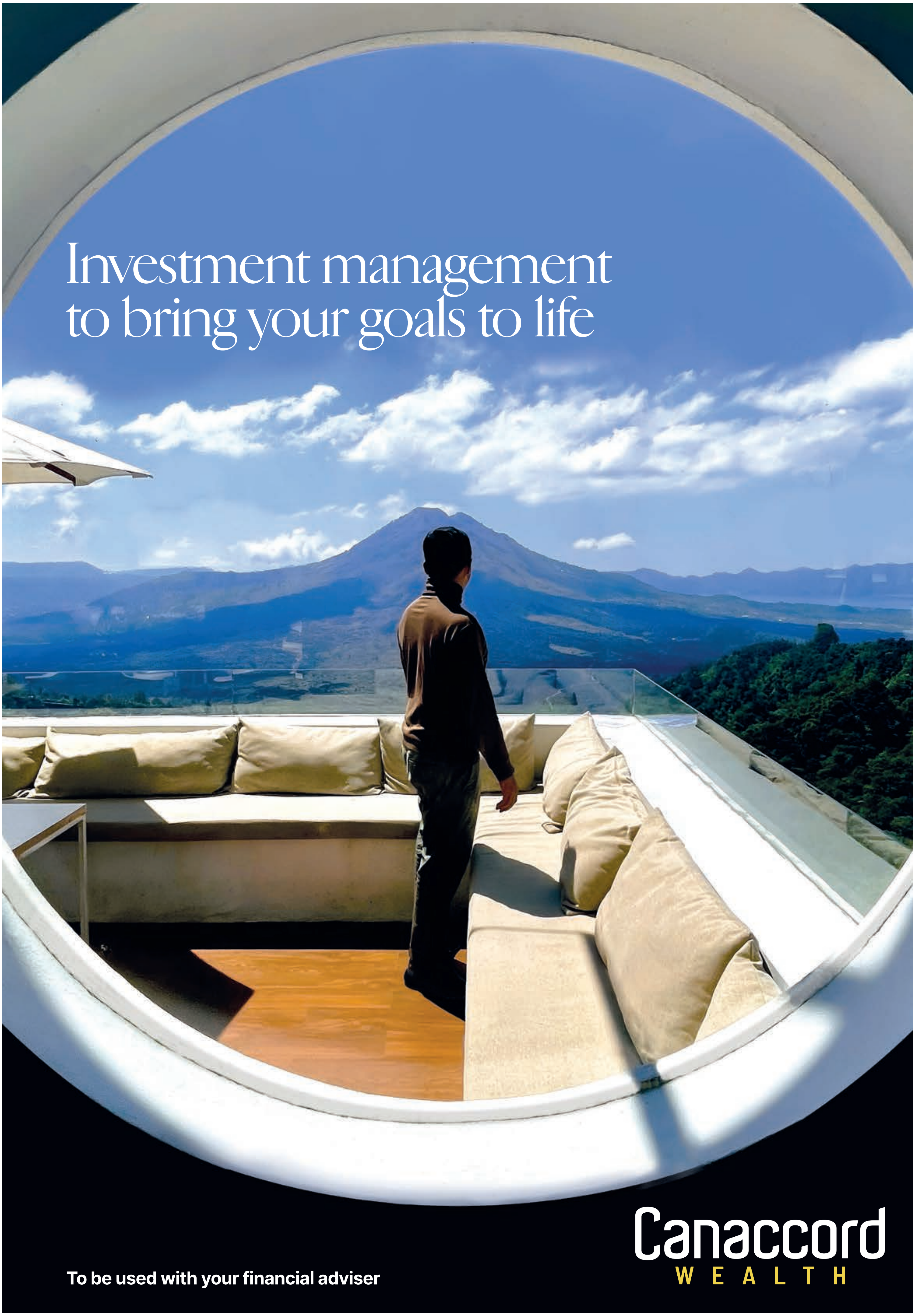
Investment management to bring your goals to life



To be used with your financial adviser

Canaccord
WEALTH

Maximising your money's potential

Whatever your objectives, rest assured that we're committed to helping you reach them.

We've supported our clients and their advisers with a diverse set of goals and challenges – from creating a more comfortable retirement to building a better legacy for their family.

Together with your financial adviser, our Investment Managers go over, above and beyond to realise your financial goals. We pride ourselves on our performance, expertise, and service excellence – taking care of your investments so you can focus on enjoying your wealth.

