

Expert wealth planning
for *your* future





Why is wealth planning important?

Wealth planning (also called financial planning) is an expert service that looks at your financial arrangements as a whole. It makes sure all your accounts, plans and investments work harmoniously together to achieve your goals, whether they are long term like retirement saving, or short term like education funding.

The future is always uncertain, which is why wealth planning is so important. It can help you to consider how you will deal with changes to your family situation, your finances or your health. It can also make sure that you have savings and insurance policies in place to protect your family and your future. With specialist advice and support, you can prepare for most eventualities, and have the confidence to deal with the unexpected.

Wealth planning can also ensure that the money you do have is working hard for you. For example, you might have cash sitting in a dormant pension account which is invested in a poorly performing fund. Wealth planning can identify inefficient accounts like this and enable you to make better use of the money.

Why choose Canaccord Genuity Wealth Management?

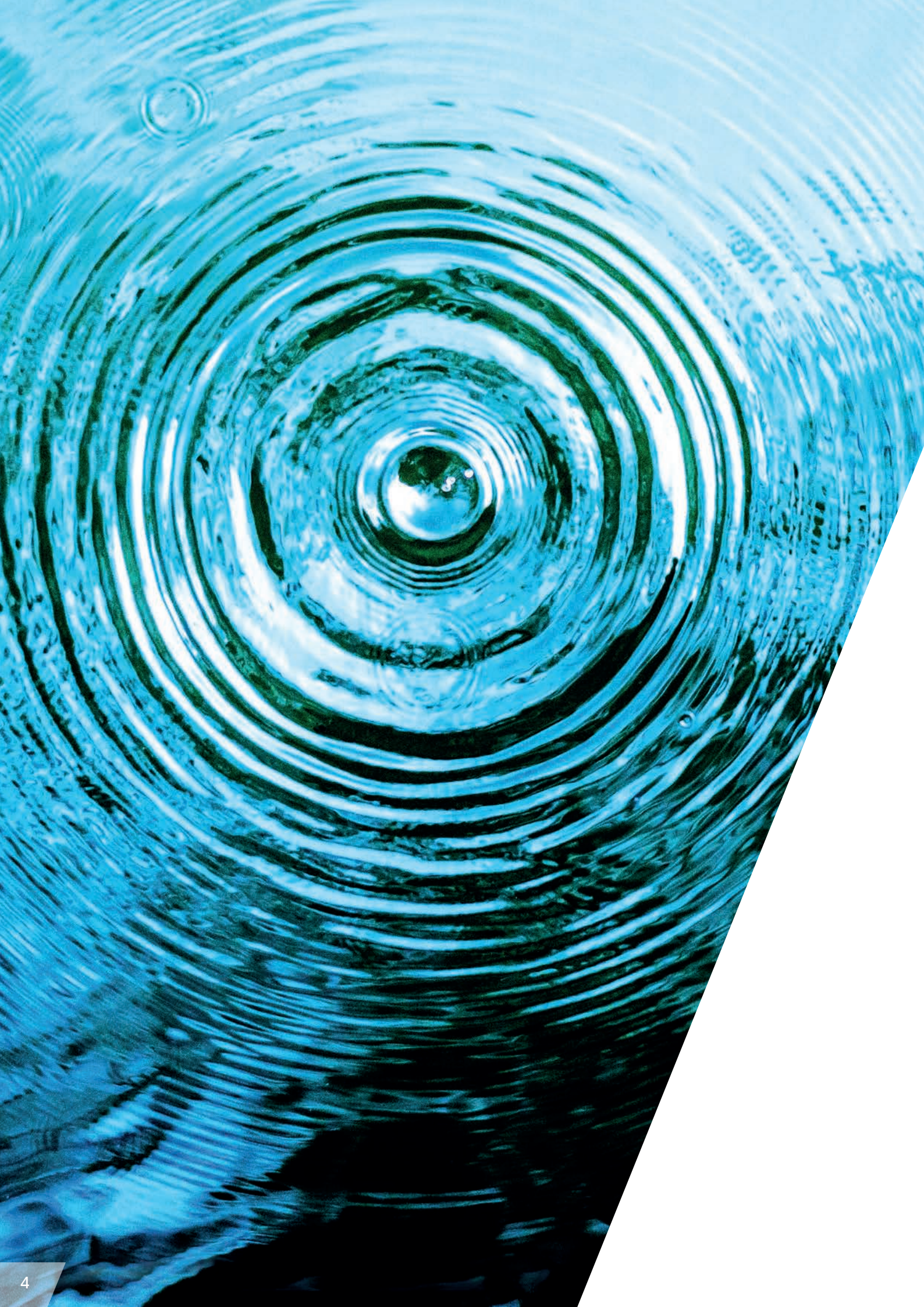
When you are choosing a wealth planner to look after your finances, you need to be sure they will listen to your needs and support you in achieving your objectives.

