

Rathbones
Look forward

Individuals, couples, families
Why invest with us?



**Individuals,
couples, families**
Why invest with us?

Different goals.
Same direction.

Why people invest with us

People who invest with us come from different backgrounds, they are all ages and they all have different reasons for investing.

Yet they want the same things from their investment manager. They want to feel that their finances are moving in the right direction. They want to have more time for what they would rather be doing. Above all, they want their money to be looked after by someone they know and trust to always do what's right for them.

We've been doing
this a long time.

Why people invest with us

We build relationships that last for generations

We are specialists at managing money for people. We have been doing this for generations. Our longevity gives our clients confidence that we will be there for them, their children and their children's children. The relationships that we build with our clients have one aim: getting them to where they want to be.

You're individual.
So are we.

Why people invest with us

An individual investment portfolio

No two people are alike and we apply the same rule to investing. We build our service around what's important to you.

By understanding what you want to achieve, how much risk you are comfortable with, your relationships, lifestyle and all the other personal factors that make each of us different, we create an investment strategy that is individual to you.

Your investment portfolio is carefully constructed to match your personal objectives. We will ask you if there are any investments that you prefer to avoid. If you want to invest ethically, you can do that with us too.

It's better to deal
with one person.

Why people invest with us

You deal directly with your investment manager

We believe you should have a direct relationship with the person who manages your money.

That way, nothing gets lost in translation. Your investment manager will take the time to get to know you and is personally responsible for everything to do with your investments.

There is a team behind them to provide support but your investment manager is accountable for all the decisions, because they know you.

Investing your money in all the right places.

Why people invest with us

Unrestricted investment choice

We look far and wide to invest your money in the right places. With an unrestricted choice of investments, your investment manager has the freedom to find the best options to meet your investment goals.

Not all investment firms give their investment managers this flexibility. It's an important advantage because it gives your investment manager more opportunity to apply their professional expertise for you.

They are supported by a central investment process that provides expert guidance on asset allocation, investment selection and risk monitoring. They have access to the insights and resources of our research team and are assisted by proprietary systems that use the latest technology. A formal oversight framework makes sure that investments are appropriate and stay on track.

A computer can't smell trouble.

Why people invest with us

Active day-to-day management by a professional

We think investment portfolios should be managed by people.

Algorithms and smart technology are an essential part of how we manage investments, but they can never replace the know-how, insight and instincts of the professional investment manager.

We keep a constant eye on the markets so we can judge when to make adjustments to keep your investments in line with your objectives.

Keeping in touch.

Why people invest with us

Regular reviews of strategy and performance

We will provide you with regular updates on the performance of your investments.

You can decide how we keep in touch and how often you receive statements and other information from your investment manager. You can also view portfolio valuations online.

Financial priorities change over time. Your investment manager will review your investment strategy with you at regular intervals to make sure that your investments, and our understanding of your requirements, match what is happening in your life.

Year after year.

Why people invest with us

Our target is consistent returns over the long term

We aim to provide you with consistent returns on your money over the long term and this patient approach shapes everything we do.

Our investment process is designed to create a well-balanced, diversified investment portfolio that can achieve your ongoing investment targets.

Since our investment managers tend to stay with us for many years, it is likely that the same person will always look after your money.

There's more we can do to help.

Why people invest with us

Investment is part of a bigger financial picture

Finances, families and relationships can be complex. We understand the challenges involved in staying on top of all the decisions that need to be made.

As Rathbones is more than an investment manager, we can make life easier for you in many ways. We want to make sure you have everything in place to support your plans.

Getting the right advice at the right time is essential. Many of our clients have professional advisers and we work together with them to maintain a joined-up approach. If you do not have advisers of your own and want guidance on financial planning, tax or trust* matters, we can help.

*Tax and trust services are provided by Rathbone Trust Company.

Sleep well.

Why people invest with us

Talk to our financial, tax and trust experts

Even if you are confident you have everything under control, it's good to know you have access to professional advice and support if you need it.

We have financial planning experts in-house who can help you organise your finances so you know what you are doing about pensions and future expenses like school fees. If you find you need capital, a loan* from us can keep your investments intact.

Our tax professionals can help you stay on the right side of HMRC. If you want to be certain that your money will go to those you want it to benefit, our estate planning team can set up a suitable trust and manage it for you.

*Loans are secured against the value of the portfolio and subject to certain criteria.

Simple, clear, fair.

Why people invest with us

What you pay for

Our fees for managing your investment portfolio are straightforward. We charge a quarterly management fee calculated as a percentage of the value of your portfolio.

