Rathbones

Services for private investors

RATHBONES
Established 1742

Rathbone Investment Management is one of the UK's largest and longest-established providers of high-quality, personalised discretionary investment services.

We are part of Rathbone Brothers Plc, an independent company with a listing on the London Stock Exchange.

Individuals and trustees come to Rathbones for a combination of our investment skills and our detailed, personal service.

We have a strong investment culture and all our investment managers are part of the Rathbone Investment Process, from which they draw guidance when making investment decisions for their clients.

Direct access to our investment managers means that individuals understand how their money is being managed and that investment managers can respond to each client's needs.

In many cases, we have relationships with several members of one family, which may have lasted for a number of generations due largely to this direct approach.

Becoming a client

What should you expect, as an investor coming to Rathbones? In the first instance, direct access to the professionals who will manage your investments.

From this starting point, we discuss your individual investment needs and develop a personal investment plan. We consider your risk profile, tax status, time horizons and future cash flow needs.

Our bespoke service appeals to a wide range of investors, from individuals to large families with assets held in structures from trusts and settlements of all kinds, to ISAs and self-invested personal pensions. Our investment managers can develop an investment plan that is appropriate to each individual set of circumstances.

Our experience is that this approach is also attractive to an increasing number of charities and small pension schemes looking for a tailored response to their needs.

"We do not sell products – we offer a service. For us, that is an important distinction. We aim to build long-term relationships with individuals, their families and advisers. This approach is becoming unusual but we strongly believe it is important for our clients, who value having direct access to the person who is managing their investments."

Mark Powell
Chairman

Investment

All our clients benefit from the success of the Rathbone Investment Process, which combines the intellectual capital of all our investment professionals.

Our Investment Process has a broad range of inputs – a benefit of being an independent company without ties to any one research source. These inputs include a constant flow of market information and ideas from brokers, analysts and fund managers across the City and further afield with whom we have formed strong relationships over many years.

The universe of investment opportunities, including funds and alternative investments, is expanding rapidly; we can devote significant energy to seeking out and researching the best of the available options from a range of third parties. In addition, our relative size and associated buying power helps us secure access to such opportunities for our clients.

All our investment managers participate in the Investment Process, from company visits to internal debate, from analysing external broker research to assessing investment themes. The Investment Process guides their decision-making, but their judgement and expertise, along with their knowledge of their clients' individual requirements, remain paramount.

"Our Investment Process is crucial and all our investment managers are encouraged to be part of that process. We work together to provide the research infrastructure but always leave the final investment decision to the manager: their client's needs come first."

Richard Lanyon
Head of Investment Management

Our people

Our people share one simple goal – to meet investors' needs with imagination, skill and attention to detail.

We continue to attract investment managers of the highest calibre from other leading investment houses. They are drawn to us because of our stability, independence and dynamic investment culture. They bring new ideas and fresh enthusiasm with them.

Everyone who works for Rathbones has the opportunity to become a shareholder in the business and the vast majority do so.

All new investment management trainees must obtain the Securities & Investment Institute's Wealth Management Diploma or the Chartered Financial Analyst qualification. Investment professionals at all levels regularly receive training on investment, regulatory and other topical issues to maintain and improve professional standards.

We try to play a full part in our industry and our people are active members of key trade bodies including the Association of Private Client Investment Managers and Stockbrokers, the British Bankers' Association, the Chartered Institute for Securities and Investment and the UK Social Investment Forum.

"Our greatest asset is the people who work for us and their dedication to offering our clients a high-quality service. Our strategy in that regard never changes. Clients respond to this philosophy and the people that come to work here share that commitment."

Andy Pomfret
Chief Executive

Working as a team

Clients often come to us on the recommendation of their adviser; we pride ourselves on working well with clients' advisers including accountants and tax professionals, solicitors, and independent financial advisers.

Clients benefit from their investment manager's ability to draw on complementary internal expertise when the need arises. For example, we have specialists in tax efficient investments, self-invested personal pensions and ethical investment.

Where appropriate, we can advise investors on tax, trusts and pensions through direct access to professionals in the wider Rathbone group.

Behind the scenes, our investment managers are working with their colleagues across the business from IT to training in developing our service to you and the skills of our people.

"Good communication with clients, their advisers and our own colleagues is essential in our business. We must be clear about what we are trying to achieve for the client and ensure we respond to changes in their needs over time."

Richard Smeeton
Director

Your portfolio

Effective communication is important and we aim to provide information that is timely and well-presented.

Regular hard copy portfolio valuations are provided and are designed to provide the information you want in clear and transparent form. Valuations are also available on-line and ad hoc valuations can be emailed or posted to you on request. Some clients like to receive contract notes and this can be arranged.

We have invested heavily in our ability to monitor how your investments perform. Sophisticated, market-leading software enables us to provide some of the most comprehensive performance and portfolio information available to private investors in the UK.

Our systems also enable investment managers to manage the tax issues that arise in portfolios and to prepare the information needed for annual tax returns.

While Rathbones is an investment manager first and foremost, our status as a bank allows us to offer you a range of additional services such as loans secured against your investment portfolio. We can also manage portfolios in other major currencies for you and offshore portfolios can be managed through our Jersey operation.

Most importantly, our investment managers meet with you regularly to review your portfolio and respond to any changing needs you may have.

"We continue to invest heavily in our infrastructure. New technology is driving continuous improvements across the board, from the information we can give clients on their portfolios to the technology that supports investment managers in managing those portfolios and providing the high-quality service clients demand."

Paul Chavasse
Chief Operating Officer

Rathbones welcomes private clients

The first step for most individuals, trustees and their advisers is to meet one of our investment professionals to discuss their needs.

Whether you are thinking of changing investment managers or are new to portfolio management services, we will be happy to explain what we offer and to provide as much detail on the company, our services and charging structures as you need.

Meetings can be held at one of our offices across the UK or at a location to suit you.

If you would like further information or to arrange an initial meeting, please call our head office in London on 020 7399 0000.

This document has been clarity-checked and awarded the Clear English Standard by Plain Language Commission (www.clearest.co.uk), which promotes clear and concise communication in documents and on websites.

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Details of our offshore investment management services are available by calling +44 (0)1534 740501 or at www.rathboneimi.com