Redmayne Bentley

BESPOKE PORTFOLIO MANAGEMENT

FOR PROFESSIONAL ADVISORS AND INTERMEDIARIES

Bespoke Investment Management, *that suits you and the way you work*

Our aim at Redmayne Bentley is to create successful, long-lasting partnerships with you and your clients based on trust and mutual respect.

Many investment managers use the word 'bespoke' when describing their service, it's something that we know remains imperative when providing a quality service. That's why, when designing our services for you and your clients, we ensure that these are bespoke in the truest possible form.

It is our belief that this unwavering focus on your clients' needs sets us apart from our peers.

We understand the importance of the partnership and trust when investing your clients' money with us and this allows us to clearly define the boundaries.

At Redmayne Bentley our job is to work alongside you to offer your clients the very best active investment management approach in the market. This includes making tactical asset allocation adjustments depending on market conditions and actively managing the underlying assets.

WHAT MAKES US DIFFERENT?

NO 'MIDDLEMAN'

Direct contact with your investment manager.

ACTIVE WITHOUT CONFLICT

Mix direct investments and funds from the full investment universe.

TRULY BESPOKE

Unconstrained custom-built portfolios, available through a choice of platform.

Our investment solutions, *offering a truly flexible approach*

BESPOKE DFM

Where individual clients pose unique needs, we can offer our **Bespoke Discretionary Management** solution, tailoring each portfolio specifically for each client.

Whatever the needs of you and your clients are, our personal and tailored approach has the flexibility and solutions required.

- Supporting clients with CGT issues
- Fully diversified portfolio
- ESG consideration
- Ethical portfolio construction
- Fully risk rated
- Daily monitoring and trading

We are able to run portfolios on a discretionary managed basis for:

- Individuals
- Businesses
- Charities and Trusts
- Overseas Individuals and Businesses

When we say fully bespoke, we mean fully bespoke. We build each portfolio to client requirements by listening to what you and your client(s) say. Our aim at Redmayne Bentley is to always deliver on our founding values to ensure we always provide a great client experience. At Redmayne Bentley we are able to deliver one of the most personalised services in the market by not having discretionary desks where your clients' money is run in line with thousands of other portfolios. Your local investment manager and their team will be on hand to discuss any investment rationale you or your client might have.

Our **AIM Inheritance Tax Portfolios** are designed to provide IHT exemption through holding shares that qualify for Business Relief.

As long as the shares are held for two years at the time of death they will qualify for Business Relief and be exempt for IHT purpose.

- Supporting clients with IHT liabilities
- Volatility managed portfolios
- Active investment management approach

AIM-IHT PORTFOLIO

Our AIM-IHT Portfolios are run by our in-house specialist AIM investment managers. Due to the nature of these investments, our belief is that these portfolios should be run by a specialist team who have extensive knowledge in investing in AIM-traded companies.

Redmayne Bentley's AIM-IHT portfolios are designed to be diversified across a number of companies from different market sectors. As with all our services, our AIM-IHT Portfolio Service is actively managed and investments will be purchased and sold according to investment merits.

When considering portfolio construction we aim to invest in companies that have the following characteristics:

- Future growth potential
- Consideration to level of gearing and debt
- Profitability
- Market sector and positioning.

CLASSIC MPS

Our **Managed Portfolio Service** (MPS) utilises the expertise of our dedicated strategic asset allocation and research committees to shape model portfolios which invest in individual equities, and bonds, as well as collective funds.

- Direct equity exposure to lower costs
- Fully diversified asset allocation
- Institutional investment expertise
- Risk modelled for optimum portfolio construction

This means we can deliver our active investment management approach run by our Director of Investment Management in conjunction with our Research Team, providing our key thinking and house view for your clients.

With over 145 years of experience we have seen and been a part of a lot of change. As the markets have continued to evolve, so has Redmayne Bentley. In 2019, due to popular demand, we launched our classic MPS and one of the key requirements was that we ensured our values were not forgotten and, while focusing on the future, our long-established investment services were still our foundation.

As with all our services, we make use of market-leading technology and research capabilities, but maintain a high level of human involvement in constructing and monitoring the portfolios on a daily basis.

Working with you

Redmayne Bentley has a strong history of working with the advisor and intermediary market. With over 145 years of experience we believe we are perfectly placed to support you and your clients as we have done throughout our long and successful history. We are happy to tailor our offerings accordingly to both yours and your clients' needs.

Working in partnership to create portfolios as unique as your clients, as one size does not always fit all.

Don't just take our word for it...

"Redmayne Bentley has played a pivotal role in the development of our firm.

2020 has presented many challenges to advisory firms and I truly believe that Redmayne Bentley's pro-active approach in managing our clients' money through these volatile times has greatly enhanced the relationship that we have with our clients.

Our investment manager has taken the time to understand our company's ethos and ambition, carefully crafting portfolios to meet our clients' needs. Their professionalism and dedication to deliver a service of excellence has forged a relationship of integrity and trust, this is paramount to us as Stewards of Capital."

