

# RATHBONES

## GREENBANK BESPOKE (ADVISER AS INTRODUCER) FOR ADVISED CLIENTS

### PROPOSITION SUMMARY

Greenbank Bespoke — Adviser as Introducer (Aasi) is an adviser-led discretionary service provided by Rathbones Greenbank Investments (Greenbank), a 100% subsidiary of Rathbones Investment Management (RIM). The client must be introduced by an FCA authorised Financial Adviser. The Rathbones investment manager will conduct an assessment of the client's suitability for entering into an investment with Rathbones. The service provides clients with an ethical and sustainable portfolio, constructed by their dedicated investment professional and tailored to meet their specific investment objectives.

### SERVICE FEATURES AND BENEFITS

Portfolio Management	✓
Regular payments (monthly or quarterly)	✓
Scheduled withdrawals for income (monthly or quarterly)	✓
CGT allowance management	✓
Auto ISA subscriptions for future years	✓
Quarterly valuations and tax packs	✓
Access to online services 'My Rathbones'	✓
Rathbones custody	✓
Portfolio tailored to specific client needs	✓

### SUPPORTED ACCOUNT TYPES\*

General investment account	✓
ISAs and JISAs	✓
SIPPs (subject to provider agreement)	✓
Charity accounts	✓
Company accounts	✓
Trusts and settlements including Bare Trust	✓
Offshore bonds (subject to provider agreement)	✓

\* The service is not available for international clients (including those of US residency) as well as alternative investment market portfolios (AIM) and Business relief mandate portfolios.

### RATHBONES RISK STRATEGIES

STRATEGY	1	2	3	4	5	6
<b>Suggested min. time horizon (years)</b>	3 to 5		6 to 10		10+	
<b>Liquidity</b>	45.0%	31.0%	26.0%	18.5%	5.0%	0.5%
<b>Equity-type risk – Fixed interest</b>	16.0%	17.5%	10.0%	7.0%	4.5%	
<b>Equity-type risk – Pure equity</b>	9.5%	33.0%	49.0%	65.0%	83.0%	99.5%
<b>Diversifiers</b>	29.5%	18.5%	15.0%	9.5%	7.5%	
<b>Long-term return objective</b>	cash +1%	cash +2%	inflation +2%	inflation +3%	inflation +4%	inflation +5%
<b>Benchmark<sup>2</sup></b>	Benchmark 1	Benchmark 2	Benchmark 3	Benchmark 4	Benchmark 5	Benchmark 6
<b>Worst drawdown</b>	-16.4%	-13.5%	-19.6%	-25.8%	-31.4%	-34.9%

The asset allocation shown for each strategy reflects the Benchmark weighting for each asset class as of 1 October 2023. Inflation is measured as the Consumer Price Index (CPI) from the UK's Office for National Statistics. Sterling cash is measured as SONIA (sterling overnight index average) from the Bank of England. Prior to 1 January 2021 cash was measured as 3-month UK LIBOR from the Intercontinental Exchange (ICE). Drawdown is determined by reference to the period from 30 September 2003 to 30 September 2023 and is based on simulated performance of the Benchmarks prior to their inception in January 2021.

The table shows the asset breakdown of our six risk strategies. Each risk strategy is constructed and managed in line with our distinctive LED (Liquidity, Equity-type risk, and Diversifiers) investment framework. This focuses on the relationship between different types of assets. The client's portfolio is constructed to meet their specific investment objectives, and the LED allocations shown for each risk level may therefore deviate slightly. Further detail on the six Rathbone benchmarks can be found at [Rathbones.com/benchmarks](https://www.rathbones.com/benchmarks) or from your investment manager. All bespoke portfolios benefit from Rathbones' robust investment process, an ethical and sustainable investment research capability which ensures that only assets meeting Rathbones' strict sustainability criteria are selected, together with the knowledge and experience of the Investment Manager.

**This document is intended for use by FCA regulated individuals and must not be shared with retail clients**