At Canaccord Genuity Wealth Management (CGWM), we will develop a relationship on your terms. When you first join us as a client, we'll spend time getting to know you and finding out about your long-term objectives and wishes, to build a plan that will lead you confidently into the future. Your dedicated, approachable Wealth Planner will have in-depth knowledge and understanding of wealth planning, based on years of experience.

If you choose to combine our wealth planning advice with our discretionary investment management service*, your Wealth Planner will work closely together with your CGWM Investment Manager and you may often meet with both in regular review meetings.

Investment involves risk. The value of investments and the income from them can go down as well as up and investors may not get back the amount originally invested.

* The wealth planning advice service provided by our specialist Wealth Planners is 'independent' and fee based. They are responsible for assessing your needs, giving you advice and acting strictly on your behalf. They can provide advice on a wide range of services (as illustrated overleaf) and are not tied to any specific products or providers. Our investment management service is provided by another of our Group companies, Canaccord Genuity Wealth Limited, which specialises in investment management. This service is deemed to be 'restricted' as this entity does not provide advice in respect of pension or life insurance products. However, we advise all our clients on investments with complete impartiality as we are not tied to any particular product providers.



A centre of expertise

We are a specialist firm, focused solely on wealth management, and our wealth planning team is made up of industry experts with many years of experience. One of them will become your designated Wealth Planner, giving you access to a wide range of wealth planning services, as shown in the chart below.

If you own your own business, we can also help you with corporate services such as business protection, retirement schemes and employee benefits.



Our Wealth Planners are supported by our in-house Investment Managers, Researchers and Analysts, as well as industry-leading tools.

No matter how complex your financial situation, you will benefit from sophisticated, innovative, forward-thinking advice, tailored to meet your needs.

Our service revolves around your unique needs

A full wealth planning service

At CGWM, we are pleased to be able to offer you a full wealth planning service, which can also incorporate cash flow modelling if appropriate.

This service starts with an independent, fee-based strategic review of your entire financial situation. We will then identify specific issues, analyse these in more detail, and recommend changes that will help you meet your long-term goals. This could be by making your arrangements more tax efficient or ensuring that they take more account of your future needs, such as long-term care and inheritance tax.

We will build and maintain a long-standing relationship with you, reviewing your wealth management plan regularly to make sure everything is still working as intended, and that you are confident it will produce the results you want.

One-off solutions*

If you have an immediate wealth planning need or a one-off problem, we can help you with appropriate advice and a cost-effective solution. We can provide a written review and face-to-face advice on a single aspect of wealth planning, such as:

- Pensions
- Retirement
- Inheritance tax (IHT) and estate planning
- Intergenerational wealth
- Long-term care solutions
- Selling your business and managing the proceeds
- School fees
- Tax-efficient investments
- Protection/insurance.

For example, you might want to know whether your existing pension arrangements are suitable, what changes you need to make while you're working abroad, or how to reduce your family's future liability for inheritance tax.

