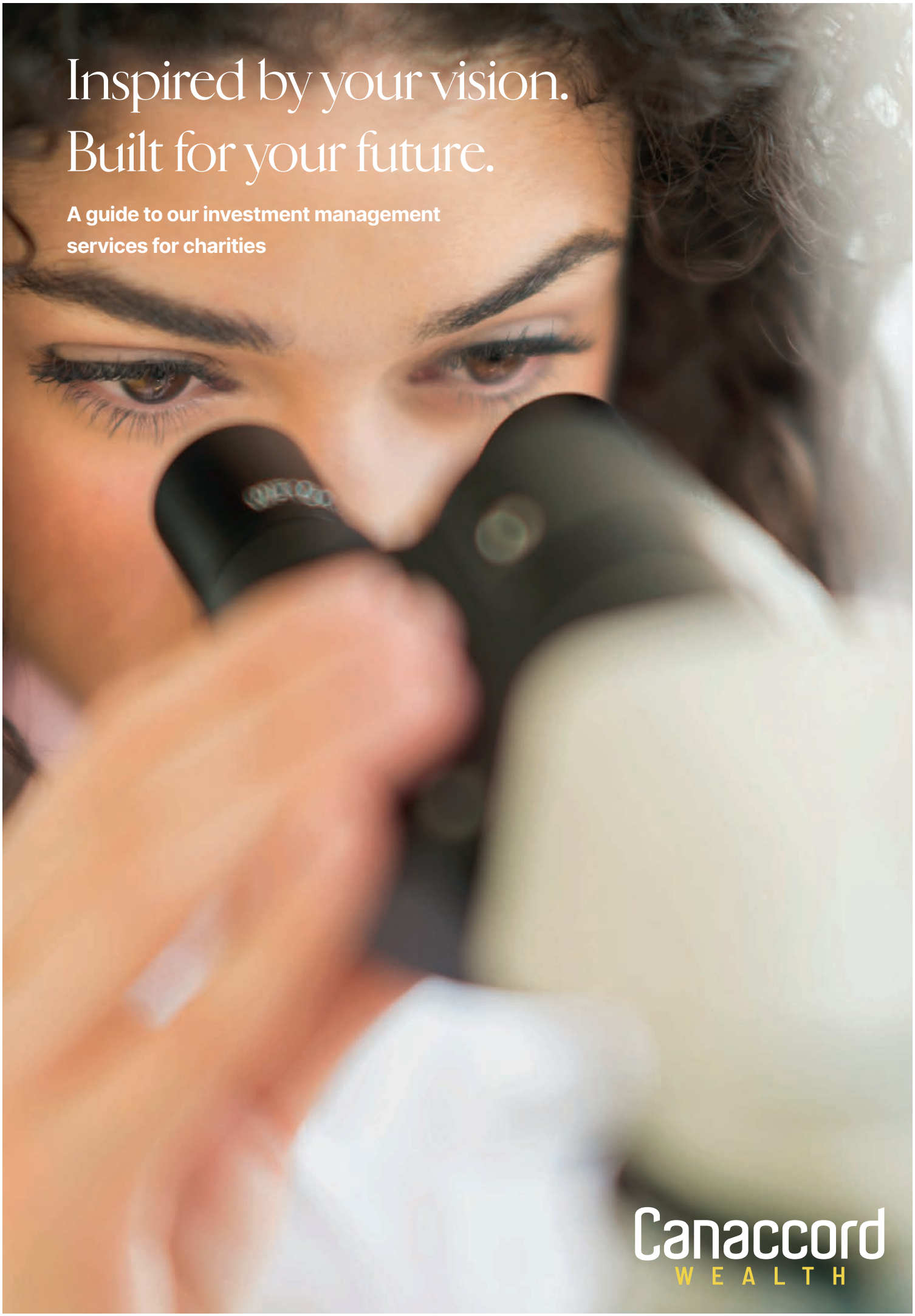


Inspired by your vision. Built for your future.

A guide to our investment management services for charities

Canaccord WEALTH





Providing the right perspective

Safeguarding your charity's financial future is a hugely rewarding responsibility. But we also know that it can be complex and intricate.

It means keeping within the limits of your Investment Policy Statement (IPS), ensuring ethical considerations are met, and managing risk and compliance. Making it essential to find an investment manager who's equipped to deal with your unique needs and can offer a wide range of investment solutions.

