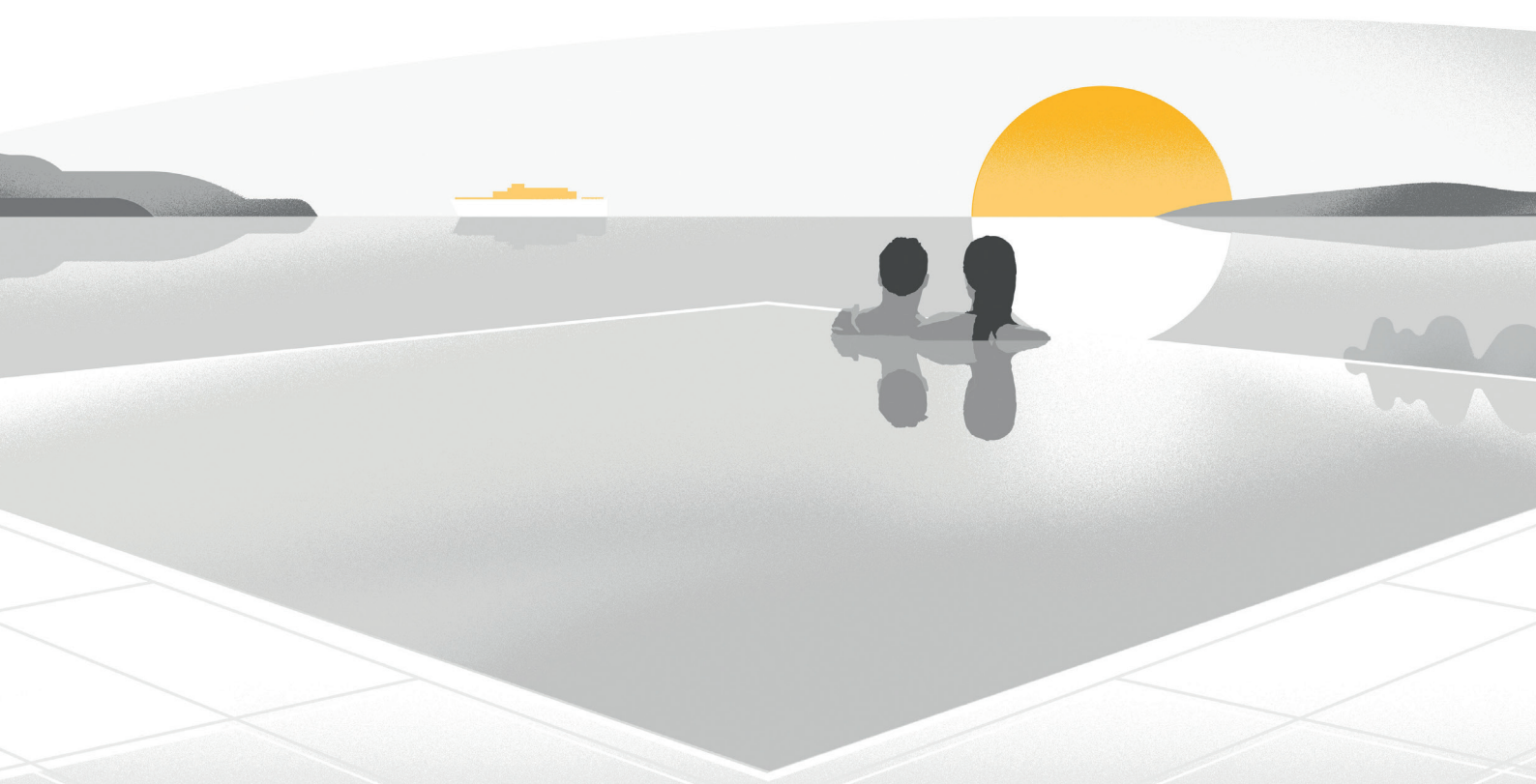




Redmayne
Bentley

INVESTMENT
MANAGEMENT



An individual approach to investment

Live today, *enjoy tomorrow*

Financial prosperity and security: there are many reasons for investing but ultimately they are driven by the same desire, to enjoy life safe in the knowledge that your investments are working for you.

Your focus may be investing for retirement, meeting school fees for children or grandchildren, growing a legacy for your family or protecting and enjoying what you have. Redmayne Bentley's trusted and experienced investment managers are here to help you enjoy life by managing your money so you can focus on what is important to you.



Focused on you, *first and always*

Our approach to investment is focused on you.

