



Financial advisers
Why work with us?



Rathbones
Look forward

Financial advisers

Why work with us?

The value of your investments and the income from them may go down as well as up, and you may get back less than you invested.

For professional investors only.

Building your business.

Why financial advisers work with us

Some of our financial adviser clients work for themselves.

Some are members of networks and some work for companies.

They all share the same priorities when it comes to their clients' investments.

They want someone they can trust to take care of their clients' money. A partner who is easy to work with, and who can help their business and client relationships to grow.

A professional partnership.

Why financial advisers work with us

Part of your team

We understand the trust involved when you partner with others. We are here to be part of your team. Our role as investment manager is to complement your role as your clients' adviser.

We are clear on where the professional boundaries are. Whether you invest clients' money yourself or prefer to outsource investment management decisions altogether, these are always your clients and we support your relationships with them.

Enhance your proposition.

Why financial advisers work with us

Investment options for all client segments

Working with us simplifies investment choice and portfolio management, giving you more time to focus on your clients and your business. Our specialist services can help you expand into new areas of advice as well.

We provide investment funds and portfolio management options for all client segments, from clients with £1,000 to invest to those with more than £100 million (see page 9).

The investment specialisms that we offer include ethical investment, inheritance tax efficient portfolios and offshore investments. Our portfolio loan facility can help clients with cash flow needs. We also have specialists in-house who can assist with tax* and trusts.

You have access to all of these services. We integrate seamlessly with your business and we will help you make us part of your proposition to clients.

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

Services for all segments of the market.

Why financial advisers work with us

Our portfolio services

	Multi-asset portfolio	Unitised portfolio	Individual portfolio
Which client segment is it designed for?	£1,000+	£25,000+	£100,000+
Is it available on platforms?	Yes	No	No
Who decides if the service is appropriate for the client?	You	You	You
Who decides if investments are suitable?	You	Us	Us
Who chooses the underlying investments?	Us	Us	Us
What kind of investments?	Funds	Funds	Segregated portfolios
What level of individuality is possible?	Low	Medium	High
Is the portfolio actively managed?	Yes	Yes	Yes

We use a consultative approach to understand your business and provide you and your clients with relevant investment management support.

Know who's looking after your clients' money.

Why financial advisers work with us

You deal directly with an investment manager

Outsourcing investment management decisions frees you from day-to-day involvement in your clients' investments, but it does not mean losing control.

There are no relationship managers at Rathbones. With us, you have a direct relationship with the person who's looking after your clients' money.

You decide who does what. Some advisers like the investment manager to join client meetings and are comfortable with them speaking to clients. Others prefer to take care of all client business themselves. We will do whatever works best for you and meets our respective suitability obligations.

Being accessible has helped us build relationships with advisers throughout the UK. Many advisers say they like to talk face-to-face about clients' investments. With our national network of offices, wherever you are based we have investment managers nearby.

It takes consistency to achieve long-term success.

Why financial advisers work with us

We aim for consistent outcomes

Our investment approach is designed to achieve consistent risk-adjusted returns for your clients.

We build portfolios that match each client's individual risk profile and capacity for loss and make sure that this remains the case as their needs change.

Our investment managers are accountable for every decision they make. 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. The very low turnover among our managers helps us to build strong partnerships with advisers based on deep trust.

Our long-term focus is supported by a stable operating platform. Its dependable performance is central to our reputation for quality, high satisfaction ratings from clients and regular awards for client service.

From the whole of the market.

Why financial advisers work with us

We look everywhere for the best

With an unrestricted choice of investments, our investment managers have the freedom to find the best options for each client's goals.

As well as all asset classes, direct equities, bonds and funds, our investment managers can access opportunities that may not be open to all investors.

Not all firms give their managers this flexibility. We do and it's an important advantage.

High quality without the effort.

Why financial advisers work with us

You have instant access to information

Our efficient administration and reporting make it easy for you to keep your clients informed about their investments.

You will not have to pick up the phone every time a client wants to know how their money is doing. You will receive valuations every quarter and with our online service, you have instant access to up-to-date information.

On paper and online, everything is in one place. You can analyse portfolios and compare present and prior years, which allows you to have a fuller conversation about investment performance with your client and investment manager.