This fee covers your portfolio transactions, administration and direct access to your investment manager. We will send you Rathbones publications and invite you to events that we think may interest you too.

If we provide any other services, the same principles apply: our fees are always simple, clear and fair.

What our clients say.

There is no typical Rathbones client. Every one is different. This is what some of them say about us.



We would like to thank the clients featured on the following pages for their support. Names and personal details have been changed where requested. The people shown are models and have given permission for their images to be used in this way.

What our clients say



Adam lives in London and is in his 30s. He's been a client of Rathbones for over 10 years. Adam recently moved back to the UK after working overseas for a number of years.

"Rathbones is a family relationship. Rathbones managed my father's money for years. He passed his investment portfolio and his investment manager on to me. My investment portfolio is my safety net. It's money I want tucked away for my retirement or to provide a down payment on a house one day, while I focus on my business.

I see Jane, my investment manager, a couple of times a year. I get regular reports on my portfolio and Jane sends me stuff from Rathbones she thinks I may find useful, so I feel well informed. I'm happy with Rathbones. I have the long term under control and I trust Jane to look after my money for me until I need it."



Leah and John run their own business. They have three grown-up children. They moved their investments to Rathbones in 2012.

“We’d like to be able to retire a few years from now. We moved to Rathbones because we wanted our pension pot to be managed individually to maximise its growth. We didn’t want our money to be just parked in a fund.

Our accountant put us in touch with a financial adviser and he recommended Rathbones to us. The history of the company was a positive for us and we were impressed by the professionalism of the people we met.

We’re very happy with the service from Rathbones. Will writes to us several times a year to let us know how our money is doing. The reports are very clear and easy to follow which we like because we don’t want things to be complicated. We know where we stand and we feel like our money is in the right place. That’s all we need.”



Peter is retired. He is married to **Allison**. They have a son, **Sam**, aged 11. They live in the North of England.

"I want whoever is managing our money to be professional, approachable and easy to deal with. Rathbones ticks all of those boxes. We met a number of times before we decided to invest with Rathbones because we wanted to be certain we could build a long-term relationship together. From the very first meeting, we felt comfortable with Rathbones.

We have a very clear investment goal, which is to maintain our lifestyle. Sam's inheritance will come from property. We're not looking for a huge return from our investments but we do want a good return and Rathbones provides exactly what we need. They're very flexible. They've exceeded the performance benchmark, so I'm going to move my pension portfolio over to Rathbones as well.

We speak to James, our investment manager, about three times a year and know that we can pick up the phone and he'll be there for us. James suggested we talk to Kirstie, a financial planner at Rathbones, which we found very useful, even for someone with a financial background like me. It's comforting to know that we've got everything covered."



David, 66, is retired. He lives in London. He moved his portfolio to Rathbones in 2014.

“Investment performance is important to me. I need my investments to provide me with an income now I’ve retired. I was unhappy with the performance of my previous investment manager. A friend recommended Rathbones to me. Their track record looked good compared to a lot of other investment companies.

The service from Rathbones has been efficient and personable. I liked the individuality of the investment process. Having online access to information about my portfolio was another reason to move to Rathbones. I like to see how my money is doing.”

We're here to help you look forward with confidence.

Rathbones is one of the leading investment managers in the UK. We manage money for individuals, trusts, charities and through professional partnerships with advisers.

We have been in business since 1742.

Our success is built on the stability provided by forward-thinking, sensible, long-term management and the lasting relationships we form with our clients and our people.

Our ongoing investment in technology keeps our business running smoothly, supporting high-quality investment management, administration and reporting.

Rathbones is part of Rathbone Brothers Plc, an independently owned FTSE 250 listed company. As we are not part of another company, we can focus our full attention on managing money and nothing else.

If you would like to know more about us, please read our brochure, *Individuality: our services and how we manage your money* or visit us at rathbones.com.

Get in touch.

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Please get in touch to set up a meeting.

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0121 233 2626

Bristol
0117 929 1919

Cambridge
01223 229229

Chichester
01243 775373

Edinburgh
0131 550 1350

Exeter
01392 201000

Glasgow
0141 397 9900

Kendal
01539 561457

Liverpool
0151 236 6666

London (head office)
020 7399 0000

Lymington
01590 647657

Newcastle
0191 255 1440

Winchester
01962 857000

For offshore investment management, contact:
Rathbone Investment Management International
0153 474 0500

For more information, please visit:
rathbones.com

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