Important information

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

WORKING TOGETHER

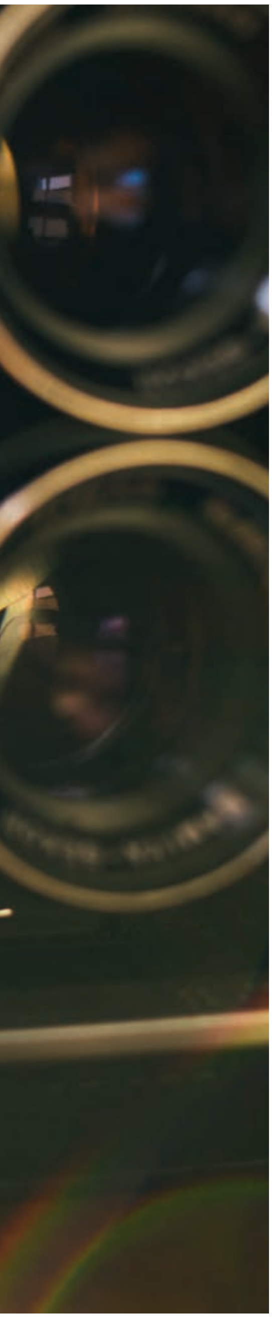
Putting your plan into action

Typically, you and your financial adviser will have created your wealth plan together. This personalised plan is designed to help you achieve your financial aspirations, based on your particular circumstances, lifestyle and needs.

Investing will often play an important role in this plan, allowing you to protect and grow the value of your wealth over time. However, it does come with risks, so it's essential that your investments are handled by experts. This is where we come in.

Your Investment Manager will take your plan – plus any relevant information about you that we've learned from your financial adviser – and use it to recommend and implement a rigorous investment strategy, purpose-built to help you reach your goals.

These investments will be built around your preferences, attitudes to risk and timelines, aiming to get your life goals on track without exposing you to undue risk.



WHY CANACCORD WEALTH

In expert hands

Bring your future into focus with a specialist team, equipped with insight, tools, knowledge and a wealth of experience.

Your dedicated Investment Manager

For clients choosing a tailored discretionary portfolio, we'll provide you with your own fully qualified Investment Manager to take care of your portfolio.

In-house specialists

Our investment management team are backed by our in-house experts, research and technology tools. So, rather than spending time researching, managing, and monitoring your investments, you and your financial adviser can entrust this to a whole team of experienced professionals.

A range of services

No matter what your objectives and attitudes to risk are, you and your financial adviser will find something to suit you. We have a whole range of investment services – from light touch to more comprehensive.

PORTFOLIO MANAGEMENT SERVICES

A wealth of choice

We offer a range of investment portfolio solutions to build and manage your wealth. All are supported by our robust investment process, incorporating local and international market research, analysis and insights.

Our solutions fall into three main categories:

- **Tailored discretionary portfolio management** – your Investment Manager will build and run a completely individual portfolio for you
- **Discretionary Managed Portfolio Service (MPS)** – you and your adviser can choose from a range of actively managed, risk-rated model portfolios
- **Specialist investment services** – if you have unique circumstances, your adviser may recommend one of our more specialist services or fund solutions.

For more information about any of these, you can request one of our service-specific guides through your financial adviser. There are also more details on our website: canaccord-wealth.com.


RPM
x100

INVESTMENT PROCESS

Perfectly adapted to your needs

To build your wealth with confidence, our goal is to achieve the best possible real, inflation-adjusted returns for your chosen level of risk.

Our approach is based on a global asset allocation framework and follows a rigorous, robust, and highly analytical investment process. It involves in-depth research, continuous monitoring, and insights from our Chief Investment Office, a diverse group of investment experts and multiple investment committees.

How we invest for you

- A range of investments – that includes bonds, equities, alternatives, cash (direct or via funds), exchange-traded funds (ETFs) and investment trusts
- In-house experts – they carefully select investments from the open market to bring you a range of quality investment opportunities
- Specialist investment committees – they combine their knowledge to agree the best positioning for your portfolio
- Tailored risk profiles – we offer seven risk profiles (RPs) so that we can match your risk appetite:
  - Core strategies (RP3, RP4, RP5): these target a graduated return above inflation (net of charges) over the medium to long term
  - Higher risk (RP6, RP7): these expect returns linked to exposure to global equities
  - Highest risk (RP8, RP9, UK only): these focus on UK smaller companies, which may be more volatile but offer higher long-term growth potential
- Managed risk profiles – our Managed Portfolio Service also offers a wide range of risk profiles
- Driven by your objectives – you can expect us to actively monitor and manage your investments to make sure they're on track, maximising returns and minimising losses
- Tax-efficient – we help structure your investments tax-efficiently, including through self-invested personal pensions (SIPPs) and individual savings accounts (ISAs).