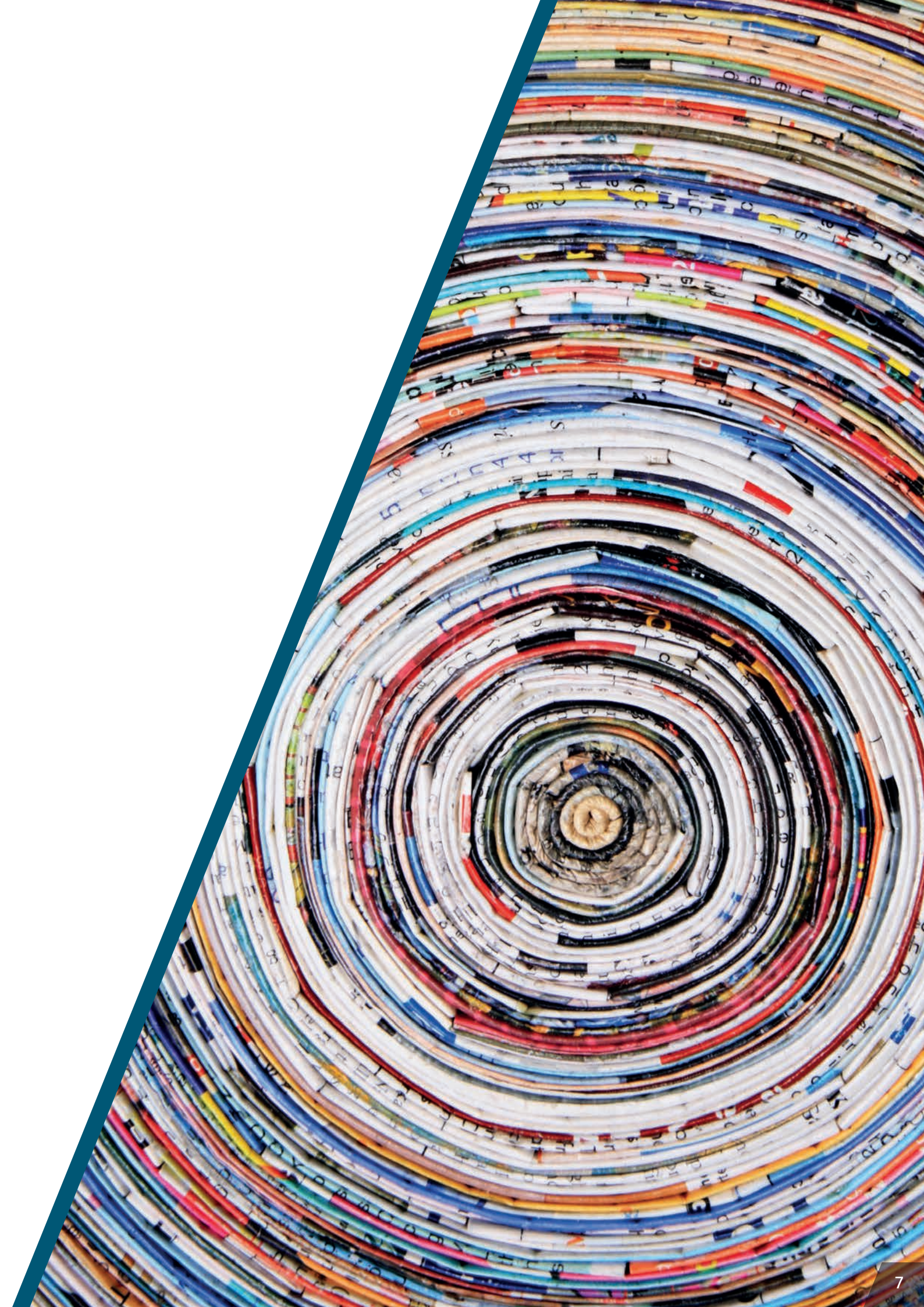
We may use cash flow modelling, as this helps to assess your current and forecasted wealth and can be used to road-test different scenarios to see how they might affect your future. For example, if you retired early, or invested in a holiday home at 65 – or if there was a fall in the market.