It is essential that, right from the start of your relationship with us, we understand exactly what your aims and objectives are, so that we can tailor a portfolio that is right for you and your priorities.

We also understand those priorities and circumstances may change over time and, therefore, so might your attitude to risk and the level and type of returns you will require. For example, what was once a need to grow your capital may make way for the need for a certain level of income in retirement.

We will take a bespoke approach to constructing your portfolio and meeting your personal objectives; for example, delivering a specific income requirement, investing ethically and/or working around capital gains tax concerns.

Whatever your needs, our personal and tailored approach has the flexibility and solutions required. It is our belief that this unwavering focus on you and your needs sets us apart from our peers.





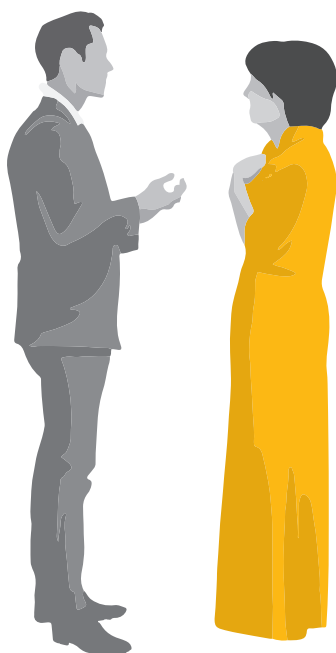


*We do not have relationship managers.
Instead, we believe you should always
deal with the person you have
entrusted with your finances.*

Professional service, *delivered in person*

With over one hundred experienced investment professionals throughout the UK you can always pick up the phone to discuss your investments, or arrange a meeting in person if preferred.

We do not have relationship managers. Instead, we believe you should always deal with the person you have entrusted with your finances. Therefore, providing you with access to our trusted and experienced investment managers is imperative for us.



It is from the very beginning and throughout that you will deal directly with the person who will be focused on protecting and growing your money.

Trust is built over time and through personal contact. It is important to us that we develop a relationship with you so that your investment manager can ensure appropriate adjustments can be made, where required, to your personal and tailored portfolio.

As part of our ongoing service, your investment manager will provide you with updates on your investment performance and changes to your portfolios.

Providing a personal service has, and always will be, at the core of what we do.

Insight and intelligence, *grounded in experience*

Our investment ethos reflects, in part, what we see as our main role, which is to truly understand your objectives and then build and maintain a bespoke, suitably diversified portfolio that meets those objectives, taking only the appropriate level of risk in doing so.

Furthermore, we maintain the highest possible service standards while delivering this portfolio.

In practice, this means tailoring our approach to you, while recognising that being able to deliver consistently means building robust portfolios.

That is why we don't try to overcomplicate things. We focus on traditional investment assets such as equities and bonds and real assets such as property and infrastructure funds.

These types of assets have long-term historic track records which help us to understand how they behave in different environments, both in terms of the returns they deliver and the risk those returns come with.

This enables us to create a portfolio designed to meet your specific needs. Our long-established investment management services have always been focused on delivering our clients' personal objectives.

Holding a steady course, *whatever's on the horizon*

Last but by no means least, having fully understood your objectives and circumstances and tailored a portfolio with the right balance of assets, the final piece of the jigsaw is for our skilled investment managers to ignore any short-term noise and focus on the longer term.

It has been shown that the longer you remain invested the greater the likelihood of both positive and significant returns in your favour. Our investment managers have the knowledge and experience to navigate through volatility.

Focusing on what is important is ingrained in our investment ethos and our approach to delivering on your requirements for financial security and prosperity.



Why time matters *in the stock market*

THE CASE FOR PATIENT INVESTING RATHER THAN SPECULATION:

- *Historic data highlights that if you invest for just one day the probability of loss is almost the equivalent of tossing a coin.*
- *However, if, for example, you invest in the UK equity market for ten years, the probability of loss becomes negligible and the potential returns increase significantly.*
- *Over the last three decades, £100,000 invested for ten years in the UK equity market has on average returned £230,623.46*. That is despite that time period including the dot com bubble bursting (2000–2002) and the global financial crisis (2007–2008).*
- *If you are willing and able to tolerate the volatility, then time is expected to bring you rewards as an investor.*

Please note that past performance is not a reliable indicator of future results. The value of investments can fall as well as rise.