We are that experienced partner. Our specialist team is made up of 40+ investment professionals, some of whom are charity or foundation trustees themselves. Over the years, our reputation in this area has only grown, with us now managing over £900m of assets for charities[1].

We have a deep understanding of the challenges you face – and the best ways to address them.

[1] at 31 December 2025.

HOW WE WORK

Designed for your charity

With Canaccord Wealth, you can expect a high-quality service that's tailored precisely to your charity or foundation's goals and philosophy.

1. Setting the scene

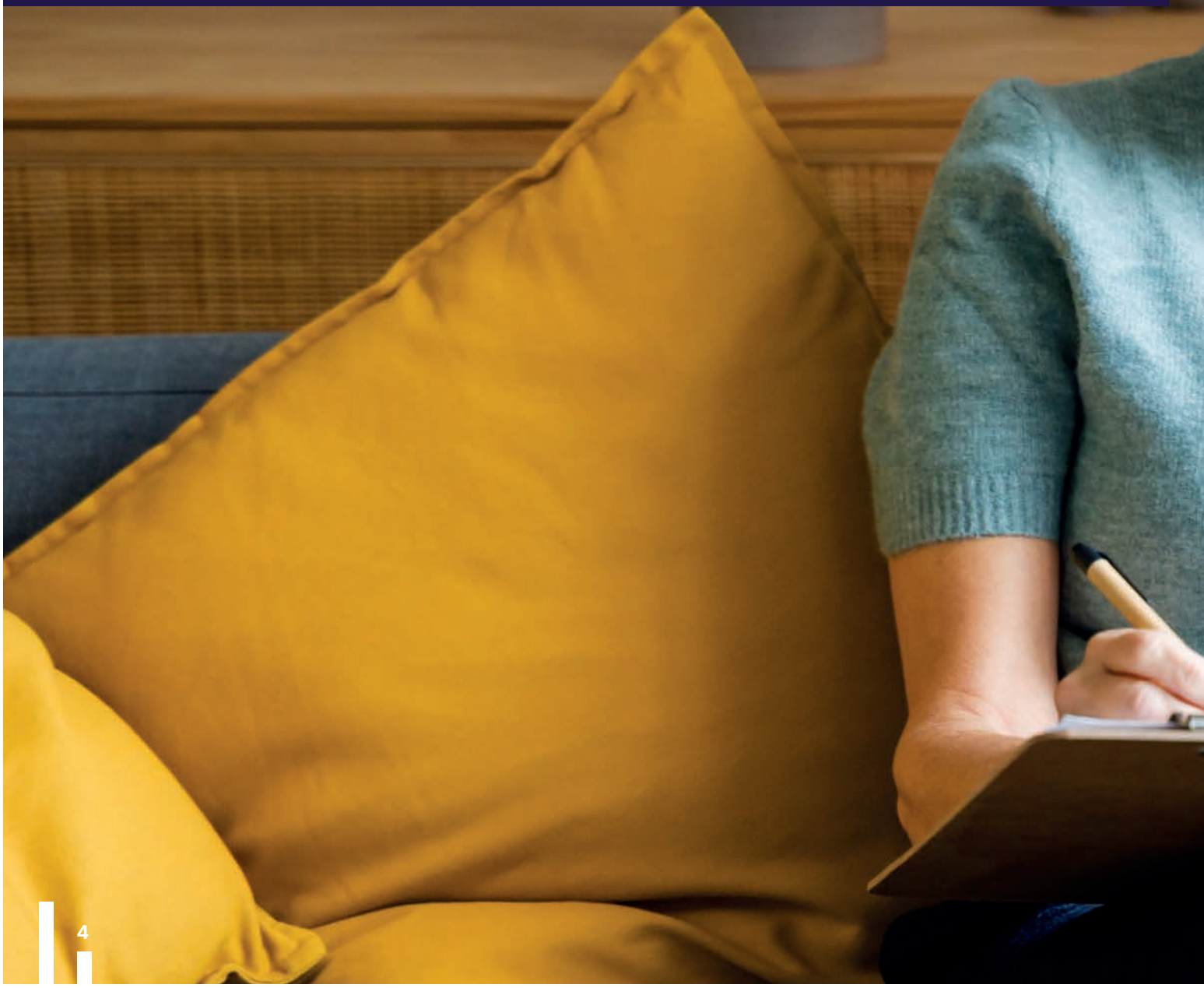
Before you join us as a client, we'll get to know you and your charity's IPS – or advise on an appropriate IPS if needed. We'll look at your investment objectives, attitude to risk (see our guide to investment risk profiles brochure for more details), and ethical restrictions too.