We also think about how to make life simpler in ways your clients will appreciate, such as tax packs that contain all the figures for their tax returns.

Have more hours in the day.

Why financial advisers work with us

Reduce your paperwork and your risk

Many advisers tell us that compliance obligations and clients' requests take up more and more time. By outsourcing investment management decisions, you can mitigate your business risk and give yourself more hours in the day to focus on your clients and your business.

We understand that you need to be certain your clients and your reputation are in safe hands. Our due diligence process is supportive and, because our performance data is verified independently, you get a true picture of how we are doing.

It is how the moments of truth are handled that makes or breaks a relationship. Clear service standards let you know what to expect from us at each point in the process.

We will use our knowledge of good practice to suggest simple measures to keep you on the right side of regulation, like regular reviews of portfolios to prove you are maintaining oversight of clients' money.

Stay informed.

Why financial advisers work with us

We can help you do your job

Staying on top of developments in financial markets and changes in regulation can be challenging when you are advising clients and running a business as well.

We have a dedicated blog especially for the adviser community called *In the Know*. This offers news and views on current investment and regulatory themes from investment managers and others at Rathbones.

Our quarterly newsletter *Investment Insights* describes the application of our investment strategy. We also produce a client magazine twice a year, *Rathbones Review*, which covers broader issues relating to money.

If there are particular topics you would like to know more about, our investment managers can put you in touch with the relevant person at Rathbones. When you need something, we are here to support you.

See the value.

Why financial advisers work with us

How we charge

Value and transparency drive our relationships with advisers and you will see these principles at work in how we charge for our services.

As an investment manager that specialises in managing money, our scale allows us to provide a high quality service cost effectively.

Our fees are straightforward. We charge management fees for all portfolios. There are no additional investment management charges for transactions or administration.

We provide a clear breakdown of annual fees as part of each investment proposal so you and your clients know what to expect. We are happy to discuss preferential terms linked to the amount of business we do together.

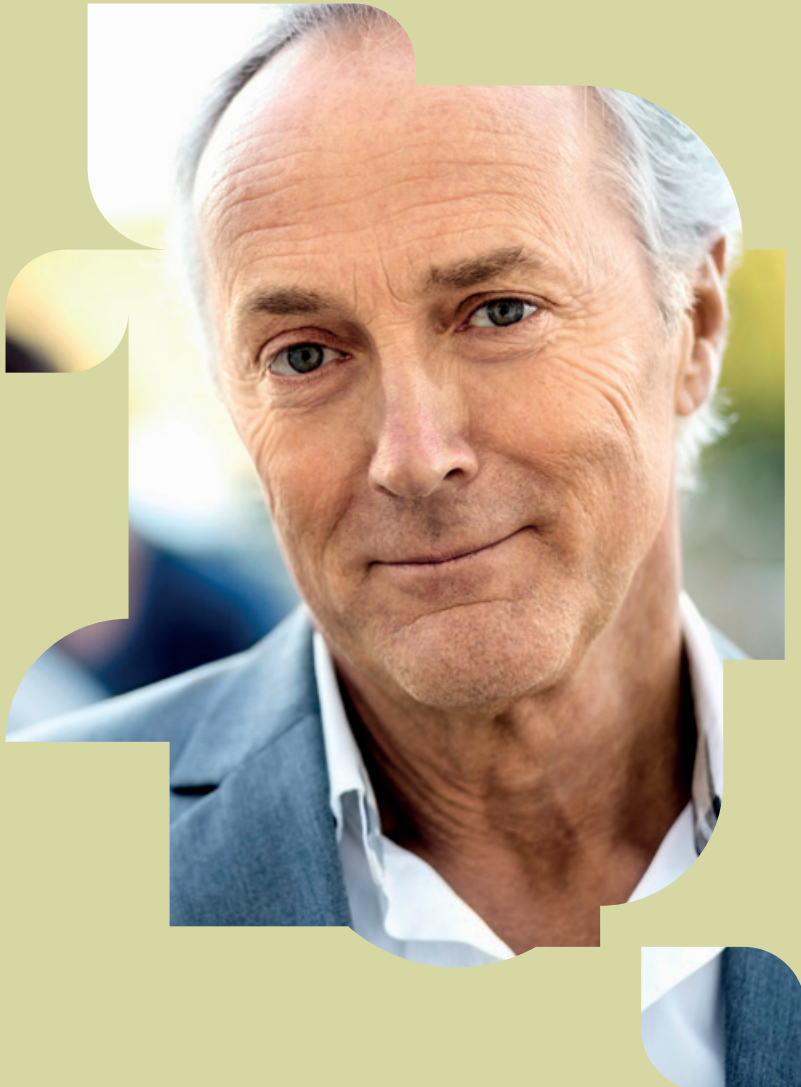
Your introductory and quarterly fees can be deducted automatically from clients' portfolios so you receive prompt payment.