*Source: Redmayne Bentley Factset Data Date Range: 31/12/1987 - 31/12/2024

Carefully considered *and rigorously researched*

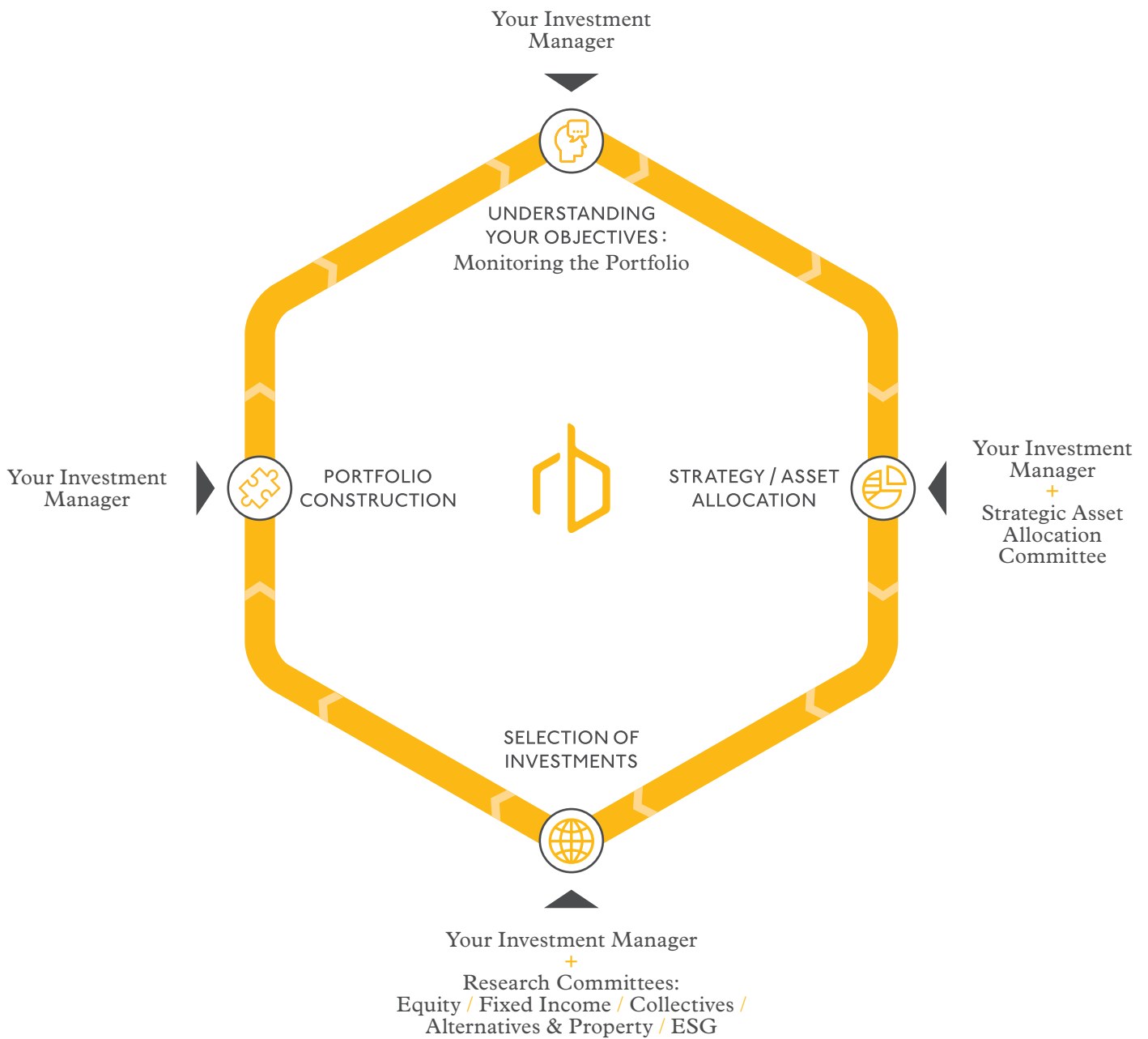
It is vital that our investment managers remain at the forefront of investment industry thinking, employing the necessary resources to deliver your objectives.

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 the Strategic Asset Allocation Committee in formulating the right asset allocation for your needs.

In addition, they benefit from the rigorous approach taken by our asset class research committees to draw on our own research as well as external research we receive from some of the City's top research providers in order to inform the decision as to which investments are appropriate for your portfolio.