We will provide a full written report of our findings and recommendations and run through it with you in person.

For more details, see page 11.

The tax treatment of all investments depends upon individual circumstances and the levels and basis of taxation may change in the future. Investors should discuss their financial arrangements with their own tax adviser before investing.

* Some of these solutions may be arranged through external parties – see page 11 for more details.





Independently aligned to what's best for you

Our wealth planning service is independent and fee based. Our Wealth Planners are responsible for assessing your needs, giving you advice and acting strictly on your behalf. They are not tied to any specific products or providers.

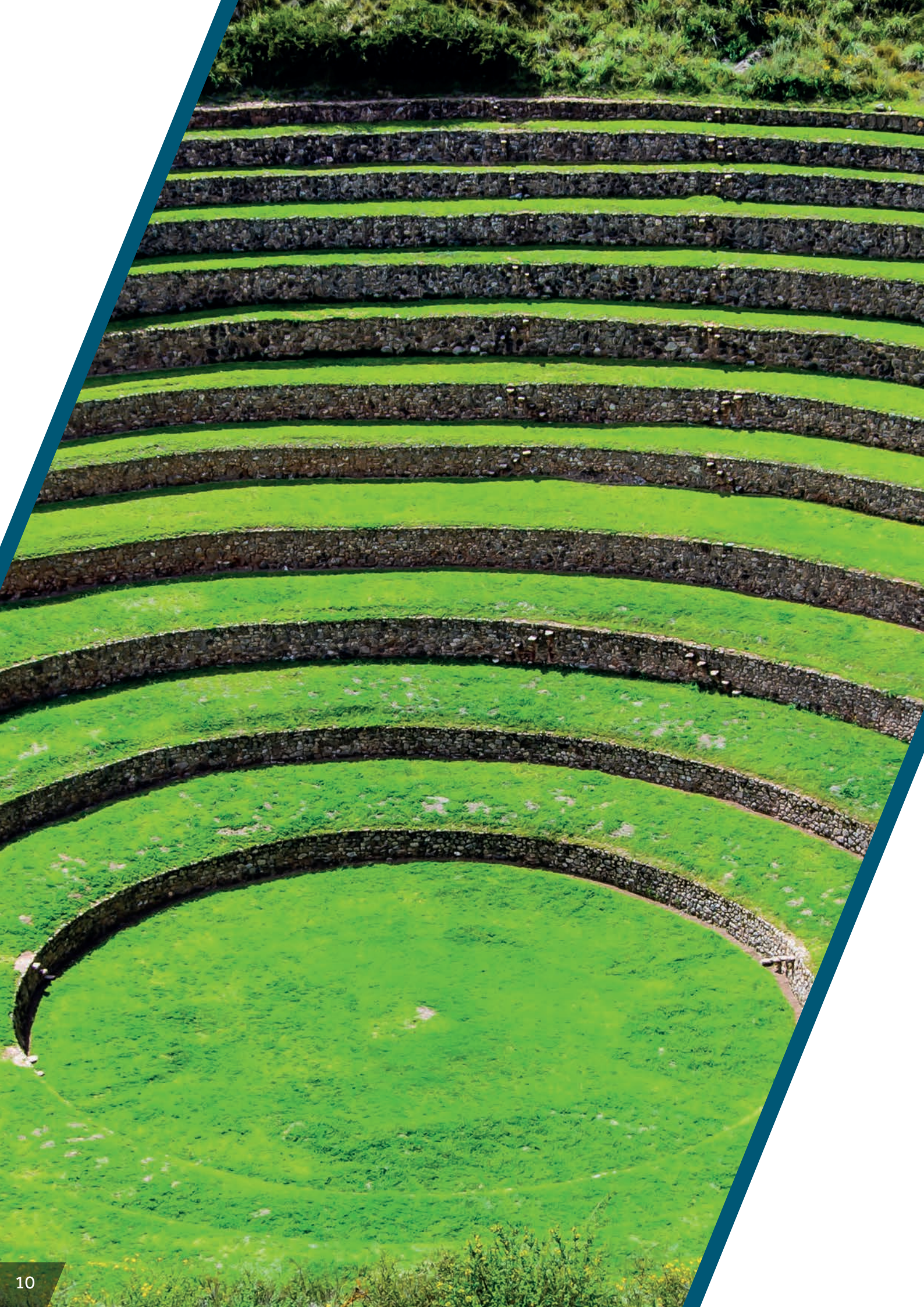
This ensures that we are fully aligned to your needs. Your Wealth Planner can consider all the available options and make sure you have the best structure in place to meet your financial objectives.