2. Crafting your solution

We'll create a bespoke service and portfolio for you, based on everything you've shared with us – so you can be confident that both are right for your organisation's needs, philosophy and duties of care.

3. Putting your plan into action

Your Investment Manager will become an integral part of your team, developing a close one-to-one relationship with you. Their advice will be focused on your desired financial outcomes and circumstances and adapted as your needs evolve.







Working within your Investment Policy Statement

We understand the importance of your charity's IPS, and our flexible investment framework means we can cater for most requirements or restrictions contained in it.

If you are in the process of creating an IPS, we will be happy to work with you to review your proposals and help you monitor it regularly to make sure it's still appropriate for your organisation.



Open and understanding

From the moment you first speak to us, our focus is to provide your charity with the best service possible – within the guidelines and parameters set by both you and your regulators.

Completely compliant

Feel confident, knowing we're bound by the investment guidance and principles of the relevant regulators, including the Charity Commission. Our experience working with charities across England, Scotland and Wales means we can adapt our reporting and support to meet the different expectations of each regulator.

Totally transparent

You'll receive the right support and advice, not only to manage your charity's funds effectively, but also to show that you're using them for the benefit of others.

Matched to your objectives

Your dedicated Investment Manager will tailor your service and portfolio to your ethical standards and constraints, as well as your attitude to risk. We will also adhere to your IPS, manage any risks, and aim to generate attractive returns while meeting your specific objectives.

Important information

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.



Informed at every stage

With regular updates and transparent communications, you can feel reassured that your records and submissions are always accurate. Clear reporting is also crucial for helping trustees demonstrate robust stewardship to their donors and supporters.

Your committed Investment Manager

Your Investment Manager will keep you updated on your investments and have honest conversations with you about their performance. You decide how often you want updates and whether you'd prefer:

- Face-to-face meetings
- For your Investment Manager to attend trustee meetings
- Video calls
- Phone calls
- Email.

You can also let us know exactly what level of detail you'd like us to provide and can change your mind at any time.



Quarterly reports

Receive a clear valuation report with market commentary from our Chief Investment Office (CIO), sent by post or online. We can also provide different formats for different trustees, depending on their preferences.

24/7 online access

Our easy-to-use online portal and app enable you to track your investments, statements, and historical valuations anytime, anywhere.

Support with financial information

If your charity is above a certain size, you and your co-trustees may need to provide financial information to the Charity Commission, including an annual return, the charity's accounts and the trustees' annual report. We can explain your potential liabilities and help you avoid errors or discrepancies.

PORTFOLIO MANAGEMENT SERVICES

Grow your charity's resources

To match your ethical and financial objectives, we offer a range of investment solutions. Our flexible investment process means we can adapt to your needs – rather than taking a one-size-fits-all approach.

Our discretionary portfolio management service can be combined with our sustainable investing proposition and then fine-tuned to ensure your portfolio meets all your IPS criteria.

For clients working with Donor Advised Funds or within Charities Aid Foundation structures, we act as the investment manager and meet the associated reporting requirements.

Tailored from start to finish

If you choose our **discretionary portfolio management service**, your Investment Manager will build and run a completely personalised portfolio for you, based on your IPS, objectives, risk level and ethical requirements.

Our tailored portfolios may invest in individual stocks and bonds, other alternative investment classes, and investment funds. This approach provides you with added diversification and access to a wide range of fund managers.

Your charity may require dependable income to support ongoing services. With this in mind, we can also design portfolios that balance a sustainable income stream with long-term capital growth.

Align ethics and objectives

Enjoy active portfolio management and a disciplined sustainability framework with our **Sustainable Investment Service (SIS)**. SIS can be standalone or part of your overall discretionary portfolio.

With this service, we actively select and adjust investments, using both data-driven filters and expert analysis. This allows us to capture opportunities across global markets, balancing growth, long-term sustainability and defence.

The result is a well-diversified portfolio – designed to meet charities' and foundations' financial goals, while aiming to support a more sustainable future.