MANAGING RISK

Building your perfect balance

When deciding which investment strategy is best for you, your risk appetite is one of the most important things to consider. This is all about the level of returns you expect when investing, and how much risk you can afford.

Our range of risk profiles means there's something to suit most clients, their financial goals, comfort level and time horizon.

In the diagram below, you can see how our different risk profiles balance risk and potential return. For example, risk profile 9 (RP9) is the riskiest, but has the highest potential for returns.

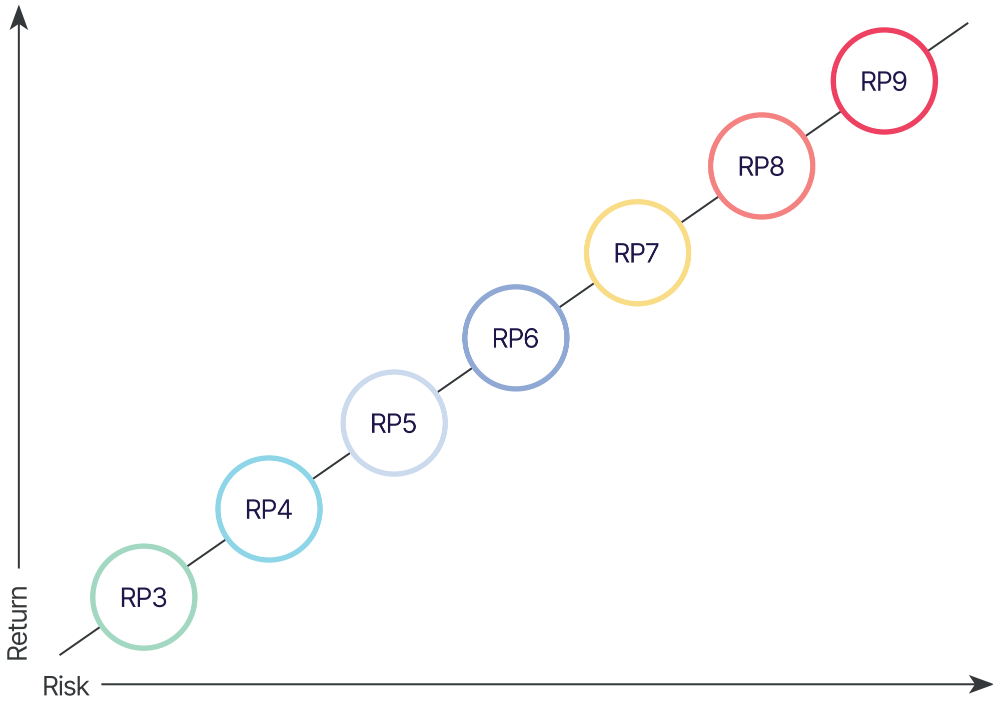
We create these risk profiles by using a diversified mix of equities, bonds, alternatives and cash. For higher-risk profiles, we use more growth-oriented assets like equities, while more conservative profiles focus on traditionally more stable assets like bonds and cash.

Deciding which risk profile is right for you

During your initial discussions, your financial adviser will have assessed the level of risk you're willing and able to take. They'll recommend which service and risk profile best meets your needs, based on this.

To learn more about each risk profile, you can speak to your financial adviser or take a look at the 'Guide to our investment risk profiles'.

Risk vs return



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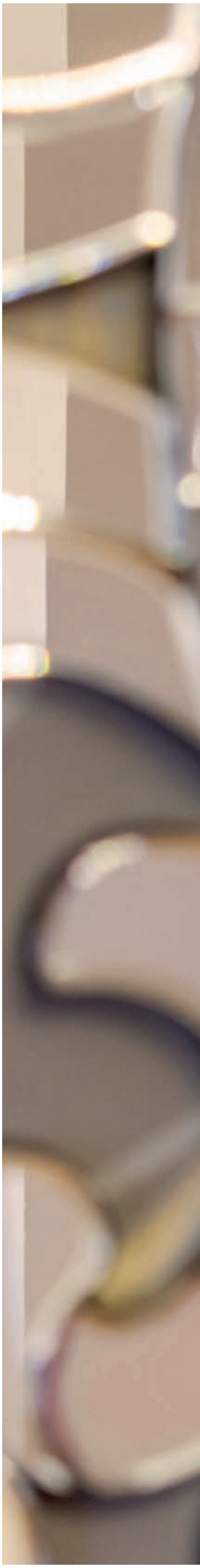


COMMUNICATION

Responsive, always

Our relationship with you and your financial adviser is built to last. You can expect a productive dialogue that makes sure your investments are working as hard as they should.