"Our Investment Manager and I have a great working relationship, with me being able to work on the financial planning and strategy for my clients and Redmayne Bentley being able to monitor the investments and manage them within the agreed parameters.

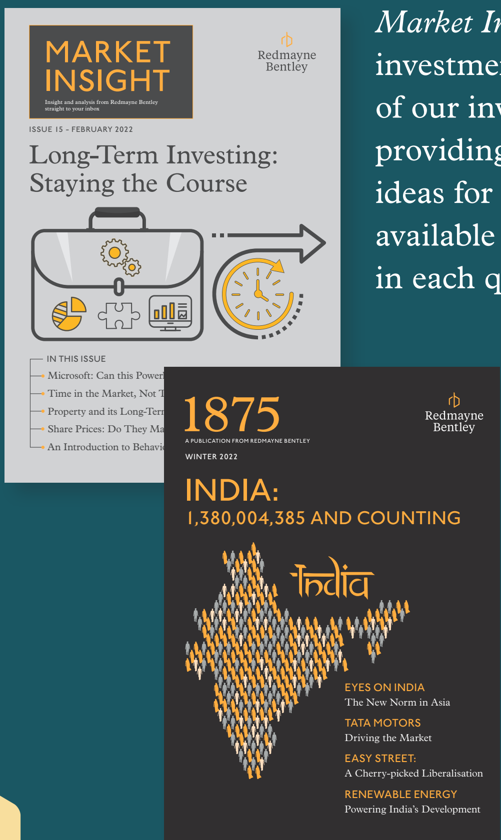
As we deal with a number of high net worth clients, Redmayne Bentley's ability to build bespoke portfolios fits the needs and expectations of my clients. Our Investment Manager is very professional and courteous with all clients and always keeps them informed and updated so they know where they are in respect of their portfolios."

Our continued support...

SHARING KNOWLEDGE

We can continue to support you and your team by providing training and/or markets-based presentations to help you better understand our processes. This can also provide you with further information for your clients.