What financial advisers say.

Every adviser is different and every relationship is individual. This is what some of them say about us.



We would like to thank the financial advisers 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.



Graham Beaver is a financial adviser with SPF Private Clients in London, which specialises in advice to clients at the top-end of the market. His relationship with Rathbones spans 15 years and two companies.

“By using Rathbones, I can provide a more professional service that gives my clients better value for money.

Rathbones is one of six or seven discretionary fund managers I use when a client has £500,000 or more to invest. Most fund managers use model portfolios. I go to Rathbones when I want something more individual. Clients like to know they are getting something outside the norm.

Clients recognise the Rathbones name and many like the history of the company. They also like the fact that Rathbones is not an enormous international bank or part of another company.

The team at Rathbones is easy to work with: John is always available for client reviews and meetings and I can get answers quickly when I need them.”



John Fielding runs Fielding Financial Planning in Belfast. His relationship with Rathbones began in 2012.

“Outsourcing investment management has helped grow my business as I don’t have the time or resources to manage client portfolios. I use Rathbones for clients who wish to invest over £100,000. The relationship between myself, Rathbones and my clients is excellent.

The online offering to clients and advisers from Rathbones is impressive. I can get comprehensive information about client portfolios at any time.

I am pleased with the performance of clients’ portfolios and the fees are reasonable. What is most important however is the quality of the overall service Rathbones provides to our business. I would recommend any adviser to consider the Rathbones proposition.”



Lee Mercer is part of the Positive Solutions advisory network. He has worked with Rathbones since 2010, following a recommendation from another adviser.

“I use Rathbones because I can count on them to deliver for me. Rathbones really gets what I need and adds to what I can do for my clients.

We’ll often meet clients together. Clients like talking to Simon at Rathbones because he’s not a salesman. Twice a year, we get together in London to review clients’ portfolios. We invite clients to meet in person and send out detailed information packs afterwards. Simon is the only fund manager who does this for me and it really is golden. It makes me look good to my clients and makes my life easier with RDR. Another example of how Rathbones thinks ahead is when a client is moving from growth to an income environment. Simon will start preparing for that change more than a year in advance.

I like working with Rathbones. I get regular positive comments from clients whose money is managed by Rathbones about how pleased they are with the service.”



Mike works for an advisory firm in the Home Counties. He's worked with Rathbones for over 10 years.

"One of the benefits of working with Rathbones for me is that I can provide different investment offerings for different tiers of client. An individual investment portfolio appeals to wealthy clients. They want that personal touch.

It's worth a lot to me to be able to outsource to a specialist like Rathbones. I can focus on what I'm good at and I sleep soundly knowing Rathbones is looking after my clients' money. They've been very good at protecting capital, even during the financial crisis. They don't just follow the market.

Rathbones has a very down to earth way of doing things. I like dealing directly with an investment manager. Rathbones will take part in beauty parades and come to the office to see clients. We'll also meet at Rathbones head office in London, which makes clients feel special.

Getting a client set up is painless. The paperwork is straightforward. The reporting is excellent. I can see everything I need to know at a glance, which makes me look on the ball when I talk to clients."

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 people, for 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.

To set up a meeting, please get in touch with our intermediary services desk on:
020 7399 0399

or email:
ifaservices@rathbones.com

For more information, please visit:
rathbones.com

Our UK offices

Aberdeen	Glasgow
Birmingham	Kendal
Bristol	Liverpool
Cambridge	London (head office)
Chichester	Lymington
Edinburgh	Newcastle
Exeter	Winchester

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No consideration has been given to the particular investment objectives, financial situations or particular needs of any recipient and you should take appropriate professional advice before acting.

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