Evolving with you

Tax rules, financial legislation, the markets or your circumstances may change over time. If that happens, we'll work with your adviser to adjust your portfolio to suit your needs.

Informed and up to date

We'll keep you updated on your investments and have honest conversations with you and your financial adviser about performance, opportunities and any adjustments needed.

Information at your command

You decide how often you and your financial adviser want updates and – depending on the investment portfolio management service you choose – whether you prefer joint face-to-face meetings, video calls, phone calls, or email. You can also let us know exactly what level of detail you'd like us to provide, and change your mind at any time.

You and/or your financial adviser will also receive or have access to:

Quarterly reports

A clear valuation report with market commentary from our Chief Investment Office, sent by post, email or online – whichever you prefer

24/7 online access

Our easy-to-use online portal and app will help you and your adviser track your investments, statements and historical valuations any time, anywhere.

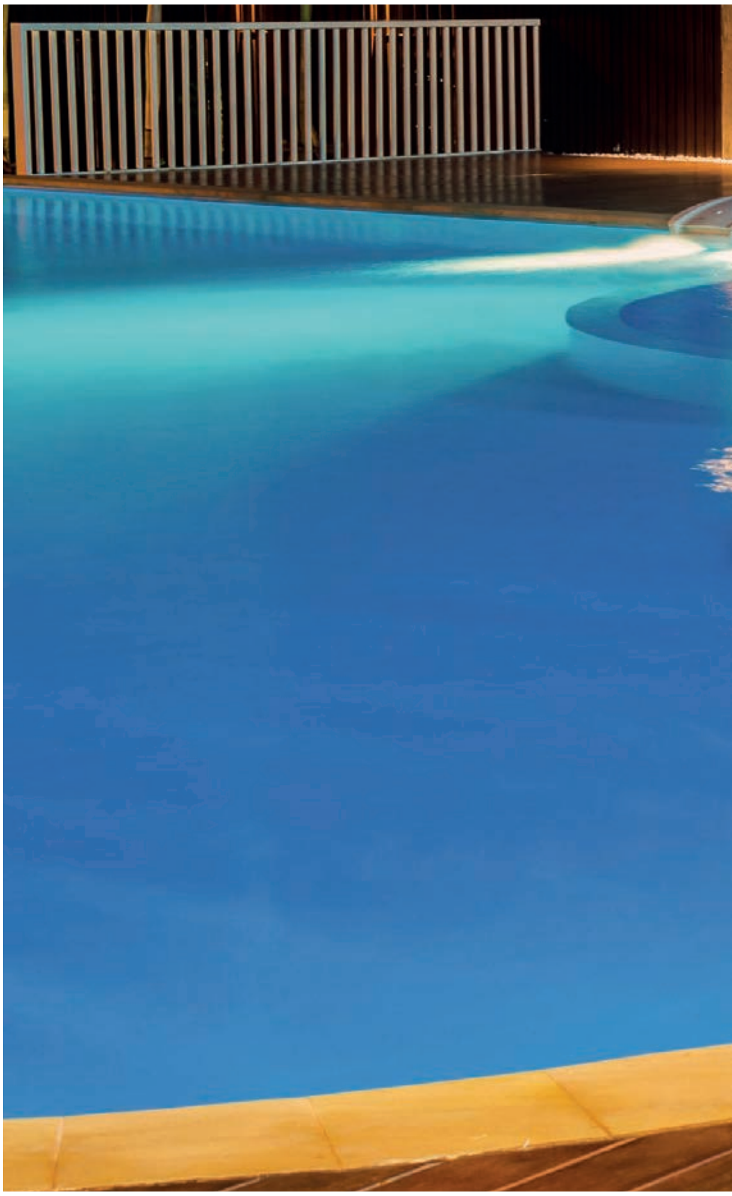
PROTECTING YOU

Investing with added peace of mind

Growing and protecting your wealth is our top priority. With a strong track record of delivering consistent returns, we'll stay fully focused on making the right investment decisions for you – always looking for ways to safeguard your portfolio against inflation over the medium to long term.