To build the portfolio, we combine two approaches:

1. Thematic investing, which targets long-term sustainability trends, and

2. Screened investing, which avoids companies that don't meet ethical or sustainability standards.

Other ethical considerations

Beyond our SIS filtering, we can tailor your portfolio to meet your organisation's specific IPS criteria.

Where relevant, we can also help your trustees understand how the portfolio aligns with your organisation's mission. This can be through light-touch impact metrics or reporting frameworks that support transparent communication with stakeholders.

Our funds-based solution

We also offer a range of multi-asset funds of funds that would be appropriate for some charities, providing a comprehensive range of risk profile specific and inflation plus multi-asset funds, including equity and fixed interest only options. Through careful market research, we've identified high-potential opportunities and brought them together into a thoughtfully curated range designed to suit different risk appetites. These funds are available in both income and accumulation share classes.

For some charities, their investment objectives can be met precisely with the right multi-asset fund solution – offering lower costs and reduced complexity.

OUR INVESTMENT PROCESS

Meticulously designed

To build your wealth with confidence, we aim to achieve the best possible real, inflation-adjusted returns for your chosen level of risk, needs and IPS.

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 CIO.

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** – carefully selecting investments from the open market to bring you a range of quality investment opportunities
- **Specialist investment committees** – combine their knowledge to agree the best positioning for your charity or foundation's portfolio
- **IPS standards** – we regularly check your portfolio against your organisation's objectives to make sure it's on track and still meets your IPS standards
- **Active management** – we actively manage and monitor the investments to maximise returns and minimise losses.







WEALTH PLANNING

Set the foundations for your success

If you'd like advice on a particular issue or want to lay the groundwork before you begin investing with us, our wealth planning service can help.

Drafting your IPS

As mentioned earlier, we can support you with revising or drafting your IPS, so that it's aligned with your charity's objectives and investment preferences.

Bespoke investment screening

To ensure compliance with your IPS and/or governing body investment guidelines, we can provide tailored screening and reporting.

Consulting

Our team can act as a trusted investment consultant. This could involve consolidated portfolio reporting, ethical compliance assessment and performance analysis of your existing managers.



In safe hands



Your experienced team

Feel completely supported by our specialist Charities team, headed by Divisional Director Rupert Stone.

Rupert leads a team of Investment Managers, bringing his in-depth knowledge and experience working with charities and trustees. Having worked in financial services since 2007, Rupert is a chartered fellow of the CISI, CFA Charter holder, and a Chartered Wealth Manager.

His expertise in handling client portfolios has been recognised several times over, having been named one of the 2021 PAM Top 40 Under 40 and recognised in Citywire's Top 30 under 30 wealth managers in 2014.



Serving your organisation's needs is our top priority, and we have a strong track record of delivering consistent returns. If you'd like to check how we're performing at any time, you can clearly measure our performance against industry benchmarks.

When you open an account with us, you can feel confident knowing that your charity or foundation's money and assets are held with carefully chosen banks and institutions, that we regularly monitor and review.

All client money and assets are also held in segregated accounts, in keeping with the rules set out in the FCA's Client Assets Sourcebook (CASS)[1].

[1] In the UK only, Canaccord Wealth is a member of the Financial Services Compensation Scheme (FSCS) and in such instances, compensation may be available in accordance with the rules of the FSCS. Further information regarding claim amounts and investor eligibility can be obtained from www.fscs.org.uk.



About Canaccord Wealth

Build and protect what matters most with a dedicated Charities team behind you. Canaccord Wealth is one of the top five comparable UK wealth managers (by assets under management) serving you with a broad range of wealth management solutions, 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 and your charity or foundation will always have direct access to our people and knowledge.



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. Our portfolios are designed to work over a typical investment cycle of 7-10 years, so we recommend you stay invested for at least seven years.

The investments discussed in this document may not be suitable for all investors.

Past performance is not a reliable indicator of future performance.

The tax treatment of all investments depends upon individual circumstances and may be subject to change. Investors should discuss their financial arrangements with their own tax adviser as the value of any tax reliefs available is subject to individual circumstances. Levels and bases of taxation may change.

Where investment is made in currencies other than the investor's base currency, the value of those investments, and any income from them, will be affected by movements in exchange rates. This effect may be unfavourable as well as favourable.

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.

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Ready to talk?

If you'd like to know more about how we go above and beyond to help your charity or foundation, please get in touch. We'd be delighted to answer your questions.

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