OUR PUBLICATIONS

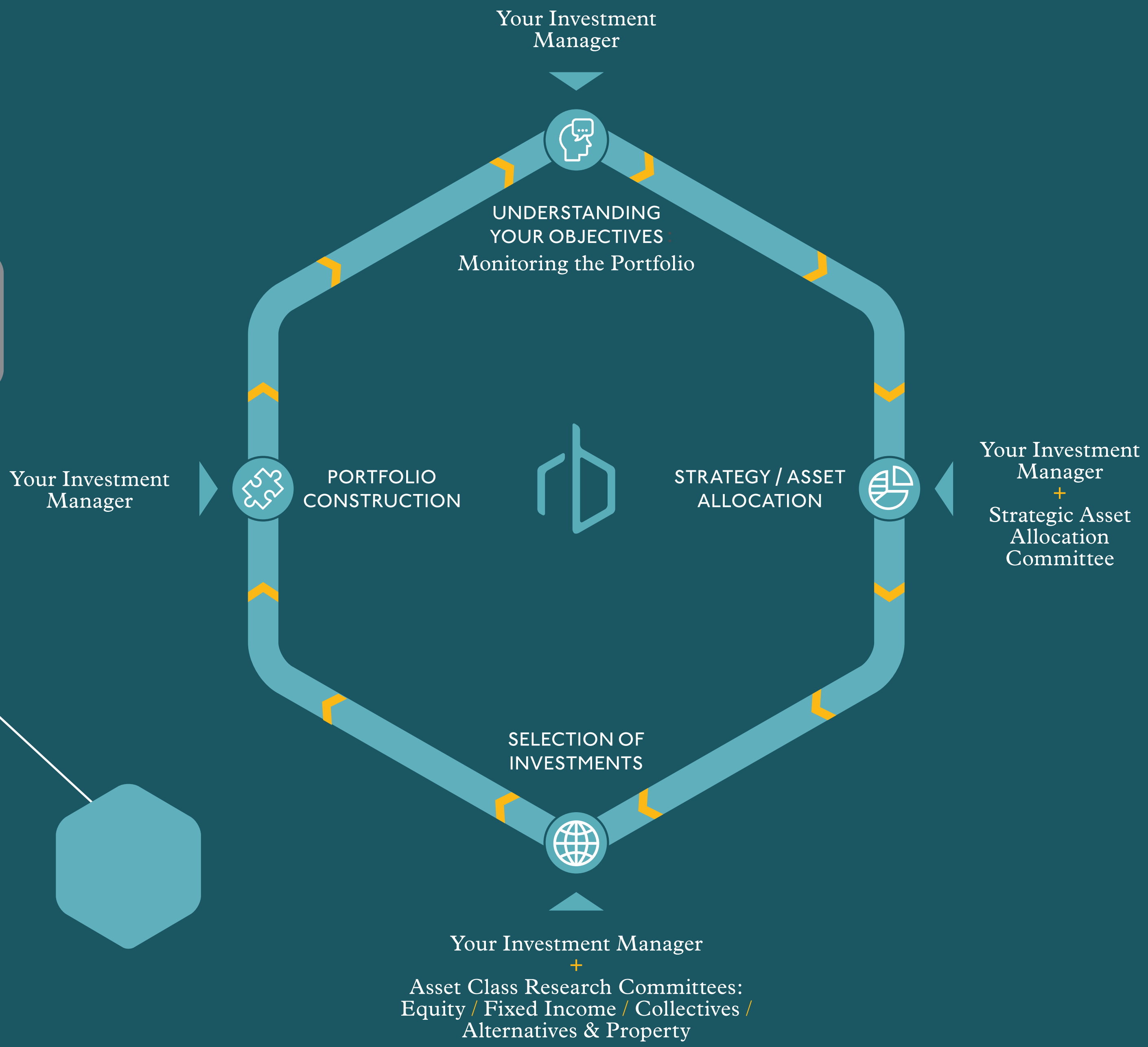


Market Insight explores a current investment theme through the eyes of our investment research team, providing expert insight as well as ideas for gaining exposure and is available via email on two months in each quarter.

1875 includes *Market Insight*, but uses a wider lens to tackle a topical investment theme while also exploring the macro-economic environment that shapes the stock market. *1875* is published in the remaining month of each quarter.

Our investment process...

Due to the firm's size and capabilities, your investment manager can draw upon insight and intelligence from our experienced investment team, sharing ideas and consulting a broad range of research tools. Your investment manager will have the support of our Asset Class Research Committees and 'Strategic Asset Allocation Committee' in formulating the right investment portfolio to meet your clients' needs.



Research & Committees’ Structure

IN-HOUSE RESEARCH TEAM

In-house research is conducted by dedicated research experts, carrying out rigorous due diligence across the investment universe.

RESEARCH TOOLS

ECONOMY

We subscribe to economic commentary from numerous research houses.
Our Investment Research team are regular attendees at seminars presented by senior economists from a range of financial institutions.

QUANTITATIVE ANALYSIS

For quantitative analysis we use Factset terminals and FE Analytics. These provide in-depth quantitative analysis of companies, funds, sectors and markets, as well as reviewing real-time news and market data.

FUNDS

We conduct high level fund research through Citywire and FE Analytics for general fund information. We also subscribe to Investec and IC Alpha for fund-specific research.

ANALYSTS

Our Research and Investment Management teams use analysis from a range of major London analysts, including Liberum, Numis, JP Morgan, Jefferies, Berenberg. RBC, Stifel, Peel Hunt, Gavekal Economics, Investec Securities and Winterflood.

MANAGEMENT

We aim to hold frequent meetings with the management teams of smaller companies due to the limited research available. We also attend meetings and conduct our own due diligence on large companies’ management teams where required.

STRATEGIC ASSET ALLOCATION COMMITTEE

This committee considers the macro-economic investment environment along with the long-term historic returns, volatility and correlations of various asset classes when setting strategic asset allocation for portfolio mandates.

EQUITY RESEARCH COMMITTEE

FIXED INCOME RESEARCH COMMITTEE

ALTERNATIVES & PROPERTY RESEARCH COMMITTEE

COLLECTIVES RESEARCH COMMITTEE

ESG RESEARCH COMMITTEE

Representatives from various offices and departments meet quarterly with the research team to discuss researched investment ideas, themes and strategy; this can also include direct meetings with companies and fund managers. A key part of these meetings is the structure and criteria for socially responsible investments. Once the actions and notes are agreed these are circulated widely across the business and feed into the stock selection process for our investment managers.

INVESTMENT PROFESSIONALS

The Redmayne Bentley Investment Management team and research team meet weekly to discuss views on the markets and economy, in addition highlighting any stock-specific investment ideas in order for them to be thoroughly researched and considered for committee approval.

A proud past, *an exciting future*

Redmayne Bentley was established in 1875 by bank clerk John Redmayne, whose aim was to provide an excellent service to his clients. Our priorities remain much as they did when John Redmayne first set foot inside the Stock Exchange. While we have grown, we are still resolutely focused on what we do best, providing a first-class service for our clients.

As an independently-owned partnership, we aren't beholden to short-term shareholder demands. Instead, we are aligned with our clients and focused on the long term, and this sets us apart from many of our competitors.

As a partnership, we understand that trust and respect is at the heart of everything we do. This is why our mission statement and promise to you is a simple one.

We aim to create successful long-lasting partnerships with you and your clients based on trust and mutual respect.

For more information on this or our other services, please get in touch.

Please contact our Business Development support team:
0344 259 0001 or dfm@redmayne.co.uk.

This brochure is made available only to ‘Investment Professionals’ within the definition of Article 19 of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005 and having professional experience of the subject matter.

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