Fair, transparent charges

For wealth planning, we charge according to the work we do for you, on a clear fee basis. We'll make sure you are completely aware of these fees in advance and have agreed them before we start work for you.

If you decide you also want us to manage your investments, our fees will be based on the value and type of your portfolio.

If you would like to see a full schedule of our charges, please get in touch and we will be happy to provide one.



Focusing our attention on your priorities

If you choose to use our full wealth planning service, we will suggest a complete range of solutions. We'll provide some of these internally, and source others from trusted partners. As we offer an independent service, we can advise you on a broad range of products and solutions and choose the best options for your needs.

Our in-house investment management services, which are provided by one of our CGWM group companies, Canaccord Genuity Wealth Limited, include discretionary investment management and our IHT Portfolio Service. However, if you need alternative IHT or investment solutions, we will consider other providers to make sure we're doing what's best for you.

Working closely with you, we will consider:

- Your existing savings and investments
- The currencies and jurisdictions in which you're invested
- The jurisdiction where you are resident or domiciled
- Your tax situation
- Properties, including any holiday homes or investment properties
- Your income, including bonuses, interest on investments and rent
- Your other assets, including art and jewellery
- Your insurance arrangements.

We will also carry out forecast modelling to allow for different scenarios, for example any money or assets you might inherit, your children's or grandchildren's education, your pension and long-term care provisions, and estate planning.

We will ensure all our individual services, and any we set up for you through external providers, are coordinated so they work seamlessly together towards your long-term prosperity.

The IHT Portfolio Service should be regarded as high risk, as it is exclusively focused on equities. The portfolios are wholly invested in small capitalisation stocks. These companies are therefore more volatile and, while they can offer great potential, growth is not guaranteed. It is important to note that this should be seen as a long-term investment.

The current inheritance tax rules and tax treatment of Alternative Investment Market (AIM) shares may change in the future. We strongly recommend that clients discuss their financial arrangements with their tax adviser before investing, as the value of any tax reliefs available is subject to individual circumstances.

Keeping you informed, every step of the way

We will give you all the information you want and need, when you want it.

If you choose our full wealth planning service, you can discuss with your Wealth Planner exactly how often you want updates and regular review meetings, and whether you prefer to meet in person, online, by phone or simply communicate by email.

We'll have honest conversations with you about your existing financial provisions and investment performance, including costs, compared with your objectives.

Your Wealth Planner will keep you informed of any changes to financial services legislation, such as pension rules or tax allowances, and explain how they might affect you personally.

If you want to know more about the world of wealth management, including the broader financial and investment market landscape or wealth planning matters, you can find information in our newsletters and magazines, as well as on our website.





Managing your investments

If, as a result of our wealth planning advice, you choose to entrust us with managing your investments, you can be confident that your Wealth Planner will work closely with your CGWM Investment team.

Whether you need an ISA, a pension or another type of investment portfolio, your CGWM Investment team will build your portfolio to meet your individual needs and attitude to investment risk. They will also make sure you (and we) have a clear understanding of the level and type of risk you're taking for the likely reward.

Our CGWM Investment team can provide you with exposure to multiple asset classes, including equities, bonds, commodities and alternative investments.