When you open an account with us, you can feel confident knowing that your cash and assets are held with carefully chosen banks and institutions. We regularly monitor and review this panel of institutions, making sure they're regulated and authorised to carry out banking or deposit-taking business in the UK, Crown Dependencies and/or the EU.

At every step we have strict controls and procedures in place to protect your wealth.



OUR CHARGES

Transparent at every turn

If you decide to invest with us, your financial adviser will make sure you're clear exactly what you'll be paying for our services, which will be in addition to their financial advice and planning fees.

We charge a fee for the work we do in managing your investment portfolio. This is linked to the value of your portfolio and the investment service you choose. It may also be affected by things like:

- your individual tax situation
- your long-term goals
- whether stamp duty is applicable
- currencies
- overseas dealing.

Clarity from day one

Fee transparency is important to you and us – we understand the complexity and confusion that comes with trying to compare investment managers.

We're always happy to talk our charges through with you and your financial adviser. This is to help you understand not only our fees, but also the total costs you could incur on top of our annual management charge (which is subject to VAT if you choose our tailored portfolio service in the UK and the Isle of Man). These might include third-party fund management fees, transaction charges or stamp duty, for example.

A breakdown of our total fees is available on our rate card, which we'd be happy to share with you.

Once you become a client, we'll keep you up to date on the total fees you're paying. We'll also include a full breakdown in your quarterly report.

Our priority is to deliver the net returns you want (i.e. after deducting costs and charges), and we won't settle for poor performance just to drive down the fees you pay for our expertise.

About Canaccord Wealth

Build and protect what matters most with a dedicated team behind you. Canaccord Wealth is one of the top five of comparable UK wealth managers (by assets under management), serving you with nationwide offices and international investment teams.

We believe the benefits of scale should never come at the expense of a personal experience. Our size means you can enjoy wide-ranging expertise and economies of scale. But our relationship-led approach means you'll always have direct access to our people and knowledge.

Expertise you can count on

92%
client satisfaction

5-star
Defaqto rating

£40.4bn
assets under management/ administration*

14
offices to support you

* As of 31 December 2025

Canaccord Genuity Group

Canaccord Wealth is part of Canaccord Genuity Group Inc., a publicly traded company under the symbol CF on the Toronto Stock Exchange. Established in 1950, it is now a leading global financial services firm, operating in wealth management and capital markets.

The Group has offices in 10 countries, including wealth management offices in the UK, Channel Islands, Isle of Man, Canada and Australia. Canaccord Genuity, our international capital markets division, operates in North America, the UK and Europe, Asia, Australia and the Middle East.

Accolades and awards

We work hard to offer an excellent service to all our clients, and our greatest accolade is your thanks and recommendations. However, we're also very proud when our clients and industry peers recognise our achievements with awards and high ratings.

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Investments in smaller companies, including AIM stocks, carry a higher degree of risk than investing in the more liquid shares of larger companies – and so they may be difficult to sell at the time you choose. These smaller companies are more volatile, and while they can offer great potential, growth is not guaranteed.

Any tax benefits depend upon the investor's individual circumstances and clients should discuss their financial arrangements with their own tax adviser before investing. The levels and bases of taxation may be subject to change in the future.

This document is for information only and is not to be construed as a solicitation or an offer to purchase or sell investments or related financial instruments. This has no regard for the specific investment objectives, financial situation or needs of any specific investor.

In the UK & Europe, Canaccord Wealth is a trading name of Canaccord Genuity Wealth Limited (CGWL), CG Wealth Planning Limited (CGWPL), and Canaccord Genuity Wealth (International) Limited (CGWIL) which are subsidiaries of Canaccord Genuity Group Inc.

Canaccord Asset Management (CAM) is a trading name of Canaccord Genuity Asset Management Limited (CGAML) which is a subsidiary of the Canaccord Genuity Group Inc.

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The products and services offered by Canaccord Wealth in the UK may differ from those offered by other Canaccord Genuity Group Inc. offices.

Ready to talk?

Please ask your financial adviser to get in touch with us. We'd be happy to discuss how we can help you both achieve your investing goals – going above and beyond to make sure you enjoy what matters most.

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