OUR INVESTMENT PROCESS



*Our purpose is a simple one, to let
our clients focus on enjoying life while
we help them achieve financial
prosperity and security.*





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. Today, over 140 years later, we are one of the UK's largest independent investment management and stockbroking firms.

We have circa £7.5bn of client assets and more than 100 investment professionals across over 25 offices throughout the UK.

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 might be expected from a firm with such heritage, we are proud that we continue to enjoy both low staff turnover and high levels of client loyalty – something which speaks volumes about our approach to business.

Our priorities remain much as they did when John Redmayne first set foot inside the Stock Exchange. While we may have grown, we are still resolutely focused on what we do best, providing a tailored and personal service for our clients.

Our purpose is a simple one, to let our clients focus on enjoying life while we help them achieve financial prosperity and security.



Our services

DISCRETIONARY INVESTMENT MANAGEMENT

If you would prefer to focus on enjoying life and have one of our trusted and experienced investment managers take care of everything, then our discretionary investment management service is right for you.

You will not have to make decisions on where and how best to invest, or be concerned with when to time your purchases and sales. Your investment manager will do all this for you.

Having fully understood your objectives and attitude to risk, your investment manager will use their knowledge, expertise and experience to invest and manage your money appropriately, day-to-day, focused on delivering your requirements.

You will have direct access to the person who manages your money and we will report regularly to you on both how your portfolio is performing and any changes that have been made.

Your investment manager will be dedicated to protecting and growing your money so you can focus on what's important to you.

MANAGED PORTFOLIO SERVICE

Our managed portfolio service (MPS) is an online, discretionary managed service designed for clients that have £20,000 or more to invest (or £9,000 in a JISA).

You can benefit from the expertise of our professional investment managers while tracking your portfolio online at any time of day.

INHERITANCE TAX PORTFOLIO SERVICE

Providing peace of mind in retirement, our inheritance tax portfolio service provides the potential to mitigate inheritance tax by investing in a portfolio of Business Relief qualifying shares traded on the AIM index. The portfolio is managed on a discretionary basis.

ADVISORY INVESTMENT MANAGEMENT

In contrast to the discretionary service, our advisory investment management service may be suitable for you if you have the time and wish to be actively involved with your investments, but would benefit from the skill and expertise that direct access to an experienced investment manager can provide.

Once again your investment manager will work with you to understand your needs and objectives and appetite for risk. They will then provide you with expert guidance on the construction and ongoing maintenance of your portfolio in order to suit these requirements. However, the decision to act on all or part of any recommendations rests with you.

Your investment manager will continue to provide ongoing support for all your investment decisions, but will only act on your instruction.

We provide advice on all types of stock market investments that might be suitable for our clients, but not a universal financial planning service. We offer focused independent advice.

Investment expertise, *throughout the UK*

With offices nationwide, we are always there when you need us.

The process of investing cash or transferring an existing portfolio to us is very straightforward.

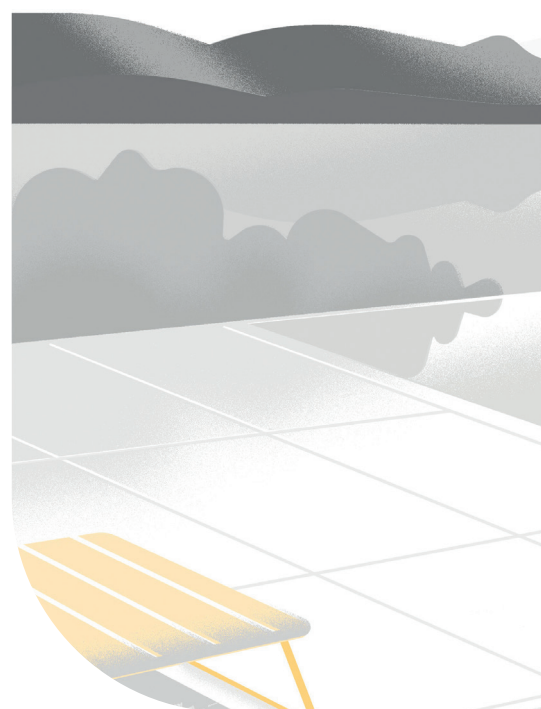
We would welcome the opportunity to speak to you or your advisor to understand your needs and how we can help you achieve financial prosperity and security.

To find out more about our investment management services or arrange a meeting, please get in touch.

Details of our offices can be found at www.redmayne.co.uk

Or alternatively, please call
0344 259 0001





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For individual office details, visit [redmayne.co.uk](https://www.redmayne.co.uk)

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