We have a strong track record of meeting our clients' investment management needs and delivering consistent returns, and you can measure our performance against industry benchmarks. If you open an account with CGWM, your money and assets are held with carefully chosen banks and institutions which we regularly monitor and review. All client money and assets are held in segregated client accounts in keeping with the rules set out in the Financial Conduct Authority's (FCA) Client Assets Sourcebook (CASS)¹.

¹ In the UK only, CGWM is a member of the Financial Services Compensation Scheme (FSCS) and in such instances, compensation may be available in accordance with the rules of the FSCS. Further information regarding claim amounts and investor eligibility can be obtained from [fscs.org.uk](https://www.fscs.org.uk).

About Canaccord Genuity Wealth Management

Canaccord Genuity Wealth Management gives you access to a broad range of wealth management solutions. We have successfully grown our business and reputation over the years, and now, in the UK and Europe, our investment professionals manage and administer over £33bn of assets as at 31 March 2023.

We have enough size and scale to deliver experience and expertise, combined with a highly developed and up-to-date technical infrastructure. This provides efficient and effective wealth management, as well as economies of scale that allow us to be price competitive. At the same time we are small enough to provide a personal relationship-led service with direct access to our people and knowledge.



Our Canaccord Genuity Group

We are part of Canaccord Genuity Group Inc., a publicly traded company under the symbol CF on the Toronto Stock Exchange. Established in 1950, it is now a leading global financial services firm, operating in wealth management and capital markets.


The Group has offices in 10 countries, including wealth management offices in the UK, Channel Islands, Isle of Man, Canada and Australia. Canaccord Genuity, our international capital markets division, operates in Canada, the US, the UK, France, Ireland, Hong Kong, China, Australia and Dubai.

Accolades and awards

We work hard to offer you excellent service throughout our relationship, and our greatest accolade is your thanks, or when you recommend us to your friends, colleagues or relations.

However, we are also very proud when our clients and industry peers recognise our achievements with awards and high ratings. These are some of the most recent.





Discover our can-do approach

To find out more about how we go above and beyond to understand your wealth planning needs and aspirations - and empower you to achieve them - get in touch. We'll be delighted to answer your questions and provide further details of our services.

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Offices nationwide

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Guildford

Lancaster

Llandudno

London

Newcastle

Norwich

Southampton

Worcester

York

canaccordgenuity.com/wealth-management-uk



Important information

Investment involves risk. The value of investments and the income from them can go down as well as up and investors may not get back the amount originally invested. The investments described in this brochure may not be suitable for all investors. Investors should make their own investment decisions based upon their own financial objectives and financial resources and, if in any doubt, should seek advice from an investment adviser.

Any tax benefits depend upon the investor's individual circumstances and clients should discuss their financial arrangements with their own tax adviser before investing. The levels and basis of taxation may be subject to change in the future.

Where investment is made in currencies other than the investor's base currency, the value of those investments, and any income from them, will be affected by movements in exchange rates. This effect may be unfavourable as well as favourable.

This document is for information only and is not to be construed as a solicitation or an offer to purchase or sell investments or related financial instruments. This has no regard for the specific investment objectives, financial situation or needs of any specific investor.

In the UK and Europe, Canaccord Genuity Wealth Management (CGWM) is the trading name of Canaccord Genuity Wealth Limited (CGWL) and CG Wealth Planning Limited (CGWPL) which are both subsidiaries of Canaccord Genuity Group Inc.

CGWL and CGWPL are authorised and regulated by the Financial Conduct Authority (reference numbers 194927 and 594155) have their registered office at 88 Wood Street, London EC2V 7QR and are registered in England & Wales no. 03739694 and 08284862.

CGWM does not make any warranties, expressed or implied, that the products, securities or services mentioned are available in your jurisdiction. Accordingly, if it is prohibited to advertise or make the products, securities or services available in your jurisdiction, or to you (by reason of nationality, residence or otherwise) then such products, securities or services are not directed at you.

The products and services offered by CGWM in the UK may differ from those offered by other Canaccord Genuity Group Inc. offices.

